

## **2.10 Deputy M. Tadier of the Minister for Social Security regarding the frequency of Long-Term Incapacity Allowance benefit payments:**

Will the Minister advise what process and criteria are employed when deciding whether to grant a request for a weekly, rather than a monthly payment of Long-Term Incapacity Allowance benefit and would he state how many individuals currently in receipt of L.T.I.A. (Long-Term Incapacity Allowance) are paid by the week?

### **Senator F. du H. Le Gresley (The Minister for Social Security):**

Long-Term Incapacity Allowance is paid 4-weekly in advance in accordance with the Social Security Claims and Payments (Jersey) Order 1974. This benefit is available to working age people and is paid based on an individual's assessed loss of faculty. Over two-thirds of the current 3,500 L.T.I. (Long-Term Incapacity) claimants receive payments of less than £100 per week and it would not be cost-effective to administer this benefit on a weekly basis. L.T.I.A. is an in-work benefit and many people who receive payments have other sources of income. Those on low incomes are likely to also be receiving income support, which is paid weekly. In the very small number of cases where L.T.I. claimants have difficulty in managing their money on a 4-weekly basis, alternative solutions are provided such as making payments to a relative or friend acting as an appointed agent or paying the benefit through income support on a weekly basis. Those few individuals in this situation are assisted on a case by case basis, tailored to meet their particular circumstances. I can confirm that 6 L.T.I. claims are currently paid through income support and approximately 70 people have agents. This will be for a variety of reasons and not just to help out with their financial management.

### **2.10.1 Deputy M. Tadier:**

Thank you for the information, Minister. I understand the point about it not being cost-effective and the suggestion is not in any way that everybody should be paid on a weekly basis. Simply I am trying to get information about how those who think that they could benefit from a weekly payment, because they have difficulty perhaps managing their budget, can go through that stage. Will the Minister confirm that although there are two-thirds on that who earn less than £100 a month, there are also those on income support who get very small amounts of money, perhaps less than £25 a week who also get paid on a weekly basis. Therefore, there is no reason in reality that in individual cases, perhaps more people should be offered the payment of a weekly L.T.I.A. benefit.

### **Senator F. du H. Le Gresley:**

The Deputy, I think, has slightly confused the Members. I think it was inadvertently. I did not say people were getting £100 a month. There are people getting the equivalent of £100 a week, which of course over a 4-week period would be £400. The point with income support is it is a weekly benefit and is paid weekly. Therefore we would be very reluctant to change the current arrangements which are in place by law to pay this L.T.I.A. on a 4-weekly basis, which is the same way as we pay old age pensions and maternity allowance.

### **2.10.2 Deputy G.P. Southern:**

If relatively small sums can be paid on a weekly basis as a matter of routine through income support, why will the Minister not consider more generally paying weekly benefits rather than, in this case for L.T.I.A. monthly, to enable more people to better manage their budgets?

### **Senator F. du H. Le Gresley:**

Anything is possible. It is just a matter of cost. There has not been sufficient demand, as I have already indicated, to change the current procedure. I would have to have far more evidence that there is a major concern out there before we would change legislation and also incur extra costs.

### **2.10.3 Deputy G.P. Southern:**

Does the Minister accept that there may be a lack of demand because as with many other benefits, the department does not advertise the possibility that this might happen in the first place? Will he accept that he ought to do more to advertise what is available through the benefit system than he does now?

**Senator F. du H. Le Gresley:**

The department has a very comprehensive website on the States of Jersey website which explains all the benefits and how they operate. We have numerous leaflets in the front of the department when people arrive, so I do not accept the Deputy's criticism about lack of information. Insofar as L.T.I.A. which is the subject of the original question, it is the case that if a recipient does ask and we feel that there are genuine reasons why they would need to receive their benefit weekly, we will make those arrangements. I really think that is a very good arrangement and I do not propose to change it.

**2.10.4 Deputy J.A. Martin:**

Would the Minister not agree, or perhaps he could find out, that of these 3,000 people on L.T.I.A., I would presume - and the Minister may have the figures - that the majority are topped up weekly by income support? So why is it physically impossible not to because I do know people are very confused to get these 2 separate payments? I think to say that it is not cost-effective when, as I say, the majority are already topped up by income support weekly ... can he let the House know the figures of the 3,000 who are topped up and really look into this a bit deeper?

**Senator F. du H. Le Gresley:**

I am happy to provide the Assembly with more information about the number of recipients of LT.I.A. who are also on income support. I am quite happy to do that. I do not believe that it will change the view of the department and my view that this benefit is a 4-weekly benefit in the same way as I have mentioned to other benefits. We all have to remember of course that most people these days are paid monthly if they are in work and the majority in fact of the recipients of L.T.I.A. are people in work and therefore they are used to budgeting over a 4-week period.

**2.10.5 Deputy M. Tadier:**

There will be more questions perhaps asked privately as well as publicly and I appreciate the Minister has also been very helpful up until now, something which the Assembly will not necessarily appreciate. Can the Minister acknowledge that there is potential in looking for efficiencies as Deputy Martin suggested, when there are 2 different systems, some of which pay very small amounts of money; the others which are paying larger sums of money? I appreciate that some people are working on LT.I.A., some people are not working. Many who do work are also receiving weekly payments if they were a manual worker for the States, for example. So will the Minister look into a more holistic approach to make sure that there is joined up thinking at his department in terms of income support payments which are done weekly, L.T.I.A. which is done monthly? In order to see if a more appropriate and user-friendly system can be come up with which would potentially save money but which would certainly benefit the recipients of those benefits?

**Senator F. du H. Le Gresley:**

I am pleased that the Deputy recognises the help that I have already given on this matter directly to him. I am quite happy to look into the matters he has just raised. I do not expect to see any dramatic changes required but I am certainly happy to look into the matter further.