

**19<sup>th</sup> November 2013**

### **3.4 Deputy G.P. Southern of St. Helier of the Minister for Social Security regarding benefits and allowances available to carers:**

Will the Minister inform Members of the number of carers in receipt of the Income Support Carer's component attached to level 3 impairment, along with the number claiming Invalid Care Allowance (now the Home Carer's Allowance) over the period 2008 to 2012 and state what plans, if any, he has under consideration in conjunction with the Minister for Health and Social Services to better deliver home care in the future?

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

The Income Support Carer's component is paid to a person who qualifies for income support and is the main carer for a person with a serious medical condition or disability. The value of the component is £46.97 per week. The number of income support claimants receiving this additional component has risen from 80 in 2008 to 90 in 2012. Invalid Care Allowance was a standalone tax-funded benefit which provided financial support to working age people spending 35 hours or more each week caring for someone with a serious medical condition or disability. On January of this year this benefit has been replaced by Home Carer's Allowance, which is currently paid at £187.25 per week from the Social Security Fund. The number of carers receiving this benefit has risen from 176 in 2008 to 192 in 2012. Members will be aware that on 10th December we will be debating P.99, which sets out details of the proposed long-term care benefit scheme. If approved the new long-term care benefit will provide financial support to people receiving care in their own homes as well as those living in care homes. A major strand of the Health and Social Services Long-Term Care Project is to encourage and support people to remain in their own homes with appropriate care and support. The Health and Social Services Department are making good progress on a new Regulation of Care Law, which will for the first time provide for registration of home care agencies. This will help to give individuals confidence that they are purchasing care from a reputable agency. The Long-Term Care Scheme is designed to support people with very high ongoing care needs. The Income Support Carer's component and the new Home Carer's Allowance will continue to be made available to assist carers looking after someone with a slightly lower level of personal care needs. I can confirm that the Social Security Department and the Health and Social Services Department are actively working together to support carers throughout the community.

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

I thank the Minister for his answer, it is quite comprehensive. Does the Minister accept that some 300 in receipt of support through the benefit system is a rather small proportion of the up to 10,000 unpaid carers reported in the 2008 report, *New Directions Carers Strategy* produced by the Health and Social Services Department?

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

The Deputy makes a very valid point, although he is quoting from a 5 year-old report. We have to bear in mind that a lot of people care for their partner in their own home setting and are financially able to manage without any recourse to the public purse. We obviously, as a Government, are very grateful for people who provide that very caring role with members of their family. It is not to be underestimated and that is why the Jersey Association for Carers Incorporated receives a lot of support from the States of Jersey.

#### **3.4.2 Deputy M. Tadier:**

The Minister said that it should not be underestimated the input that private individuals make when looking after their relatives. In fact, it should not be overestimated the ability that individuals have to survive financially when they are looking after relatives. Does the Minister not agree that it is now time to look at a proper carer's benefit including for pensioners which is statutory, so that those who do care for their relatives should not be penalised simply because they are trying to do the right thing,

which ultimately saves us a lot in the long term, because if we had to pay for residential care, it clearly would be a completely different matter.

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

It is a principle of Social Security that a person cannot receive more than the maximum benefit, whether that is received by an Old Age Pension or, in this case, it would be Home Carer's Allowance. A person in receipt of Home Carer's Allowance prior to reaching pension age has the choice, on reaching pension age, to continue to receive the Home Carer's Allowance if that amount would be greater than the amount accrued of their pension entitlement. As to whether we should have carer's benefit which is available on top of pension receipt from the Government, that would be of significant cost to the Social Security Fund. That would have to be factored into any other changes we might wish to make to benefits going forward. I do not underestimate, and I repeat that we are immensely grateful for the caring work that goes on in private homes looking after people who have caring needs. The whole purpose of our long-term care benefit is to assist those carers by being able to buy in services which will reduce the burden that they have to cope with at the moment and on the basis of what I have heard from Deputy Southern and Deputy Tadier, I am sure they will be supporting my proposition, P.99/2013, on 10th December.

**3.4.3 Deputy M. Tadier:**

Supplementary, please. Does the Minister think it is fair to say you cannot receive a carer's payment and receive benefits when we are talking about pensions here which are not benefits *per se*. They are contributory. People have paid into the Social Security scheme. It is a contributory system and if one is otherwise eligible to qualify for carer's allowance, then your pension should not be taken into account. That is the point and can the Minister say whether he would be willing to look into that particular point and bring forward any necessary changes?

[10:15]

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

The piece of legislation that would have to be looked at is the Social Security Law, which does not allow for what is known as "overlapping benefits". It is a piece of work that we could undertake but I would rather see the new Long-Term Care Benefit installed and domiciliary care being made available to people to have care in their own home than spend time on looking at the Social Security Law.

**3.4.4 Deputy J.G. Reed of St. Ouen:**

Following significant increases in the Island population over the last 10 years, can the Minister explain why the number of claims with 70 per cent or higher L.T.I.A. (Long Term Incapacity Allowance) payment rate has reduced by 5 over that period?

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

I think the Deputy is referring to a written question that I have responded to from Deputy Southern, which has nothing to do with Home Carer's Allowance or the carer's component. He is asking me now to expand on a written question which I have not prepared for because it was not required. However ...

**The Bailiff:**

No, if it has nothing to do with this topic. I have to say it would not mean very much to me so I am not clear what it was.

**The Deputy of St. Ouen:**

I would draw the Minister's attention to oral question 4 that has just been asked which directly relates and is linked to the written answer given on written question 17.

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

We are stretching the benefit system to cover all benefits in this question. Long Term Incapacity Allowance, the Deputy is correct. The number of claims has reduced by 5. That is for people with a 70 per cent or higher assessment. The fact is that the Medical Board have had new guidance for some time now from our expert advisers on how to assess claims and if the Deputy wishes me to go into more detail, I would suggest either he contacts me and I can provide him with more information or if he wishes to submit another written question, I could provide more information, but the simple answer is that we perhaps have a tighter procedure on assessing people for the percentage of long-term incapacity.

#### **3.4.5 The Deputy of St. Ouen:**

As a supplementary, the Minister, in a previous answer, spoke about various increases in numbers between the same period, December 2008 to December 2012. He has not explained, apart from the fact that they have changed the procedure, why he believes that the demand for 70 per cent plus L.T.I.A. has reduced over the same period, given that we have got an increasing population.

#### **The Bailiff:**

Has this anything to do with Income Support Carer's component, Deputy?

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

I can perhaps suggest to the Deputy that medical improvements such as successful hip replacements of which I am a recipient have enabled people to continue with their working lives, whereas perhaps 10 or 15 years ago a lot of these sorts of gradual deterioration of joints, *et cetera*, which could lead to high long-term incapacity claims are now being minimised and therefore it is in advances of medicine rather than any withdrawal of the benefit.

#### **The Deputy of St. Ouen:**

One final question.

#### **The Bailiff:**

You have had 2 and they do not seem to be very much to do with the question. [Laughter] Senator Ferguson?

#### **3.4.6 Senator S.C. Ferguson:**

Given that these carers will save the Long-Term Care Scheme a substantial amount of money, should that scheme not be planned to cater for the caring cases and should we not be looking holistically in the context of the money saved to include an assessment of the caring part of the community as well as the long-term care? Will the Minister go back and look at his scheme and look at it in conjunction with the carer's side of it?

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

That was some question. I do not know if anybody understood it because I did not. I am not prepared to go back and look at the Long-Term Benefit Scheme. It has been nearly 3 years in production and I am certainly not going to take any attempts to withdraw the debate on 10th December. We have come together with a scheme that is tried, has involved all other States departments, the Treasury and Resources Department, the Health and Social Services Department, and I am really not quite sure what the Senator is trying to get me to say but we will debate the Long-Term Care Scheme on 10th December. [Approbation]

#### **3.4.7 Senator S.C. Ferguson:**

Supplementary, please. I am not asking the Minister to withdraw the Long-Term Care debate. I am all in favour of it. As somebody who has had experience of caring, I know how much I saved the community by doing it myself. What I am asking is that in the future he should consider the 2 aspects of looking after old people and try and get them working together rather than all in 2 separate systems. Will he not understand that?

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

I hope I understand the Senator's question correctly. The 2 systems are basically we have unpaid carers who are mostly family members who, as a duty to their loved ones, look after them and we support them through the Jersey Association of Carers and we have the 2 benefits that were the subject of this initial question. Long-Term Care Benefit for domiciliary care will enable those unpaid carers to have support by buying in care which will relieve some of the burden that they have to share. The 2 go together and, I repeat, we will debate this matter on 10th December.

**3.4.8 Deputy G.P. Southern:**

The Minister correctly points out that this is a 2008 5 year-old strategy report. What work has he or his fellow Ministers done on updating the information in this report, in particular that one in 5 carers have had to give up work to take on the caring role and find it often increasingly difficult to manage financially? Does he have any updated figures on one in 5?

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

What we need to recall is that when we debated the transfer of Invalid Care Allowance into the Social Security Fund to become Home Carer's Allowance, we removed the upper earnings limit, which was a cap on qualification for Invalid Care Allowance. The cap at that time was £62,382 per annum. That is a household income so it is quite possible that there were people then that the Deputy refers to who were carers who had to give up work and were not eligible for Invalid Care Allowance. But the fact that we have removed that upper earnings limit cap under H.C.A. (Home Carer's Allowance) means that more people will be qualifying and that is why the numbers have gone up recently perhaps.

**3.4.9 Deputy G.P. Southern:**

Could the Minister inform Members how widely he has advertised this fact?

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

The Home Carer's Allowance, there is a new leaflet on display in the ground floor of Social Security. There is website information and also the Jersey Association of Carers is well informed about the benefit.