

3.4 Deputy M. Tadier of St. Brelade of the Minister for Social Security regarding the receipt of Carers' Allowance and Old Age Pension:

Will the Minister confirm that individuals who qualify for Carer's Allowance may not also claim their Old Age Pension and, if so, does the Minister consider this is appropriate?

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

The Home Carer's Allowance is mainly aimed at supporting working-age people, who give up employment to take on caring responsibilities. The allowance is paid as an income-replacement benefit. Unlike other working age contributory benefits a carer can opt to continue to receive the Home Carer's Allowance after they reach pension age. This provides added financial protection to carers to ensure that they will continue to receive the maximum rate of benefit, which is currently £187.25 per week. For all other working age benefits the individual is automatically transferred to their Old Age Pension once they reach pension age. I therefore do consider that it is appropriate that working age carers who continue with their caring responsibilities after they reach pension age should be able to choose to continue to receive the higher-rated benefit, which is to their financial advantage. It is also worth noting that the income support scheme includes a carer's component, which is available to a carer of any age living in an income support household. This is currently worth £46.97 per week.

3.4.1 Deputy M. Tadier:

Let us put this in context because it can get very confusing when we talk with dry figures. I have a constituent in St. Peter and she has to look after her sister, and she is of pension age, and even though she has paid and contributed to a pension for the whole of her life, she now has to choose between the Carer's Allowance and the pension, and she would be better off if she put her sister into care, or got a private carer in who was paid by the States and it would cost the States much more money in order for that constituent to be able to enjoy her pension. So does the Minister not think that it is fair and that we should pay a carer separately and if they happen to have a pension or if they happen to be on L.T.I.A. (Long Term Incapacity Allowance) we should pay that completely separately and the 2 should not be convoluted?

Senator F. du H. Le Gresley:

Obviously it is impossible for me to comment on an individual set of circumstances as I do not know the full background. If a person starts their caring responsibilities after they have reached pension age then they would not qualify for the Home Carer's Allowance. As I said in my opening response, if somebody starts on Home Carer's Allowance before they reach their pension age then they can continue to receive Home Carer's Allowance if it offers them a higher rate of weekly benefit and the Social Security Law only allows Home Carer's Allowance to take precedence over pension benefits to the advantage of the recipient.

3.4.2 Senator S.C. Ferguson:

Given that the cost of care at home is approximately half of that in a care home, does the Minister not think that it is time for the department to do a cost benefit analysis to establish the genuine contribution made by carers to the economy? **[Approbation]**

Senator F. du H. Le Gresley:

I think the Senator is absolutely correct that we do value the contribution of carers in our community and unfortunately this is an increasing need, to look after people in their own homes. That is why when I am able to come back to this Assembly with my proposals for long-term care, we will be able to offer care packages using the Long Term Care Benefit to enable more people to receive care in their own homes and to reward, if possible, their carers if they do not qualify for Home Carer's Allowance.

3.4.3 Deputy T.M. Pitman of St. Helier:

I have seen the negative impact on young carers in my past profession. What I would like to ask the Minister is that given the news from the U.K. about how carers tend to disregard their own health and suffer as a consequence, does not the example that Deputy Tadier raises suggest that even with moves, which I know the Minister is making, that we have a whole lot more to do and that perhaps that should be reconsidered in the way that Deputy Tadier suggests?

Senator F. du H. Le Gresley:

I am not quite sure I understand the thrust of the Deputy's question. When somebody qualifies for Home Carer's Allowance the person they are caring for has to be assessed as being eligible for the highest impairment component within income support. If this person receiving the care qualifies for income support they would be receiving, in addition to their normal component, an extra... and I do not have the exact figure in front of me, but about £150 a week. That money is for their care needs, and therefore some of that money would obviously be directed at the carer of any age who is assisting them, whether or not that person lives with them or goes into the house to provide the care, so I do not see that there is anything I need to do on this matter. I am not quite sure I understand the Deputy's question.

The Bailiff:

Do you wish a final question, Deputy Tadier?

3.4.4 Deputy M. Tadier:

Just to put this back in context, I hope the Minister will pursue this. I know some work has already been done on this, and we have an elderly pensioner looking after another very seriously disabled elderly pensioner. It seems to me that that is not fundamentally fair. Does the Minister agree now that I should go and tell this person that she should either find another carer or put her sister into care so that she can finally enjoy her pension and enjoy the contributions that she has been making over the years, with the downside for the Government, for the Minister, that it will cost us exorbitantly much more to pay for that care, rather than simply to give somebody a bit of extra money for doing 2 jobs?

Senator F. du H. Le Gresley:

The Deputy has now clarified that the person providing the care is a pensioner already. I was not aware of that, but it explains why the person, if they have just started their caring duties, is not eligible for Home Carer's Allowance for the reasons that I said in my opening answer. Of course we encourage family members and anybody who wishes to provide caring duties to do so. The fact is that the recipient of the care, if they qualify for income support, there would be a carer's component available, and also as I said in an earlier answer, the impairment component provides in excess of £150 a week and some of that money can be used to pay a carer. If the household does not qualify for income support I would assume therefore that there is a level of income coming into that household which could be directed towards paying the carer.