

STATES OF JERSEY

Health, Social Security and Housing Scrutiny Panel Income Support Sub-Panel

TUESDAY, 3rd MARCH 2009

Panel:

Deputy G.P. Southern of St. Helier (Chairman)
Deputy D.J. De Sousa of St. Helier (Vice-Chairman)
Deputy T.A. Vallois of St. Saviour
Connétable S.A. Yates of St. Martin
Reverend G. Houghton (Adviser)
Mr. E. Le Quesne (Adviser)

Witnesses:

Deputy I.J. Gorst of St. Clement (The Minister for Social Security)
Deputy A.E. Jeune of St. Brelade (Assistant Minister for Social Security)
Mr. R. Bell (Chief Officer, Social Security)
Ms. S. Duhamel (Policy Director, Social Security)

Deputy G.P. Southern of St. Helier (Chairman):

I do apologise for starting slightly late. I hate people who start late but never mind, it happens to us all sometimes. Welcome to this fourth public hearing of the Income Support Scrutiny Sub-Panel. We have got a lot to get through today because we have got a lot of issues, I think, that we are seeking some sort of a response on. Have you met the full members of the panel before?

Deputy I.J. Gorst of St. Clement (The Minister for Social Security):

Yes. Geoff I have not actually met but ...

Deputy G.P. Southern:

So no need to introduce ourselves?

Deputy I.J. Gorst:

No.

Deputy G.P. Southern:

Okay, that is fine. If you would, just for the sake of the transcript and the recording, introduce yourselves individually so we can place you on the transcript.

Deputy I.J. Gorst:

I am Ian Gorst, Minister for Social Security.

Deputy A.E. Jeune of St. Brelade (Assistant Minister for Social Security):

Angela Jeune, Assistant Minister for Social Security.

Mr. R. Bell (Chief Officer, Social Security):

Richard Bell, Chief Officer, Social Security.

Ms. S. Duhamel (Policy Director, Social Security):

Sue Duhamel, Policy Director, Social Security.

Deputy G.P. Southern:

Thank you. Without more ado, we are obviously interested in how effective the Income Support system is being now that we have done a year. I would like to start with Silva.

Member of the Public:

Mr. Chairman, can I interject before you start your meeting: are you accepting photographs being taken in public?

Deputy G.P. Southern:

Are you talking about photographs or are you talking about filming?

Member of the Public:

Video.

Deputy G.P. Southern:

Video? We discussed this in the main panel. I suggested that for the time being, since we have not had notice that Ministers might be being videoed at the same time as we are being recorded, that I would ask you to refrain from photographing, from videoing, until we have got a protocol, if you do not mind. Thank you. So you will not be videoed but you are being recorded.

Deputy I.J. Gorst:

Absolutely. One of the worst things in my life was being videoed on my wedding day. Not the wedding day but just the video. I really do not like them. That is a personal thing. That is because I think I look awful on video but anyway, there we are.

Deputy G.P. Southern:

When I see myself on video I think: “What is my father doing there?” Silva, if you would like to start?

Connétable S.A. Yates of St. Martin:

Yes, I would like to start off, Minister. The last time we met I asked you a question and I think the question was something like: “Minister, what is the purpose of Income Support? Is it to raise the level of a person from destitution to mere poverty or subsistence?” I was not very happy with your answer. I was not satisfied because I got the answer that this is what the States have voted for, and I just wondered whether you have had time in the last week or so to consider that answer and whether you had any satisfactory ideas, please: what is Income Support for?

Deputy I.J. Gorst:

You are right, we had a discussion, did we not, about social support systems and I talked about I wanted

Income Support to provide for vulnerable members of society who were not, for whatever means, able to provide for themselves. I think one of the areas that you felt I did not answer was that was it an appropriate standard of living for those people who were in receipt of it. I talked about it being a case of there being -- while I might have all these aims for Income Support - helping the vulnerable, encouraging them back to work, helping those who cannot help themselves - you raised the issue around, yes, but was the money appropriate. I went back to the issue that the money available for Income Support is the money that has been approved by the States and is approved by the States in the Annual Business Plan. Although I might have intellectual aims of what I want to achieve with Income Support, it is limited to that extent by the amount of money that there is to distribute and it is a matter of trying to distribute that in the way that we, as politicians and a society, find is the fairest. I know that is probably not going to satisfy you necessarily any more than it did in the first instance but that is the constraint within which I and the department are working.

Deputy G.P. Southern:

Can I come in there and ask you: in your own personal vision for Income Support, looking long term, medium term even, is it your vision that Income Support should lift people out of poverty, the central question?

Deputy I.J. Gorst:

What my aim is that it is a system in place that ultimately helps people to -- the problem with this is we end up talking in clichés and it gets very difficult. It is a system that for those who cannot help themselves, yes, lifts them off the, shall we say, subsistence. What we are talking about here is relative poverty, and you know better than me, Chairman, about the previous reports that have been done about the relative poverty within Jersey and the shallowness of it, but ultimately what we want to do is try and create a system for those who do not need in the medium to long term to be dependent upon it so that they can step out of it and become themselves contributing members of society and achieve the goals that you or I might want to achieve in our own lives.

Deputy G.P. Southern:

Right. I was going to go on to a different question but since you mentioned it, you are talking about an in-work benefit for getting people back to work. How successful have you been in this first year and what evidence have you that you are actually getting people back to work?

Deputy I.J. Gorst:

It is one of those issues that if you were saying: "Would you start here?" basically Income Support has coincided with what is probably going to be, and has already been, one of the most difficult jobs markets. So while we have good support in the work zone to try and encourage people back into work - helping them with their C.V.s (curriculum vitae), helping them with confidence, helping them look at interview techniques, helping them apply for jobs, and we have got the jobs banks and bases at the department - that has coincided with the jobs market tightening considerably. I do not know if Sue has got any figures with her but I certainly have not got any figures with me today about numbers back into the workplace. But, as you are aware, it has coincided with that and therefore there is more than one element into the mix.

Deputy G.P. Southern:

Have you got a base by which you might compare return to work figures now with say 2 years ago, a year ago? Do you keep that sort of data?

Deputy I.J. Gorst:

As far as I am aware, we would only be keeping the data from the current system because in the past, as you know, the system was (my understanding, Silva might be able to correct me if I am wrong) you went to the parish and then you came down to the States Department, got your green card, I think it was, stamped. So I am not certain whether people getting back to work was monitored or not. I cannot tell you whether it was.

Deputy G.P. Southern:

Are you currently monitoring figures for people into work? If it is an in-work benefit and one of your aims is to get people back into work and not dependent on benefit then surely that figure should be being kept. Is it being kept now?

Deputy I.J. Gorst:

We are monitoring cases opened, we are monitoring cases closed, so I imagine that it is. As I say, I do not have the figures to confirm that with any accuracy in front of me.

The Connétable of St. Martin:

Thank you, Minister. I listened to your answer and I get a half yes but according to the constraints of the budget. The question in fact I was asking was not about getting back to work, the question I was asking was the aspirational side of Income Support basically. I think you said, yes, that you want to get people out of poverty and taking their place in society and that is the aspirational question that I was asking. You added the constraint of the budget. Now, I suppose my follow up to that would be it would be most imperative that the budget is used wisely and very, very efficiently which would tend to put my questioning back on to the efficiency of your staffing and systems, et cetera. The question I suppose I am going to ask you is do you agree with that?

Deputy I.J. Gorst:

In respect of are we operating efficiently?

The Connétable of St. Martin:

Efficiently. Do you expect to get more efficient as the time goes on?

Deputy I.J. Gorst:

I am in danger of continuing to harp on and saying the same things but I think it bears reiteration because we often forget - and politicians are as guilty of this as anyone - the great change that it was. It was 14 benefits into one. Now, that is a massive change in anybody's book and do not forget it is not

just you have 3 years to get used to it and you can train everybody up and it is all nice and relaxed and then we go live on day one. Those individuals or the department is administering some of those 14 benefits on day Z and then on day A we suddenly have to start doing it.

Deputy G.P. Southern:

Minister ...

Deputy I.J. Gorst:

I am getting there. So it was a massive undertaking and I pay tribute to my staff for the way that they have dealt with that and I have been delighted going round and meeting the staff, meeting the managers in place, and the commitment that they have to providing a first class service to the people of Jersey. Having said that, there is always going to be teething problems and, like any system, there is always going to be issues where perhaps mistakes have been made and we learn from that and that is one of the things --

Deputy G.P. Southern:

I think we will be talking today about more than just teething problems. Nobody is criticising your staff, they still do a wonderful job and it is not our intention to criticise them at all, whatsoever.

Deputy I.J. Gorst:

Thank you for saying that.

Deputy G.P. Southern:

So nobody is doing that. Can I take you on to a specific area where you might be able to state: "Well, this is being done properly" and it is timescales, the turnaround times. For example, let us start with change of circumstances. How long does it take you to deal with a change of circumstances? Are you doing that within a week, within a fortnight; what is happening? Then, if you do not mind, I will go on to special payments.

Deputy I.J. Gorst:

Okay. Well, we have targets, as you would expect. Under the old system some of those targets I think, if we look at housing that was perhaps reviewed every year, if we look at family allowance that was perhaps reviewed every year; with the parish system it was able to review that much more frequently. We have got targets around, let us say, new applications. I believe as I sit here today our current turnaround time for the cases coming in today would be around one week.

Deputy G.P. Southern:

You are meeting that in the majority of cases?

Deputy I.J. Gorst:

We have a window. I think we have given ourselves 2 weeks maximum but we are currently at one week, and I have got to say that is in the majority of cases. Now, when someone is applying for Income Support not only do they have to have completed the form correctly to be able to process the claim but they also have to provide certain documentation with it. For example, if they have got children then we look for birth certificates; if they have got capital assets or working we need to have bank statements. So if they are provided at the start from word go then obviously that makes our task that much easier. So, as I say, in the vast majority of cases they are currently sitting at one week but if there are delays with providing that information then inevitably some cases will fall out of that.

Deputy G.P. Southern:

You are still using the 26-page application form which is a very daunting process for many of your clients and they need assistance with it. To what extent are people not able to deal with that fortnight window, get this form back within a fortnight? Have you got figures on that?

Deputy I.J. Gorst:

I do have staff and it is department's policy that if somebody is struggling to complete the form then,

yes, we will help, even to the extent of making a home visit to help them complete the form. Now, it is interesting --

Deputy G.P. Southern:

Do you have figures to back that up? How many people went out, for example, to visit people in their home in the last 3 months?

Deputy I.J. Gorst:

I do not have those figures with me and you would not expect me to but we can provide those.

Deputy G.P. Southern:

I am aware that some people who have given us evidence are saying that, yes, they sent people out in the initial surge, in the first 3 months when they were desperately trying to get everybody done, but they are unaware of anybody being sent out at the moment and that for many of their clients, this is the district nurses were saying, the form is very daunting, that they are meeting people who just give up on it and say: "Well, they want this from me and they want that from me, I am just giving up on it" and they are not claiming. Now, that is a very serious issue, I think.

Deputy I.J. Gorst:

I would agree with you entirely, it is. People should be able to complete the application forms and if they are struggling they should know that they can contact the department and that someone will help them to do that. If they cannot get in then we will go out and visit them and help them to do that. As I say, I do not have the figures off the top of my head but we can provide those for you.

Deputy G.P. Southern:

If I may, part of that problem is that in the modern system there are data protection issues in that a claimant, this is their data, and that it is very difficult for you, as a body, to accept a third party joining into that process. So often the district nurse or the home help say: "Well, we are not allowed to know

who is claiming and who is not and who is claiming what. We are not allowed to know about what people get unless we go to them personally and grill them.” So the interface that used to be fairly comfortable with Welfare where you find out who is in need and who is not and the home help or the district nurse can intervene and assist and act as an advocate, that no longer exists because we are meeting this data protection: “Oh, we cannot tell you anything about them, cannot tell you if they are claiming, cannot tell you how much they claiming, anything” so they are in the blind. Does that ring a bell?

Deputy I.J. Gorst:

Perhaps I am misunderstanding you here but I think there is possibly 2 issues: there is the issue of the form, and we are quite happy to go out and help people with that. Now, interestingly, I was only asking officers this week why have we not moved more towards people just coming in and us helping them and put it directly on to the computer. They were saying anecdotally individuals would rather, they are finding, take the form away and be able to fill it in in the comfort of their own home without having an officer there. So that is something else that I will be asking officers to look at because intuitively I like the idea that we could do it for them in the department but that is another area that we will have to have a look at and see if there are issues that we need to address there. Then we come on to the issue of was it envisaged that Income Support would offer, shall we say, community visiting in the way that parish welfare did? Now, again, you will correct me if I am wrong, because you have been in the States longer than I have, but it is my understanding that it never was in that respect. Yes, we were going to go and help people complete the forms, which we are doing, we will deal with the numbers and we will address that, but not the community visiting that parish welfare did. You will be aware -- I believe you have had the Connétable of St. Helier, if you have not he is coming before you, they produced a report and one of the main issues there, as I see it, was this question of community visiting. We have had a very productive meeting with the Connétable and with his officers about how we can address that issue. Having said that, if we are aware of people that need referring to other parties, like Social Services, then we do that.

Deputy G.P. Southern:

So what is your proposal?

Deputy I.J. Gorst:

It is being addressed on that level. We have not got to the stage where we have got a worked-up proposal of what will work across the parishes. As you know, in my own parish the Connétable there has set up a volunteer community visiting service and we will be, I envisage, working closely with them. We will set up specific individuals who can act as liaison so that when the parish is aware of someone they have a contact within my department and it is much more joined up now. I am trying to tell you where I am at the moment with it rather than --

Deputy G.P. Southern:

Sure. We are aware of time issues and we have got a big agenda here.

Deputy I.J. Gorst:

Okay. What we are also doing, and my Assistant Minister is going to lead on this, is setting up an interdepartmental group to make sure that people are not falling between the net of us, of Housing and of Social Services, and I think that is also an important piece of work. We are still at early stages of how we are going to deal with that. With St. Helier it has not quite happened yet but they are going to be providing us, as we understand it - I do not know if Simon said this - with an indication of how many cases they are referring to us each week, or how many cases they are dealing with, so that we can work together and make sure that people are not slipping through, because this is an area that I am committed to addressing because it does need addressing.

Deputy G.P. Southern:

So you accept that there was a service being done that is no longer being delivered and that somebody has got to step in and do that. Will you be coming to the States for the resource to do that? One of the issues I have with you is that Social Security has always said: "We will do that, we will do that" and not

actually requested the resources that can deliver putting your own staff into play there. Will you be coming to the States with a resource demand where it needs it?

Deputy I.J. Gorst:

Well, where it needs it. If I think there is a problem and we need resource of course I will come to the States, that is part of what my job. But it is too early for me to say to you today that the actual solution to that is going to be paid people going round the parishes because we do not yet know how the St. Clement model is going to work. Do not forget this really is Social Services' knitting and bread and butter and therefore we need to work very closely with them to see where they are --

Deputy G.P. Southern:

Can I sum up by saying you accept that there is a problem and you are working to deal with it?

Deputy I.J. Gorst:

Yes, I accept there is a gap in provision there and that we are working to deal with it, yes.

Deputy G.P. Southern:

You will come up with something? Have you got a timescale yet?

Deputy I.J. Gorst:

Well, I want it to be as quickly as possible but ...

Deputy G.P. Southern:

But no commitment, okay.

Deputy D.J De Sousa (Vice-Chairman):

You were asked about the form and you only very briefly touched on that and then went on to something more. In the 2007 report before Income Support was phased in it was highlighted that the form needed

to be user friendly and the form we have now is not user friendly. Are you looking to do anything to make it more user friendly? We know of people who are not filling out the form purely because it is too daunting, so they are missing out on benefit.

Deputy I.J. Gorst:

As I said earlier, I am disappointed that people are, if that is the case, missing out on benefit because they are not able to fill the form in. If we know of anyone that is doing that then please let us know because we will send somebody --

Deputy G.P. Southern:

It is yes or no. Are you going to do anything about the form?

Deputy I.J. Gorst:

Well, I am going to get there. At the end of the day I am concerned that people are getting the benefit that they are entitled to and therefore if there is an issue there please let us know and we do have officers that are able to help and are going to visit. Income Support is under review. I ask my officers how things are going; if there are issues that come to me that I think need looking at then I ask them to deal with it. I am quite prepared to look at the review.

Deputy G.P. Southern:

Is the form on your hit list? Are you going to make it user friendly, because it is a nightmare?

Mr. E. Le Quesne (Adviser):

You were given a document in 2007 on how to write a suitable form and the recommendations do not seem to have been carried out. The document came from a U.K. (United Kingdom) group, did it not, which gave guidelines?

Deputy D.J De Sousa:

Yes.

Mr. E. Le Quesne:

Even perhaps have 2 forms, one for pensioners who are quite different to people who are job seeking. Pensioners do not need to fill out the whole form. It is quite a different case to jobseekers. So 2 separate forms, different cases. It certainly is a big issue, is it not?

Deputy I.J. Gorst:

While balancing the need for information to make a proper determination, and that is only right and proper and I think everybody would agree that it is appropriate that the department does need to have sufficient information in order to make its determination, I am quite prepared to look at the form, hear people's suggestions. I did not know, Ed, that there had been that suggestion but I will certainly go away and have a look at it and consider it. I have got no problem at all.

Deputy G.P. Southern:

Can I also take you on to the letters that you write which again many, many institutions and people who have an interest in this say: "The damn letters do not make sense, they are written by a lawyer, they are gobbledygook, people cannot understand them. They should be put in simpler terms." Also, access to the way in which the benefit has been worked out. People are walking around saying: "My money is this. Why?" They want to come in and say: "How do you do your calculations?" and it is not that easy to get that access, that understanding, and involving people in the system appears not to be there.

Mr. R. Bell:

A couple of issues there. In terms of the form, what you have been talking about is quite high up on our agenda in terms of perhaps we can tailor the form to fit certain groups, so that is there. We will also be looking at the letters. That is becoming increasingly apparent with the question of the transition that it is very important that people fully understand what is happening. So those areas of communication are there. We have developed ourselves, at an officer level, a calculator which some of us use in order to

assess people's entitlement as a forerunner before you go through the formal process, for example, and we would like to - and we have yet to be able to do so - be able to provide that calculator. There are all sorts of dangers there - it might go out of date and such like - but it would be good to be able to provide that calculator so you do not have to go into the system but you can work on a web-based type approach.

Deputy D.J De Sousa:

You touched on transitional payments and it is a really big issue now that is very current. How soon are you going to let those people know exactly how much money they are going to lose and how it is going to be implemented?

Mr. R. Bell:

Do you want me to carry on? We are talking about April-May time to go out to start to do it. We will need to do it in a phased approach because we are talking of the numbers we are dealing with. So that is the plan, to start April-May time.

Deputy G.P. Southern:

So start April-May time? What is the latest people will be informed? You are talking about in some cases substantial sums of money being withdrawn from their income. Whatever people's circumstances and how justified that is, that is going to be a financial shock to them. The preparation time in order to accommodate for: "I am going to start losing, whatever it is, £40 a week, from October on" has got to be as much as possible. So if it is phased and you start in April-May, I am saying May, you are only talking about 5 months until the shock is here. How long does it take you to deliver to everybody?

Mr. R. Bell:

Well, talking about starting April, going into May, it would be getting on to June by the time we have completed it.

Deputy G.P. Southern:

Completed by June?

Mr. R. Bell:

Yes.

Deputy G.P. Southern:

Okay. So, July, August, September ... 31st October, is that the cut-off date or 1st October? 1st October, so 3 months. Okay. That was the intention. Can I take you back on to this one measure of effectiveness and efficiency?

Deputy I.J. Gorst:

You can. I was just going to say something about transition you might have been interested in but do not worry.

Deputy G.P. Southern:

Go on, finish off.

Deputy I.J. Gorst:

As you aware, Ministers and the Council of Ministers are looking at a package that goes under the title of Economic Stimulus. It would be, when is it appropriate to use the stabilisation fund; if it is, what is it appropriate to use it on. Part of that analysis revolves around something that we call automatic stabilisers. There is an argument to be had, and it will be being had with Ministers, that perhaps the continuation of transition could be considered to be an automatic stabiliser in an economic downturn.

Deputy G.P. Southern:

Stabilisation meaning ...

Deputy I.J. Gorst:

If it were to be considered that, yes, that were the case then in actual fact the transition period may be extended.

Deputy G.P. Southern:

That is news to me. That is to be recommended on a basic level of not taking more money out of the economy at a time when the economy is struggling.

Deputy I.J. Gorst:

As I said, I felt it was only fair, you have asked me to come here today to talk about Income Support and I was --

Deputy G.P. Southern:

At what stage is that and is there an "I" statement? So, I am promoting, I am arguing, is that the statement; one is arguing, it can be argued that? Where is the statement?

Deputy I.J. Gorst:

It can be argued --

Deputy G.P. Southern:

Is it being argued?

Deputy I.J. Gorst:

-- and I am arguing it, or I will be arguing it.

Deputy G.P. Southern:

Okay, good. Can I move us back, about effectiveness. Turnaround time on new applications or change of circumstances. What about special payments? Special payments are often urgent. How well do you deal with urgent special payments in terms of timescale?

Deputy I.J. Gorst:

Well, again, it depends how urgent they are. If they indeed urgent and the information is available they can be done almost immediately but, again, we are working and currently we are turning them around within a 5-working day period.

Deputy G.P. Southern:

Do you have any figures to suggest that you are turning them around in that time?

Deputy I.J. Gorst:

Well, the information that I have from my officers is that we are - again, it is always in the vast majority of cases - turning them around within that 5-day period.

Deputy G.P. Southern:

The particular example I will put to you is that dental work that needs doing attached to having pain now, are you managing to push those through? Is there a system if somebody comes in and says: "I am in pain now, I need it"?

Deputy I.J. Gorst:

There are 2 issues there. If an individual is in pain now and is entitled, it is my understanding that they should go to the dentist and have the work undertaken that takes them out of pain. I do not like talking about dentists because I hate going to the dentist but anyway. So they have that work undertaken to take them out of pain, at which point the dentist would say: "Okay, what you actually need is A, B, C and D." So individuals should be out of pain at this point. They get the quotation; the department checks that it is reasonable; off they go.

Deputy G.P. Southern:

Is it 2 quotations, like Welfare used to do?

Ms. S. Duhamel:

It is one quote if the cost is less than £1,000, 2 quotes if it is more than £1,000.

Deputy G.P. Southern:

Okay.

Deputy I.J. Gorst:

It gets approved or not and they go and have the work undertaken.

Deputy G.P. Southern:

Right, and have you clearly communicated this to recipients of Income Support that: "If you are in dental pain go and get the treatment done, we will support it"? Do you think people out there are aware

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Deputy I.J. Gorst:

This is a job of work that needs to be done and that is communicating the benefits that people are entitled to. I have said it already in the last 3 months, I will continue to say it. We have already had discussions about the best way to deal with some of these communication issues. We are currently considering some sort of pullout, shall we say, in the newspaper to try and get maximum coverage so that people are aware of the benefits to which they are entitled.

Deputy G.P. Southern:

Good, because it is a problem that we have been flagging up for the last 18 months and it appears to me that the message is not getting out there to people, they are not aware of what they can and cannot do under Income Support. Can I take you on to a final issue around payments which is turnaround payment times for medical bandages, et cetera, medical equipment, medical supplies. What sort of turnaround time have you got there for paying Jersey district nurses but private individuals for medical supplies?

Deputy I.J. Gorst:

I personally do not have any --

Ms. S. Duhamel:

It is no different to normal special payments. Existing Family Nursing clients are being paid direct to Family Nursing, as the parishes used to do. So we have taken on those existing claims. New people come to us as individuals with special payments. It is no different to other special payments, so within 5 days.

Deputy G.P. Southern:

Would you be surprised to find that they are still awaiting their December invoice?

Ms. S. Duhamel:

Family Nursing?

Member of the Public:

We have been waiting 3 months as well. That is one of the reasons I am here. I am the financial controller for the Little Sisters, and also a Ph.D. (doctor of philosophy) and a doctor as well, but anyway, I do specifically the finances for them, and I have been told by numerous parishes to contact -- not to bill the medical expenses to them any more. We used to. I have been sending invoices in as since December and they are all outstanding. I have not even had a letter, replies to my letters asking why. So at the moment you are probably owing us, I think, about £9,000.

Deputy G.P. Southern:

Thank you for adding that. We are talking about bills of the order of £10,000 a month not being paid. Now, if the same is also applying to private individuals for medical supplies then you are seriously putting people out of pocket. Now, while Family Nursing can bear that, they are rather miffed they are

having to wait 3 months to get their bills paid.

Deputy I.J. Gorst:

Absolutely, as would I be if the shoe was on the other foot. As I say, I can only deal with issues when I am aware of them. I certainly will go away and ensure that those outstanding invoices are paid.

Deputy G.P. Southern:

The last bit on timescales and turnaround and how effectively you can deliver what is often urgent issues. So, for example, if I were a mother of 3 kids today and my oven blows up tonight as I am turning the cooking on, if I came into you tomorrow could I expect to leave with cash or an arrangement to have my cooker replaced like pronto, within about 24 hours? I have got 3 kids to feed. How am I going to cope? I come into your offices. Am I likely to leave with a solution that is going to deliver pretty pronto? It certainly used to happen under Welfare.

Deputy I.J. Gorst:

Well, providing criteria are met then I do not see why a decision cannot be made straight away but, again, it is a practical issue and not a management issue. You should be able to.

Deputy G.P. Southern:

If I came in and my oven has blown up, I have got 3 kids, I bring the kids in with me, they are screaming, am I going to leave with some money or a chitty that says: "Go and get yourself ..."

Mr. R. Bell:

The same applies, in terms of what the Minister said, providing that they have got the necessary documentation. If it does not happen then I would like to hear of cases where that does not happen so I can make sure it does happen.

Deputy G.P. Southern:

You have and you did respond fairly promptly once somebody got involved but the woman was going round screaming.

The Connétable of St. Martin:

I would like to go back to some comments made about 5 or 10 minutes ago about the community visitors' aspects and how it was not happening now. There is obviously a gap which is yet to be filled inasmuch as I think we have evidence to show that when desperately ill people are discovered in a flat, because they have not been seen for 10 days or longer and eventually picked up and in one or 2 cases deceased persons have been found in their flat, that the doormat is littered with un-cashed Social Security cheques. I think that is one of the things that surely would be fairly easy to red flag. If a Social Security cheque has not been cashed surely the red flag should come up immediately.

Deputy I.J. Gorst:

That is a very good question and that is one of the issues that was raised at the St. Helier meeting that we are going to review to see if there is some methodology where we can help to know if in that instance the cheques have not been cashed. If that is the case, what do we then do with that information? But you are absolutely right, it is a very good point.

The Connétable of St. Martin:

The point I am making I think the words you just used are: "We will see if we can help." The point is really speaking it is your cheque which has not been cashed.

Deputy G.P. Southern:

It is about building into the system something that actually picks up that.

Deputy I.J. Gorst:

Exactly, that is right and that is what we are --

Deputy G.P. Southern:

So you have got a basic problem between monthly in advance, which is what we tend to do, and are there certain clientele that maybe should be getting weekly or less in order to help them cope, manage their finances, or even just to flag up there is a problem when the weekly payment is not being cashed.

Deputy I.J. Gorst:

Yes, absolutely. It is the red flagging principle which is what we are --

Deputy G.P. Southern:

It is certainly one that needs serious review and attention. I would say again I will come back to the smart(?), it is the T and by when?

Deputy I.J. Gorst:

It has got to work, at the end of the day, and it has got to be done as quickly as we can but then it is not -
-

Deputy G.P. Southern:

We are back to a basic issue. You are going to go through another year before you do a major review.

Deputy I.J. Gorst:

Yes, but these are the issues that I have always said ... I cannot say it is not major because it does affect people's lives and in that respect it is major. In respect to the overall operation of Income Support it is an issue that needs to be addressed and it needs to be addressed this year and these are the issues that we are working on and always intended to work on during the course of this year prior to getting to the review in 2010.

Deputy G.P. Southern:

Can I take you on to another issue --

Member of the Public:

Mr. Chairman, if I can just interrupt.

Deputy G.P. Southern:

No, please.

Member of the Public:

I just want to ask the question: are you going to let the public have 5 minutes at the end? There has been one intervention and I would just say it is very useful if some members of the public could make some comments at the end of your discussion. Could you just make a ruling on it?

Deputy G.P. Southern:

I do not wish to do that. We have got a worked-out agenda here, we have got 101 questions to ask that we are not going to get through. We are open to submissions from the public as we speak still, so there is an opportunity to make a submission and certainly --

Member of the Public:

It seems a shame not to allow on these sort of occasions for the public to -- in discussion like this people would learn so much from a few minutes of public discussion. The acres of time that it would take to write in, formally write in --

Deputy G.P. Southern:

Most of the issues that we are discussing have been raised in submissions by members of the public and we are trying to deal with the issues that have come to our attention. I would please ask you not to interrupt again. On this issue, today I do not wish to take questions ad hoc from members of the public. By all means make that submission to us afterwards but --

Deputy I.J. Gorst:

Or directly to me.

Deputy G.P. Southern:

Directly to you on another occasion?

Deputy I.J. Gorst:

Yes, either in writing or a meeting.

Deputy G.P. Southern:

Any number of issues, and maybe we are going to touch on the issues you want to touch on, I hope we do, but at the moment I am not going to take free for all questions from the public. I have not prepared the Minister for it and I am not prepared to do that. So I am sorry.

Mr. E. Le Quesne:

Some people have said when they go down to Social Security they have to give their details, which are private, very publicly. Are you preparing a place where people be seen, the normal thing that they go to a separate room and they are seen in privacy?

Deputy I.J. Gorst:

Shall I start and you can correct me? There are private rooms currently that people can use but you are quite right they either have to ask for it or book it in advance. It is an area, and the Chairman is only too aware of it, the issue of privacy and to my mind also the issue of the space that the Income Support team occupies on, shall we call it, the shop floor. There is a piece of work ongoing. I cannot tell you whether the screens and the privacy, we might call them pods or screens to give that privacy, are yet on order or it is slightly before that. But this, again, is another priority. I would hope to see this in the next couple of months because I think it is critical. People are vulnerable. Speaking from a personal perspective, I have been surprised sometimes how difficult people find it coming to a States department in general.

They find it difficult coming in and interacting with the States and we need to make that as easy as possible for them.

Deputy G.P. Southern:

I am glad to hear that and I am glad to hear the timescale in which you want to operate. It seems to me that with a custom-built space, designed, we have taken 3 steps back into the dark ages where the default position is you will discuss your circumstances in public. Welfare universally across the Island had abandoned that and you had privacy as a default position and only rarely were discussing your issues in public. It should not happen.

Deputy I.J. Gorst:

To be fair, you or I, if we had a private issue, might go the desk and say: "I would like a private room." Some of the individuals that come to us at the department might not necessarily feel able to make that request and therefore we need to make it as easy as possible for them.

Deputy G.P. Southern:

It should be automatic privacy and exceptionally, not the other way round, which is what is happening. It is a step backwards.

Mr. E. Le Quesne:

Another sort of data protection almost is on the Housing Trust. It has been difficult sometimes to get information on who is getting rent rebates because it is data protection: "We cannot tell you what they are getting and also we are not allowed to tell you the rent has gone up." So the client has to tell you the rent has gone up. Why cannot Housing Trust tell you directly rather than having to ask every client to go and tell you their rent has gone up and to adjust their rent rebate?

Deputy I.J. Gorst:

I am not sure how to address this issue, Chairman, because I am aware of the issue with a particular

trust. I am meeting with that trust and I hope that some of the issues that that trust has had can be resolved. I do not really think it is appropriate for me to say anything more on that.

Deputy G.P. Southern:

Work in progress again, but you are aware of it and you are dealing with it, I hope.

Deputy D.J De Sousa:

Are you aware that some agencies are going to charities to help fund certain things like buying cookers, safety items at home, some even for dental treatment?

Deputy I.J. Gorst:

Some what, sorry? Can you repeat? Are you saying some individuals who are in receipt of Income Support are going to charitable organisations?

Deputy G.P. Southern:

No. What we are talking about here is 2 issues; I will clarify. One is district nurses used to have family safety as one of their objectives, so the buying of items like safety --

Deputy D.J De Sousa:

Fire guards, stair gates.

Deputy G.P. Southern:

Fire guards, et cetera, to secure families. It used to come through Welfare. They used to pop down to Welfare, you have got a family they need blah, blah, blah. It is not in the new system.

Deputy I.J. Gorst:

No, it is. It comes under special payments. It should be health and safety at home.

Deputy G.P. Southern:

Well, you have not informed the district nurses of that.

Ms. S. Duhamel:

I had a meeting with Family Nursing a little while ago. I will check it is being implemented but we definitely agreed that we would do stair gates and fire guards. They are provided at very low cost so perhaps not all Income Support claims would be entitled to the help but it has certainly been addressed.

Deputy G.P. Southern:

You think it has been addressed.

Ms. S. Duhamel:

It has been addressed. As I say, I need to check it is being implemented.

Deputy G.P. Southern:

Last week they were unaware that it had been addressed and we had a high powered ... there were 4 people there. They had done the sounding in recent weeks and were not aware of it being addressed and were making a complaint that actually this little stream of incidental issues that they covered was not being covered.

Deputy I.J. Gorst:

I can imagine that they would be complaining, if they were not aware of it. We will take that and ensure that they are because it is part of special payments provision.

Deputy G.P. Southern:

Okay. The complaint also has been made by, I think, the Constable of St. Helier and his community visitors that they are finding cases where people have had special payments turned down and they are being forced to redirect them to charity in order to cope with things. In particular one reference was

made to delays in getting childcare provision put in place and getting that through the system. If you are going to have that person studying or working then the childcare needs to be in place and they had to upfront cover that issue, so the things the special payments system is not picking up that used to be picked up, even if it is only on a temporary basis, to cover you while you sort the paperwork. Are you aware of that?

Deputy I.J. Gorst:

It is difficult for me to make comments on necessarily that sort of individual case because not all special payments that are requested are approved and there are obviously various reasons for that because they do not necessarily meet the criteria.

Deputy G.P. Southern:

Are the criteria correct? Certainly the impression I am getting from many sources is that stuff that used to be discretionary, like a special payment, you could get through Welfare. Now you have got a black and white list and it is almost: "Computer says no. That does not appear on my list. You cannot have it" is happening. Are the criteria correctly set? Is there sufficient flexibility in the system? That is one of the questions that is coming up time and time again: inflexible system, it just says no too often. Are the criteria correct? Are you reviewing the criteria for special payments?

Deputy I.J. Gorst:

I am shortly to be signing off Income Support policy guidelines. I believe that they are correct but my job is to review policy and take submissions. People contact me; I consider policy implications in light of that. I have got to say that I do not think in the last 2 or 3 months I have been contacted about a special payment but I am monitoring those. So unless Sue can remember, as in somebody has complained about a special payment ...

Ms. S. Duhamel:

We have had one.

Deputy I.J. Gorst:

Okay, we have had one. But if there are policy implications, if people are feeling that they are not necessarily meeting their needs then, of course, that is part of my job to review and make sure it is functioning.

Deputy G.P. Southern:

Can I take it on to a broader issue. To what extent do you have discretionary powers to overrule the black and white that is in the law or the regulations or the orders? Do you have any or do you have sufficient? Have you any powers of discretion in terms of saying: "Well, it does not quite fit but I rule that we should be paying this" or whatever?

Deputy I.J. Gorst:

Well, the law gives the Minister that discretion, yes.

Deputy G.P. Southern:

How many times has it been used in the past 3 months and are you aware of it being used by the Minister previously?

Deputy I.J. Gorst:

I am trying to think whether it is just 2. Is it twice?

Ms. S. Duhamel:

The previous Minister made 8 specific discretionary payments in 2008. There would have been others that were covered through the guidelines on the more kind of obvious things. So the 8 were very unusual cases. There have been a couple this year. They tend to be unusual cases.

Deputy G.P. Southern:

I am aware of one unusual case regarding a divorce settlement and a consequent payment that was not overruled which I thought was very serious. Could you let me have a list of what these things were where discretion was overruled, where it was black and white, did not look like it was going to fit?

Deputy D.J De Sousa:

I have 2 very quick questions. One on cold weather payments. Are there any plans or is it in place for every Income Support recipient to get cold weather payment or is there a criterion? And also with public transport, would you consider reintroducing the benefit for public transport?

Deputy I.J. Gorst:

Let me deal with cold weather payments first.

Ms. S. Duhamel:

The existing criteria?

Deputy I.J. Gorst:

Yes, the existing criteria.

Ms. S. Duhamel:

The Cold Weather Payment Regulation, which was passed by the States last year, provides for 3 categories of people who would get cold weather payments. They would be people aged over 65, families with a child under 3 years old and those with a child or adult that was disabled.

Deputy D. J. De Sousa:

Is there any flexibility on that?

Deputy I.J. Gorst:

That was approved by the States. It was a States decision. There is no flexibility in regard to that other

than if you come back through to ministerial discretion. But there are no plans or I have no plans to extend that at this stage.

Deputy G.P. Southern:

It is one of the difficult areas where the heating bill goes through the roof and you are not eligible. You are right there, in this case it is a States decision. It is a States decision where we look good on paper because we are doing something about it but delivering to people in need, we have just excluded them.

The States is very good at doing that.

Deputy I.J. Gorst:

Yes, but the States took the decision that those on Income Support were the most needy in society and within that group those aged over 65, those with a child under 3 and those with a child or an adult with significant disability were the most needy and decided to target the money at those most needy members.

Deputy G.P. Southern:

You use the words “target the money”; I use the word “save some money by targeting”.

Deputy I.J. Gorst:

The only other thing I was going to say is it is not Income Support as such but there is the £1.5 million that the Planning and Environment Department have got to help people. I have called it the Lost Lagging Project but it is slightly more than that. It is about helping them to insulate their homes, helping ensure that their heating is working efficiently, et cetera, and that again is going to be targeted at the vulnerable members of society. It is another £1.5 million.

Deputy G.P. Southern:

How is that targeting being done? Is it being done through your -- have you been liaising, because you know who is vulnerable?

Deputy I.J. Gorst:

We are working together with Planning and Environment and they will shortly be making a decision and publicising that project further.

Mr. E. Le Quesne:

This is Home Medical Accounts? There seems to be some confusion. I am not quite sure, for instance, whether people should pay £5 or some not so much. It is the charging of the £5 because they are not quite sure how it is topped up, although the system seems to be there. Also, when they go to the hospital whether they have to pay for their scans or not, they used to have an H.I.E. (Health Insurance Exemption) card. That basically does not seem to be quite worked out yet.

Deputy I.J. Gorst:

If we take the doctors first, it is my understanding that the vast majority of doctors are not charging the £5 and that obviously is a good thing in one respect that the Income Support recipients or people with H.M.A.s (Home Medical Account) are not having to pay that £5. But then, if you look at it from another direction, there is an argument that says if people have to pay something they value it perhaps slightly more. But as I say, it may stop just after taking the decision that they are not charging the £5. With regard to the hospital services that were available to an H.I.E. cardholder, can you ...

Ms. S. Duhamel:

Yes, the hospital were the people that funded the services previously, so it is not anything to do with Social Security. The hospital have agreed to maintain free services or subsidised services to H.I.E. cardholders and they are currently looking to see whether they will extend that to a wider group of people. That is the decision of the hospital not Social Security.

Mr. E. Le Quesne:

So people who used to have H.I.E. cards ...

Ms. S. Duhamel:

Can still use that, yes, and those routine questions save a very long ...

Mr. E. Le Quesne:

They can use their H.I.E. cards as they drop out of the system.

Ms. S. Duhamel:

No, no, no, they can use their old H.I.E. card although it has expired, it does not make any difference.

Deputy G.P. Southern:

They can use their old H.I.E. card?

Ms. S. Duhamel:

Yes, if they had a card that expired on 25th January.

Deputy G.P. Southern:

Again, has that been made clear to people? I do not know about the hospital but to recipients of Income Support who used to be H.I.E. and H.I.E. has lapsed - if my H.I.E. lapsed I would cut it up and throw it away - have they been informed?

Ms. S. Duhamel:

Even if they have thrown the card away it does not matter. We still have the records and we can easily produce a sheet of paper that says: "You have H.I.E."

Deputy G.P. Southern:

If they used to be an H.I.E. on 27th January 2008 then if they come to you at any stage you can say: "Right, we can reproduce that"?

Ms. S. Duhamel:

Yes.

Deputy G.P. Southern:

That is an important piece of information to get out there because lots of people are thinking: "I have not got it any more."

Ms. S. Duhamel:

That was in the written answers from Health and Social Security.

Deputy G.P. Southern:

Has it been written to people who were H.I.E. identified and told them they could still have free access to X-rays? That is what it means, they need to know. I do not need to know, the States do not need to know; the recipients need to know.

Ms. S. Duhamel:

The hospitals know, G.Ps (general practitioners) know, people that would have had them, you know, people that have been used to that system because they are used in the same way.

Deputy G.P. Southern:

It is not common knowledge. While I am on this, what is the criteria by which H.I.E. are being phased out? Are they permanent H.I.E.s? Are they temporary H.I.E.s? Are we just waiting for H.I.E.s to die? Is that what happens?

Mr. R. Bell:

H.I.E. has ceased.

Deputy G.P. Southern:

Has ceased?

Mr. R. Bell:

But there is still a card.

Deputy G.P. Southern:

There is still a card that some people have and that gets them access. Free transport still?

Deputy I.J. Gorst:

The question about transport ...

Deputy G.P. Southern:

In a targeted way or in some way free transport for some?

Deputy I.J. Gorst:

I suppose my aim here is I do not necessarily think the issue is one perhaps about free transport, although that could be argued. The issue is about allowing those who perhaps struggle with managing money to have some means of access to the transport system. I am thinking here of those with learning difficulties and I am keen to develop some scheme to enable them -- and I know that those groups of people have said that they are quite happy to pay for some element of it or even all of it but they need some mechanism whereby they can get on the bus without having to deal with the change and the money and buy the ticket. Now, I am keen to develop some scheme to deal with that, whether it is something along the lines of the oyster card or it is something along the lines of bus tickets like the school children use. I am not certain where we are going with that but, again, the H.I.E. you will remember I was asked questions on it, I do not know if it was last week or the week before, time flies when you are having fun. Transport and Technical Services will be extending the current scheme for H.I.E. for another year at least, as I understand it.

Deputy G.P. Southern:

But there are no longer term plans for free transport access in the main.

The Connétable of St. Martin:

Talking about free transport which came with H.I.E., the free Active Card also came with H.I.E. which I thought was an awfully good incentive to get ill people feeling better, have a better standard of -- an aspirational quality to their life. It allowed them to get out and forget their troubles and forget their illness and get in front of a target. Do you think that is a sound aspirational ...

Deputy I.J. Gorst:

Indeed it is. Indeed it is, and that is an area that has already been addressed, together with education, sport and culture. Someone who is an Income Support recipient can do an (I have to be careful what I am saying here because I am not really a healthy person and the only exercise I do is walking) introduction course up at the Fort. If they pass that course at the Fort then they are entitled to, I think, free access to the use of the facilities at the Fort.

The Connétable of St. Martin:

Income Support recipients?

Deputy I.J. Gorst:

Yes.

Ms. S. Duhamel:

Yes.

The Connétable of St. Martin:

Thank you for that.

Deputy D. J. De Sousa:

How are families being supported, for instance, with childcare payments? It implies that parents that work nightshift are entitled to claim childcare allowance so that they can sleep through the day when they have done a nightshift. We have had it raised that an awful lot are not getting this.

Deputy G.P. Southern:

Are getting knocked back.

Deputy D.J. De Sousa:

Are getting knocked back.

Deputy I.J. Gorst:

The difficulty that you can have with just a blanket statement like that is I would have to know the individual circumstances to know why it was that they were being knocked back. Because the idea is that it is reasonable and flexible, even to the extent that if family members are having to work at night the system recognises that during the day you still need to sleep and, therefore, you need some childcare provision. It is not so rigid that it says: "Okay, you are at home, you could be looking after your children." No, it is trying to be as flexible as possible.

Deputy G.P. Southern:

So, as far as you know the system should be saying yes.

Deputy I.J. Gorst:

Without knowing the case I cannot say whether it should be saying yes or no.

Deputy G.P. Southern:

The system is in place to cover that issue.

Deputy I.J. Gorst:

The system, as I see it, is reasonably flexible and should be helpful.

Deputy D.J De Sousa:

Would childcare payments be made to Income Support clients that are hoping to retrain and study at college?

Deputy I.J. Gorst:

The system, again, does allow for people to be able to train and access childcare components. But, again, it is not a blanket provision. It is considered some of that needs to depend about - one gets into a difficult area here - what is the value of the training being received? Is it a therapeutic training?

Deputy G.P. Southern:

Your guidelines suggest ...

Deputy I.J. Gorst:

Or is it going to be training that is going to help that person secure a reasonably paid job to help themselves?

Deputy G.P. Southern:

Do you have criteria like that?

Deputy I.J. Gorst:

My understanding is that is the balance that the department tries to achieve when it is trying considering those issues.

Mr. E. Le Quesne:

I know at one stage you turned down some applications for single parents to do the Access Course saying that that was turned down until -- it was pushed and it seemed to me that that was an Access Course which had potential to get somebody back into some well paid jobs and should have been on the list of perfectly acceptable, no real problem, and obviously that could have -- it is the teething problems ...

Deputy I.J. Gorst:

As I say, the system should be flexible but I cannot necessarily comment on that individual.

Deputy G.P. Southern:

The flexibility needs to be looked because I think -- certainly I have seen incidents where it was remarkably inflexible. Tracey, I think you want to come in?

Deputy T.A. Vallois of St. Saviour:

We have had the main concerns raised with people having to go into Social Security and end up speaking to a dozen different people. It seems to be a case that they are getting different stories from each person. I mean, the training that the staff are receiving, are they finding it too complex or is it that they just do not understand it? Can you comment with regards to that?

Deputy I.J. Gorst:

I can comment. It is not strictly a policy so I have got to be careful because coming from an accountancy background my tendency is to drill down and manage when I should not be doing.

Deputy G.P. Southern:

Certainly it is policy.

Deputy I.J. Gorst:

What, for training?

Deputy G.P. Southern:

That everybody on the front desk should be able to deal to that extent with delivering.

Deputy I.J. Gorst:

Right, let me carry on. I am satisfied that the training in place is extremely thorough. Members of staff should not be, obviously, giving differing suggestions to individuals, as you would expect me to say. But as with any training, it runs at various levels. You have got the introduction training, which is I think we are now looking at training people for around 5 weeks when they are new to the team; there is the generic training; and there is the individual coaching. Perhaps the individuals, in the circumstances that you have just explained, who might be struggling with a specific area and they just need someone, be it an adviser or team leader, to come alongside them and help them, and all that takes place. The employees are grouped together in groups so they are able to buddy each other and help each other with these particular areas. But, as I say, I think really it is a management issue. I do not know if Richard has got anything else he wants to add.

Mr. R. Bell:

You have covered it fairly well. The other issue worth dealing with on this point is that when we roped Income Support in we concentrated on training the Income Support advisers. We are now trying to make sure that there is a level of service that is provided from the front desk which the theory behind the contact centre is that certainly for all the other benefits that we have in all of the services that they can provide a level of service down to a certain depth before they have to pass them on to, say, the Pensions team or Health, and that is what we are moving to do now with the Income Support benefit as well.

Deputy T.A. Vallois:

Is there like, I suppose, a self-assessment for the staff to say that: "This is where I am finding it difficult" or "This is where we are not going anywhere"?

Mr. R. Bell:

Well, there is an exercise going on at the moment just to look at individual cases and to spot where errors may be being made to identify individual training needs for individual members of staff, that is, opposed to a blanket ...

Deputy T.A. Vallois:

Yes. Will that carry on on a long-term basis, like on a quarterly or half-yearly basis?

Mr. R. Bell:

We are trying to do that now as a more or less ongoing time and effort so that the buddying system, where you have got senior advisers who know it to a much greater extent than the junior advisers, you buddy the senior advisers with more junior staff. You identify the training needs which are more a coaching issue than going and doing a 3-hour sitting in a room on your own and we are trying to tackle that now.

Reverend G. Houghton (Adviser):

The Deputy has touched on inconsistency on information coming from where do people find it. Is there the possibility as the thing evolves that there could be this -- really picks up on the kind of community thing as well -- some sort of consistency, perhaps sort of some caseworkers, who go into the system? You can talk to the same person from time to time as opposed being passed around the team. Is that something which you would look to be including in where you are going? If there is balance between the community and bureaucracy ... at the moment the evidence is that there is so much bureaucracy and so little people contact.

Mr. R. Bell:

It would be. There are pros and cons to it. The pros of what you just touched on relate to you will have an individual person relating to your case. The danger is that if that person is not there when you come into the department you have got exactly the same problem. Now, whether they have be if they are on

lunch or whether they are on leave, whatever it might be, there are other issues, certainly from an audit perspective, of people concerned. What we do at the moment is if you have been involved in the initial rating of a query you should not be involved in the next review so if there are any fraud issues they can be picked up at that point in time. So there are pros and cons. But that is not to say that you could not use that sort of system. Interesting to look at whether we could do that. We do not necessarily use it anywhere else within the department.

Deputy G.P. Southern:

I think within the context of a clientele who are vulnerable and may have learning difficulties, identification with a face is a very valuable way of making that interface more comfortable. On the other hand this blanket: "Everybody can deal with the staff" makes it very bureaucratic, very anonymous.

Mr. R. Bell:

You remember the way the department was prior to Income Support is that it deals with people on its own basis. So if you are a pensioner you go to the Pensions and all your different benefit queries are dealt with in that way. We have taken a slight step sideways with Income Support because of the scale of having to introduce Income Support. The ideal would be to go back to that sort of zone system so that it is like a halfway house. If you are a pensioner or if you have health issues or you are a family with children, a working family, then you would go to the specific zone and we would want to -- this is the ideal that we would like to move to once we have satisfied we could do so. So you go to the pension zone as a pensioner to deal with your Income Support as well as your pension is where I would like to move us to. So it is like a halfway house to that extent. There are dangers with one individual on a one-to-one basis because it can, in some ways, make contact difficult.

Deputy G.P. Southern:

I would be disappointed if you ruled out that approach on the grounds of an audit trail and possible fraud, because we all know that a major failing of any benefit system is not about fraudulent claims, it is

about not getting the claims in the first place, about not getting to the people, and that is about the interface ...

Mr. R. Bell:

No, no, what you would have to do is you would just have to change your strategy in terms of dealing with the risks of error and fraud rather than ruling it out on that basis.

Deputy G.P. Southern:

While we are on error, will you talk to me about where there is an overpayment that certainly getting that overpayment back needs to be addressed very sensitively in the sense that if somebody is living on Income Support you have just established this is on a level of income you need to live, this is your bare minimum. Also, if you are going to claw back because we have overpaid you for whatever reason, whether it is a mistake on their part (fraud on their part is different) or a mistake on your part coming back for that money, therefore you are going to take some money off them and you are going to live on less than what you need and we are quite happy because we have got the money back in the shortest possible terms and there is a balance between the short term and: "Hang on, what can you survive on?" The difference between taking £50 a week off somebody who is struggling and £10 a week over a longer period is a massive one for them, if not for you.

Mr. R. Bell:

Yes. That is not something that has been brought about as a result as a result of Income Support. That is something the department has had to deal with for many years through their other duties and it is something we are very sensitive to and we would go for a longer period as opposed to a shorter period of time.

Deputy G.P. Southern:

That is not the impression I have gained with some of the cases that have come to me. But you think you have got it right?

Mr. R. Bell:

Well, if we have got cases where people say they are struggling to meet them then I would like to hear about them as well. You are right, it is not the intention. However you may have come to the overpayment, certainly from an office perspective, that is for us to solve that for the individual. In the case of fraud we have got potentially a very different scenario. But from the not fraud but error on behalf of, if you like, the individual, then I am anxious to continue with this.

Deputy G.P. Southern:

Are you happy that you have got the balance right when you are claiming back overpayments?

Mr. R. Bell:

I am happy that broadly we have, yes, but individual cases I would like to hear about because it is wrong.

Deputy G.P. Southern:

It is not just down to individual cases, it is actually about when asked by an authoritative figure who is in the position of power -- it is just like medical assessments, you know: "How well are you?" The doctor says: "How are you?" You say: "Fine." You have just gone to the doctor, you are obviously ill when you are doing a medical assessment. You know, you put a brave face that says: "Oh, yes, I can cope with that. I can cope with that from Mondays to Fridays but when I am down and when I am bad the rest of the week, I cannot do it. But I am not saying to you I cannot do it. Of course, I can do that." The same with: "Can you pay that back?" An authority figure says: "Can you pay that back?" you nod: "Oh yes, yes, I can deal with that" when actually you should be saying: "Hang on, I cannot possibly afford to pay you £50 a week, how about £5? That is more like it, I can afford that." It seems to me that process -- you have got to be very soft with the claw back. You are dealing with people who if they do not have this income are at risk of going under, are stressed and it will make their lives more difficult. So, very important to realise how important that is when you have got an overpayment and you have got

a claw back, take it softly otherwise you have got a risk of failure.

Mr. R. Bell:

We acknowledge it is even more important than it ever was within the department because of the changing role of the department with Income Support coming along. Income Support is ...

Deputy G.P. Southern:

It is the balance ...

Mr. R. Bell:

You are exactly right, it goes to the lowest common denominator now, and that is not meant in a derogatory sense, down to the parish welfare. So you have got to have the rules that are appropriate to parish welfare in terms of ...

Reverend G. Houghton:

Just while we are on potential fraud, can I just ask a very small question in one way: are you aware of any cheques being cashed out of the Island and people are perhaps taking Income Support away from here, where perhaps they are making a claim but maybe it is disappearing into the U.K. or to the Continent in bank accounts? Have you had a look at that?

Mr. R. Bell:

We would have to go into the bank account that they gave us in the first place. A couple of times we have touched on issues here that related to checking cheques. The bigger danger is, of course, it is easiest to keep in touch with the client when you are paying them by cash. When we come to more efficient ways of paying benefit you lose a certain amount of contact with the client and, of course, the most efficient way of paying benefit now is B.A.C.S. (bankers automated clearing system) straight into people's bank accounts and then you would not see them at all. That applies as much as it does on the need side as any other sides. If you have given us the bank account details people -- I suppose it could

be doing cheques fraud but we would not -- I do not think we are picking that up at all, no. We are paying more by B.A.C.S. than we are by any other means so that is where the larger risk exists, that you cannot track where the individual is.

Deputy G.P. Southern:

Sure, and the system can check on it?

Mr. R. Bell:

I would have to go back and see where we could check.

Ms. S. Duhamel:

Payments have to be made into a Jersey bank account. What we are saying is that these days the way modern banks work you could draw that money out, you could be in France, we have no way of knowing.

Deputy I.J. Gorst:

But you would not, would you, on a banking system know where your cash was checked? The bank itself would know where the cash had been checked but you would not know from looking at your statement or your system where it had been checked. With the B.A.C.S. obviously you would know if it was going to a Jersey bank account but what you would not know was if an individual had an automatic onward payment to a foreign account.

Reverend G. Houghton:

Income Support is there, as you said right at the beginning, really to help those who are most vulnerable in our community and yet there seems to be a presumption of literacy, of being articulate, of having a bank account, of being able to manage personal affairs week by week. We have both individually come across and heard testimony of so many people who lead far more chaotic lives than that who cannot manage for a month to organise their things. Is Income Support available weekly? Is it available

potentially in cash for those who do not have those things and cannot do that?

Deputy I.J. Gorst:

It is, yes, but sometimes perhaps there is the moulding of the -- again it comes back to something that the Chairman was saying earlier: are people aware that they can do that? Are they aware that we able to offer that facility to try and deal with some of those issues that you rightly raise? I mean, another one is that Income Support kicks in only after 5 years. Now, there are vulnerable members of our community who have not been here that long for whom Income Support politically was not intended to help from day one. So there are that group of people who are ...

Reverend G. Houghton:

Talking about the length of time it kicks in, can I ask do you know how long it takes to kick in if you leave prison?

Ms. S. Duhamel:

I can answer that. It is irrelevant. Your time in prison just does not count. So if you had been in Jersey for 5 years before you went into prison you could from the day you come out of prison. You are entitled to Income Support from the day you come out of prison.

Deputy G.P. Southern:

Are you aware, for example, that there is a system that they have within the prison where they examine people's situations and they look at housing and they look at jobs, they look at how you are going to fund yourself before they go out of prison. So from day one they are not coming down to your door and knocking on the door saying: "Please may I make an application for Income Support, I have got no income." Now, we are told that Social Security does not tap into that ... I forget what the name of it was.

Deputy I.J. Gorst:

Fortnightly Fare.

Deputy G.P. Southern:

Fortnightly Fare. It says: "This person is going to be out of prison in 3 weeks time, a fortnight's time. If we put in the application form now, you will be meeting it here." The prison leaving prison in a fortnight, no money.

Deputy I.J. Gorst:

Well, we should be clicking into that. That is exactly what we did with the Woolworth's staff. I asked officers to go down there and ready on the day that they were leaving, if they were entitled -- the day that the door closed they could start their Income Support claim the day after. So it is exactly this sort of initiative that we should be involved in.

Deputy G.P. Southern:

Would you be surprised to hear that some of these had been made redundant - they get 4 weeks redundancy payments - and was told to: "Go away and come back in the 4th week and we will start your claim." When they went down after the first week they said these guys could make a claim: "I have got 4 weeks redundancy I will be due and will be needing some money in 4 weeks' time" and they were told to go away and come back on the date when the redundancy runs out, leaving them with a fortnight. I mean, that happened. One example, a terrible practice, you left a family with very little money for a fortnight while you were processing the thing. It should not be happening. Again, in the childcare provision I am aware of under the old system the chicken and the egg sometimes occurred. They are willing to go back to work but you need childcare provision in place to be able to work. You get the childcare provision in place so you can go to the interview with the potential of saying: "Yes, I can quite happily start on Monday, yes, because the childcare is in place." Often you used to find the chicken and the egg situation. Until your childcare is in place you cannot actually go to the interview. So you are goosed because childcare is hard to set up so you cannot get back into work. What is the situation now? Have you solved that one? Can people come to you and say: "I want to go back to work. I need the childcare in place. Can I have this now? I will be in work. I have been applying for jobs. Obviously

the next week, the week after the week after, it may be a month before I get employed.” Is that possible for a single parent to say or a returning mother to do that?

Deputy I.J. Gorst:

I do not know, is the answer to that.

Ms. S. Duhamel:

If somebody has lost their job and they are looking to get another job we will maintain the childcare. It is very important to, for the sake of continuity, care for the child, as much as anything else, and that would be done as an imperative for about a month to enable somebody to get back into work. Much more difficult is somebody starting work for the first time but I would suggest that in those cases it would be easier for the person who would have family that the child ...

Deputy G.P. Southern:

No, no, no, does our Income Support system support that so that we get to the chicken, i.e. that person can apply and get work?

Ms. S. Duhamel:

Very hard to know how you would arrange it so that you could have somebody who was looking for work who did not ...

Deputy I.J. Gorst:

It is a difficult area.

Deputy G.P. Southern:

Until you get that right you are missing out on a market and that needs addressing because I know it used to happen and people would say: “I cannot do it, I cannot even go to the interview because I need the childcare in place.” It is no good relying on family and friends, et cetera, who would always do it.

Until you have got your childcare place set up there is no point in starting work because you might have to give it up in 10 days because you just cannot cope. The system you set up does not work. It is not good enough. Anyway, I will leave that with you as an issue.

Deputy I.J. Gorst:

Yes.

Deputy G.P. Southern:

Finally, the 5-year rule. Now, in particular, on family allowance it used to be that family allowance was based on your last year's income tax bill. So it would pay you about 4 years, so I understand. Now we have got the 5-year rule. There is a tranche of people with families not getting access to Income Support when presumably there are children, maybe, in dire need of it. Is that the case?

Deputy I.J. Gorst:

There is a discreet benefit that could cover individuals after one year if they are working to help with the costs of childcare, which I think it sort of merged with what was available.

Ms. S. Duhamel:

Well, slightly different. We do not have a direct comparison to that, that is true.

Deputy I.J. Gorst:

No, in income.

Ms. S. Duhamel:

When Income Support started, that is one of the points of it that it had to create a consistent framework that everyone understood, and so instead of having 6 months, one year, 5 years, 12 years residency for different types of benefit, one residency limit was established and it was chosen to be 5 years, which was kind of roughly the middle of where everyone's were. The Minister was talking about there is a

childcare benefit available to people who have been in Jersey for 6 months if a child was born in Jersey, to maintain ...

Deputy G.P. Southern:

But not the equivalent of ...

Ms. S. Duhamel:

Not the equivalent of family allowance.

Deputy G.P. Southern:

But there is a replacement for family allowance.

Ms. S. Duhamel:

But on the other hand, family allowance -- a family with children in Jersey with less than 5 years' residency, no qualifications, no access to housing benefit, was in a very difficult position anyway. The family allowance might have mitigated that to a certain extent but certainly a system which gives you full cover for 5 years has to be a good system compared to the kind of very staggered system that was in place before.

Deputy G.P. Southern:

I am surprised that you have introduced a ... no, I am not surprised, amazed, that you have introduced a change which has made a section of people worse off, effectively discriminated against in that way. They may be able to challenge, I would have thought. You had a system which catered for some of these needs, you then move it, for good reasons, but accidentally discriminate against that group of people. You made their situation worse than it otherwise would be. It seems to me it might be able to be challenged by anybody so affected. But let us leave that where it is. I am aware that we have gone past -- we did say 1.00 p.m. I do not know what you have got on next, how urgently you need to get away?

Deputy I.J. Gorst:

I have got an appointment.

Deputy G.P. Southern:

Okay. I will have a quick whip round.

Deputy I.J. Gorst:

I have been on the go since 7.00 a.m. already this morning.

Deputy G.P. Southern:

If there is stuff we missed and we have not got to then, by all means, we will put them on to you and if you can give us an answer in writing. If we have got a big hole in our light toasting of the Minister, then I am sure the members of the public that are here should drop us a quick email, it does not take long, and say: "You never talked to him about that, this is an outrage, pin him down" and we will, to the best of our ability. So I would like to reluctantly call it to a close now and then we have got other business to get on with this afternoon. So, thank you very much --

Deputy I.J. Gorst:

Thank you very much.

Deputy G.P. Southern:

-- for what I describe as a light toasting but I hope felt like work.

Deputy I.J. Gorst:

Oh, very much so. Thank you very much indeed and I hope that one of the results of your report will be part of the process of helping people be more aware of the benefits that they are entitled to, because that is the business that we are in.

Deputy G.P. Southern:

Just to fill you in, we probably have a couple more interested parties to meet with but we are at the stage of looking towards writing our report and the likely target is to get it out middle to end of April.

Deputy I.J. Gorst:

Shall I make sure I am on holiday?

Deputy G.P. Southern:

I would recommend you duck. No, thank you very much for your time.