



Health and Social Security Scrutiny Panel

Review of Income Support Benefit Overpayments

Witness: The Minister for Social Security

Tuesday, 25th July 2023

Panel:

Deputy R.J. Ward of St. Helier Central (Chair)
Deputy C.S. Alves of St. Helier Central (Vice-Chair)
Deputy B. Ward of St. Clement
Deputy B.B. de S.DV.M Porée of St. Helier South
Deputy A. Howell of St. John, St. Lawrence and Trinity
Connétable M. O'D. Troy of St. Clement

Witnesses:

Deputy E. Millar of St. John, St. Lawrence and Trinity, the Minister for Social Security
Deputy M.R. Ferey of St. Saviour, Assistant Minister for Social Security
Mr. I. Burns, Chief Officer, Customer and Local Services
Ms. S. Duhamel, Associate Policy Director, Cabinet Office
Mr. S. Jackson, Group Director, Customer and Local Services

[14:00]

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

Welcome, Minister, this is the public hearing with the Minister for Social Security for the Panel's review of Income Support Benefit overpayments. You are aware of the information in front of you regards scrutiny, I think we are all very cognisant of that. We will start off just by introducing, there are quite a few people here, so if I start the ball rolling. I am Deputy Rob Ward and I Chair the Health and Social Security Scrutiny Panel.

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

I am Deputy Carina Alves, and I am the Vice-Chair of the Health and Social Security Scrutiny Panel.

Deputy B. Ward of St. Clement:

I am Deputy Barbara Ward of St. Clement and I am also a member of the Health and Social Security Panel.

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

I am Deputy Andy Howell, a member of the Health and Social Security Panel.

Connétable M. O'D. Troy of St. Clement

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

Deputy B.B. de S.DV.M Porée of St. Helier South

Deputy Porée, and I am also a member of this Panel.

Deputy R.J. Ward:

Minister.

The Minister for Social Security:

Deputy Elaine Millar, Minister for Social Security.

Assistant Minister for Social Security:

Deputy Malcolm Ferey, Assistant Minister for Social Security.

Group Director, Customer and Local Services:

Steve Jackson, I am Group Director for Customer and Local Services.

Chief Officer, Customer and Local Services:

Good afternoon. I am Ian Burns, I am the Chief Officer for Customer and Local Services.

Associate Policy Director, Cabinet Office:

Hello. I am Sue Duhamel, I am Associate Director in the Cabinet Office.

Deputy R.J. Ward:

Thank you very much. This hearing is about information, gathering as much information as possible, so we have quite a few questions, so if I do push it along a little it is not because I am trying to stop you, we are just trying to get through as much as possible. We have 2 hours, which I know is quite

a length of time, but we have quite a lot to ask, which has come through so far. To start with, just to set a context really, Minister, can you give a brief explanation as to the main purpose and the objectives of the Income Support Benefit itself?

The Minister for Social Security:

The Income Support Benefit itself is to help people on low incomes with their daily living costs. There may be a misunderstanding that it only supports people who are unemployed, it does not, it supports people who are also in work. It is a reasonably sophisticated benefit in comparison with others because it does look at the household's needs as a whole. So it looks at parents, it looks at children, it looks at the rental element, it looks at if there is an impairment, if there is someone who needs extra support, because of a medical condition or a health condition. It will look at income as well. So it looks at income and it will balance that income with contribution from taxpayer funds to support those people.

Deputy R.J. Ward:

In terms of its aim, in terms of the level of income it provides, is it a baseline income? How would you characterise the level of which Income Support supports? So will it keep people at a base level of a certain living standard, et cetera?

The Minister for Social Security:

I think Ms. Duhamel might be better placed to answer that if you do not mind, with the history and the background.

Associate Policy Director, Cabinet Office:

There is no science behind the level of Income Support payments today. You have to look at the history of the whole benefit system. It started being transferred from a whole range of other benefits back in 2008. It has been subject to having extra money, not having so much money, having extra money again, putting the emphasis on children, doing different things at different times. So what is it supposed to do? It is supposed to, and I think it does, give people enough money to provide a basic standard of living and, as the Minister says, it tops up people who have pension income, who have employment income, it acknowledges the extra costs associated with disability, caring, childcare. So it is just there to ...

Deputy R.J. Ward:

That is really helpful. That is why I asked the question about the context because I think people do get a misconception about Income Support being like an unemployment benefit and it is not, it is much wider. With the notion that it is a basic income, is there any acknowledgement that the repayment of debts from overpayment of Income Support is a significant cause of financial hardship,

because it will put people below that basic level of income if they are paying back from that basic level of income?

The Minister for Social Security:

I think repayments are scheduled so that they should not put people into hardship, because they will be structured at such a level. There is a guide for the amount that will be deducted and it is on a per-day basis of £3 a day. That was the guidelines that have not been replaced since the Law came into effect in 2008. That has never changed.

Deputy R.J. Ward:

So is that £21 a week?

The Minister for Social Security:

£21 a week. But it will look at people's means. So we would not be taking so much from someone who cannot afford to live. It is done on an individualised consultation.

Deputy R.J. Ward:

I have said that the majority of submissions that the Panel has received highlight a significant impact of overpayments on the well-being of the individual. We have had words such as anxiety, distress, sleepless nights, very low mood, to describe the emotional state people find themselves in. 3 out of the 5 members of the public we met have tried to commit suicide or had suicidal thoughts due to the stress caused by the debt, as it is called, to C.L.S. (Customer and Local Services). Are you aware of the issue having this sort of impact on an individual's well-being?

The Minister for Social Security:

If people come to talk to us, we will talk with them about it. We do not know what their level of debt is, a lot of the debts are relatively small amounts. If it is a bigger debt the repayment plan, because it is such a small amount, may be for a longer period of time. But that is to enable a person not to be suffering from hardship. Now there may be people who can afford to pay it off straight away and they may want to do that. But, if they cannot, we do try to stretch it. We try to set repayments at a level that the person can afford.

Deputy R.J. Ward:

So just to go back, so is that a surprise to you, those comments? To be honest, they were a surprise to us, they were very difficult to listen to. What does the department do to try to get that information back from the impact of what is happening.

The Minister for Social Security:

That is more of an operational question.

Group Director, Customer and Local Services:

Just going back to why the overpayments occurred, obviously there has been a change in the household composition or in the earnings of ...

Deputy R.J. Ward:

We will talk about that later, sorry to interrupt, but this is more about the impact first, about that awareness. Because what we are trying to do is delve into the information that we have. This is an evidence-based review and we need to look at those sorts of things. So in terms of those emotions and those feelings that people have, those experiences, are the department aware of those? Do you have ways of dealing with those when they come up?

Group Director, Customer and Local Services:

If an overpayment occurs, the team do speak with the claimant. At Income Support we would have to do this on a daily basis. So what I would say is that officers are well-trained to meet with claimants who have got challenging situations and just engage with them on a one-to-one basis. We can fully understand what is going on and we can be accommodating to try and support the best we can.

Deputy R.J. Ward:

Just briefly, when you say they are well-trained, what sort of training is that?

Group Director, Customer and Local Services:

Just in relation to mediation and support and just making sure that we can have a conversation to fully understand everything that is going on in the household.

Deputy R.J. Ward:

Do all your staff have mediation training then?

Group Director, Customer and Local Services:

It is mediation training and just making sure that we understand the full composition of the household and what is happening. But it is just making sure that they can understand someone's situation, so we fully understand what is happening.

Assistant Minister for Social Security:

Officers who encounter someone who is genuinely in a predicament with their finances can put them in touch with support services who can help, like Community Savings Ltd and Citizens Advice, who can help with that budgeting and help to take that stress away.

Deputy R.J. Ward:

So you think it is just budgeting then?

Assistant Minister for Social Security:

There is an element ...

Deputy R.J. Ward:

They can budget their way out of this.

Assistant Minister for Social Security:

... for some people of how they can budget and improve their finances by looking at their spending and how that can be better directed. There is an element of support that some people need to manage their finances. The whole point of the Income Support system, it is about financial independence. So, if people can be helped along that road to financial independence, then that can only be a good thing.

Deputy R.J. Ward:

Okay, I think we will come back to that.

The Minister for Social Security:

I do not think Deputy Ferey was suggesting that people can budget their way out of a financial situation, but I think there are people who really struggle with budgeting and who just cannot manage their money themselves very well. That is why they need other support to help them do that.

Deputy R.J. Ward:

But do you accept that, given that the basic income is set, and then some of that basic income is taken away for an overpayment, what is the phrase, I am going to get this wrong, a paint pot, a core bit of paint pot, I am going to get it the wrong around.

The Minister for Social Security:

Yes, well the person has had the money. They have received the money already. That does not make it easier for them but they have received more money than they are entitled to. So they have had a benefit, if you like. But the point I did want to make as well, before we got on to that, was I believe that, if someone came in and there were safeguarding, there are clear safeguarding protocols and we would refer people to safeguarding if we were concerned about them, if someone presents in a clearly troubled state then we have safeguarding.

Chief Officer, Customer and Local Services:

Whether there is an overpayment or not, we have a general policy around safeguarding and can make referrals to get people the help they need. It does not have to be linked to an overpayment; it is a general principle across the department.

Deputy R.J. Ward:

Right, okay, so there are safeguarding. But I am just conscious that we need to move on, but I am sure we will come back to these issues. Deputy Howell, do you want to come in on the next ...

Deputy A. Howell:

You previously advised that, while you aim to process change of circumstance in 5 days, that currently you are taking on average 9 days to process a change. However, we have been told on numerous occasions that it can take a few weeks. Are you able to confirm how often it takes longer than 9 days?

The Minister for Social Security:

That is an operational question.

Group Director, Customer and Local Services:

A change in circumstance can only be actioned fully once we have all the information. So I think what tends to happen is that we do get some information, start the process for change, but after closer inspection we realise there is some information missing, we have to go back to the claimant to get further information. So, on average, trying to go back and forth and get the information, can take a little bit longer. But I need to stress that we cannot initiate the change, the financial change, without having absolutely the right information or we are at risk of getting it wrong. So we try to make sure at all times that we have all the information to be able to process the claim and make sure it is accurate.

Deputy A. Howell:

So given that some claimants have experienced long processing times for a change in circumstance, do you think it is right that they are incurring overpayments during this period and as a further consequence enduring stress and anxiety because of Government practice?

Group Director, Customer and Local Services:

I just talked about sometimes we cannot process because we do not have the information. Unfortunately we are at the mercy of the claimant giving us the right information at the right time to be able to process. So once we have all the information, the team will endeavour to process as

quickly as possible. But I do need to reiterate, sometimes we do not get all the information to be able to process the change.

Chief Officer, Customer and Local Services:

So in the example you said, perhaps where it might take longer, the individual is still receiving money and their claim has not changed, and then when the change is made, if their claim goes down, it would trigger an overpayment or potentially an underpayment, and in those cases of course they have had the extra money and would need to repay it.

Deputy A. Howell:

Yes, but we have heard quite a lot of times that they do let the department know about a change in circumstance and it is not acted upon, it takes sometimes quite a long time.

Chief Officer, Customer and Local Services:

If you think we aim to complete the change in circumstances in 5 days and we pay benefits on a weekly basis, so on a weekly basis, by the time we receive the change information and it is correct and we process it, then a payment would have gone out incorrectly. So the very nature of the system, which I think you probably want to get on to later, is around paying in advance and that system is in place to help make sure people get money rather than having to wait for funds when they need it. So, yes, we would very much like to always be within 5 days but sometimes, because of other peaks and troughs and the level of changes we get in any one particular day, that can go up and down.

Deputy R.J. Ward:

During that time then, those overpayments that are incurred, people inform you of everything, all the information they have, wait, and then incur an overpayment. Some of those might trigger quite large overpayments, for example if it affects rent. So if the change in circumstance suddenly means that you are no longer going to be liable to have a proportion of your rent or all of your rent paid, that can be a significant overpayment. Is there a sort of triage of how you deal with changes of circumstances for those that might be more urgent and more impactful than others?

Chief Officer, Customer and Local Services:

So we, on the whole, try to process things in date order. But there are some processes around changes to income that we accelerate to get those changes through quickly.

Deputy R.J. Ward:

How many people work on those changes in any one day, how many staff do you have in there?

Group Director, Customer and Local Services:

Just to put it into context, there are about 11,500 change of circumstances a year at the moment, just to give you some scope on what we do. So it is quite a lot on any particular day, change of circumstance. At Income Support we have a team, around 40-something officers processing those at the moment. So it is the number one volume of activity that we do. As the Minister said earlier, it changes up and down every single day.

Deputy R.J. Ward:

So if you have 50 a day and you have 40 officers ...

[14:15]

Group Director, Customer and Local Services:

That obviously is not the only thing they are doing.

Deputy R.J. Ward:

Yes, okay, so how many will be, what sort of time proportion would be allocated to making those changes, given that there seem to be quite a lot of overpayments?

Group Director, Customer and Local Services:

So there can be, depending on the volume of activity, we have front of house, customers coming in to make a claim, so we are trying to balance all officers across the full suite of things that we provide for and what we try to do is stick to that 5 days as best we can.

Deputy A. Howell:

We learned from your recent BBC interview that some overpayments result from administrative errors. Again, do you think it is right that already-vulnerable people who have acted honestly and with due diligence have to repay money when it was not the fault of their own?

The Minister for Social Security:

It depends very much on the circumstances. The basic principle is someone has received money they were not entitled to. As a basic principle, that money comes from the taxpayer. As a basic principle, if somebody has received money to which they are not entitled, it is not unreasonable to recover that money. Now, when there is administrative error, we will try to recover it because that is the right thing to do for the taxpayer. The person may not be vulnerable. They are on Income Support, they may well have other earnings. But we do look at it. Now, it depends on, if it is our error, then we will take a view on some of those. But it may depend on a number of things, including how obvious it is. Now if the error is, if I owed you £50 and I said I will pay that into your bank

account and by mistake I pay you £500, you would not then go: "Elaine sent me £450, I will go and spend it." You would think there is clearly a mistake here. Now we would have an anticipation that if somebody receives very much more than they are used to, they will not just go and spend it and they would make a call in respect to it. I accept that, if somebody is expecting £21 and they may get £23, then it may be less obvious to them. But it does come down to how obvious it is and, again, it is recovered like any other overpayment when there is an error because, again, it is the taxpayer that suffers and those funds go to somebody, somebody has received funds they are not entitled to.

Deputy R.J. Ward:

Can I just ask on that, when you say it is obvious, I have got to say ...

The Minister for Social Security:

"May", it may be obvious.

Deputy R.J. Ward:

I have to say, when we look at the benefit system and the letters people got, they are not obvious, they are very difficult to fathom a lot of the time. We help a lot of people and I often cannot understand.

The Minister for Social Security:

That is why, if you look, as I am sure you have done, you will see that the word "communication" appears in it several times and we have ...

Deputy R.J. Ward:

We will come, we have a whole section on that that we are going to ask you about in a bit anyway.

The Minister for Social Security:

That is a work in progress.

Group Director, Customer and Local Services:

So when a decision is made on a claim, the determining officer has made a decision because something has changed that we have been communicated. I just wanted to stress that on the communication of that change, obviously we write to claimants to explain why it is happening. So the letter we can talk about in a second, but we do try to explain the change in the letter and through the team again, so that has always tried to be explained in the letters that we send out and telephone calls if need be or communication at the front desk. So we try to explain it the best we can so people can understand what has caused the change.

Deputy R.J. Ward:

Okay, I think we will ask some questions on that after. But, Deputy Porée, are you going to carry on with the next section?

Deputy B. Porée:

Yes. Minister, I am going to present you with just a case scenario here. If an individual is working under a zero-hour contract and, as a result, their hours are constantly fluctuating, how can that individual avoid occurring a large number of overpayments given the length of time it takes to process those changes?

The Minister for Social Security:

Again that is an operational point. I have to hand that over.

Group Director, Customer and Local Services:

I think we try and work out an average. I understand what you are saying that it fluctuates from day-to-day, week-to-week. We try to work out an average pattern, we have to try to understand with an individual, but it would mean regular engagement with the team to make sure we are not getting into a situation where overpayments are becoming a problem.

Deputy B. Porée:

Okay, so if those hours change on a weekly basis, you will have an officer who will try to engage with that particular person on a weekly basis to find out what the change is?

Group Director, Customer and Local Services:

I recognise what you are describing here, you have fluctuating income, and I recognise that can be a challenge. But I think regular contact with officers to ensure that we are understanding the kinds of peaks and troughs in the hours that individual is getting is helpful. Officers are available every day in the department to have those conversations to try to understand ...

Deputy B. Porée:

So you are saying it is about the communication and that should sort it.

Group Director, Customer and Local Services:

Communication is key in any of this.

Chief Officer, Customer and Local Services:

There is a good chance in that scenario they will have a back-to-work adviser who will be helping them get up to potentially 35 hours a week work as well. So if they do not have regular work, they

will be getting that support as well, and that also helps with communication in terms of their income. Of course, equally, as there is a risk of overpayment, there is a risk of underpayment in that example, and that is something we would want to avoid as well.

Deputy B. Porée:

Yes, okay, thank you for that. So can you confirm how an overpayment sum is calculated differently for a claimant on a zero-hour contract as opposed to a fixed hourly contract? So how does it work? Again it is all to do with that communication. If the communication does not happen soon enough or if that person happens not to be on the back-to-work, because some of the employers do give zero-hour contracts to people, so would there be any other way to do those calculations?

Group Director, Customer and Local Services:

I think it is purely a matter of communication. Officers would try to work out an average for a zero-person in those situations, but I cannot stress enough it is around communication, so we can understand what has happened. As Ian has already said, we would be available to help them back to work, so expected to be able to get people to right balance, so the benefit support is in there, and there is also the back-to-work support at the same time, so the 2 things hopefully, if there is that level of communication, will help them understand ...

Deputy B. Porée:

So that to you is key to those particular individuals, thank you. So is it written in policy that Income Support officers are required to invite conversations with claimants about how much they can afford to pay weekly without putting them into extremely vulnerable situations. So we are assuming that that person has to pay back overpayments, so is there a written policy how you invite these people to have conversations about the payments?

Group Director, Customer and Local Services:

What we would try to do is make sure that people do not have less than the adult component, so that is one of the fundamentals we try to do. But again it comes down to ...

The Minister for Social Security:

Steve, what was said, so just so everybody was ...

Group Director, Customer and Local Services:

Yes, so it was just trying to understand with an individual what has happened, so again coming back to that communication.

Deputy R.J. Ward:

Sorry, I do not quite understand what you mean by that. You are ensuring people will not have less than the adult component?

Group Director, Customer and Local Services:

The team are trying to make sure they do not have less than the adult component.

Deputy B. Porée:

That is 170?

Associate Policy Director, Cabinet Office:

Can I make a point, which might help the conversation? So we talked about the rates were set in line with a whole variety of factors. The thing I should have mentioned at the time was that, within the Income Support system, there are disregards against income. So most people who are on and have an Income Support claim do have income coming into the household other than Income Support. It is only a small minority of people who are wholly dependent on Income Support. So when we are talking about overpayments they are principally caused by earnings. So the person has earnings and also getting Income Support, that zero-hours person or a person on a full-time contract, they will be keeping 26% of their income, their earnings, as well as their Income Support components. So when Steve is talking about making sure they have their adult component, you can easily do that because most people get more than their basic Income Support entitlement as a total household income.

Deputy R.J. Ward:

So would you consider then that, if you are taking that 26%, it is fine as an overpayment, that is a reasonable amount, because you are still getting your basic component?

Associate Policy Director, Cabinet Office:

It depends on the balance between earnings and social support. But what the officers are doing is they are making sure that that basic level of £111 for an adult, £97 for the first child ...

Deputy R.J. Ward:

Sorry to labour the point here, but that goes back to my point, when you are determining Income Support repayment then, as long as somebody has that £111, then you are happy that that is sustainable for that person to live if they are working and, as you have said, the vast majority of people are working or pension income, which is a fixed pension income, unless they get an increment in their pension, which then they will lose because it will be disregarded, so they get trapped in that, we will come to that later. We are trying to get a picture of what is determined as a reasonable level left after overpayment, and that is very interesting that it is at £111, as long as you

are left with that per week that is deemed as reasonable by Income Support. Am I right in thinking that?

The Minister for Social Security:

It is based on the household and children, then there will be other ...

Deputy R.J. Ward:

What would it be with children then?

The Minister for Social Security:

Because that will all be taken into account. It depends on the ...

Deputy C.S. Alves:

Can I just bring us back to the question? So the question was, is it written in policy that Income Support officers are required to invite conversations with claimants? So is that the case? Is it written in policy?

Deputy B. Porée:

Okay, so I think we all diverted a little bit. That was my original question. Is it within your policy that conversations should be had with people on zero-hour contracts? Because by today's question you did say the conversation was imperative to make sure that people would not come to these situations. So have you got a policy that says these conversations need to be taking place between the claimant and the officers in order to make sure they understand where they are financially and are they going to be paying their overpayment contributions or payments? So have you got a policy, which I will rephrase it again, within ...

The Minister for Social Security:

That is a policy.

Deputy B. Porée:

That is a policy.

The Minister for Social Security:

I can tell you what it says, it is online, I think we sent it to you. It is a policy and the policy sets out the ...

Deputy C.S. Alves:

But specifically, are people invited, who have experienced an overpayment, what we are asking is, are they invited and is that in the policy, to have those conversations?

Associate Policy Director, Cabinet Office:

So ...

Deputy C.S. Alves:

Are they invited in? That is what I am asking. What we are asking.

Associate Policy Director, Cabinet Office:

I think people can come in whenever they want to. I think ...

Deputy C.S. Alves:

That is not the question. Are they invited?

Chief Officer, Customer and Local Services:

Our current working practice is we will speak to people who have an overpayment of more than £500, so the bigger ones, and we will speak to them about how it has occurred before they find out about it. So they do not get a letter, we speak to them, and that helps us establish we have that right and that it helps them understand the letter when it arrives. Most overpayments are small, I think the median amount is about £200. So for those that is about looking at our recovery rates and just support the overpayment in how it will be recovered. If someone is unhappy with that they can obviously ...

The Minister for Social Security:

The letter says: "If you are dissatisfied with this award ..." Now it is the letter as a whole, you can ask for your claim to be reconsidered and you have 21 days from the date. Now that is kind of signposting people that, if they are not happy, they can come in and talk to us. So that is open ...

Deputy A. Howell:

Can I just ask, is that 21 days from the date the letter is sent from the department?

The Minister for Social Security:

From the date you receive this letter, in writing or in person.

Deputy A. Howell:

From the date you receive it?

The Minister for Social Security:

So the time you get a letter saying you have an amended benefit because of an overpayment, this is the overpayment, and then 21 days to look at your claim. Although that is slightly different, but that will at least alert someone to the fact that they can come in. Now they may not be coming in to reassess the claim, but they may come in to say: "I cannot manage this." So at that point we would discuss with them how the repayment is ...

Group Director, Customer and Local Services:

Sorry, Minister, a couple of things are happening here in the conversation we are having. So this is quite rightly so, there will be a letter that communicates a change, it also tells the claimant what the situation is with the claim. At that point of receiving that letter, there is an opportunity to challenge that decision if you feel the decision is wrong. So then they have 21 days, as the Minister has just said, to challenge that decision. That is an opportunity to say: "I do not agree." Anybody can do that by writing, by coming into the department to have a conversation with us. So, on receipt of that letter, there is an opportunity there to challenge if you do not believe the decision is correct.

Deputy R.J. Ward:

Can I just, sorry, because we are going to talk about appeals in a moment, so what you are saying is that the policy of conversation is that you will ring and speak to people if it is over £500. Okay. But below that it is the letter that goes out with the appeal in it and that is assumed that is whether they can afford to repay that or not. £200 can be significant to some people, very significant.

The Minister for Social Security:

But we would not normally just say: "We are deducting £200 in a lumpsum." It would be over a period of time.

Deputy R.J. Ward:

No, but we have seen a real variety in what is being deducted.

The Minister for Social Security:

Sometimes that is something that is arranged with the customer.

Deputy R.J. Ward:

Yes, but that is what we are trying to get to, how that arrangement is made, because there is not necessarily always a conversation.

Chief Officer, Customer and Local Services:

If I can just, if that is okay, to put it in context, the average Income Support payment at the moment is about £14,400 per year. That is the amount we are paying. That includes rents et cetera but people will have, as Sue said, income on the top of that. They will have the pensions plus maintenance plus earnings. If you take a totally unemployed single person who lives in a one-bedroom private flat, they will get £423 a week which is £22,000 a year. Hopefully, with our support, will not remain unemployed for the whole 12 months but that is the level of Income Support.

[14:30]

Deputy R.J. Ward:

That is very few people because there are very people doing that.

Chief Officer, Customer and Local Services:

Yes, but that is the level of support that they get. So on a weekly basis, it is £423. That is just a single person.

Deputy R.J. Ward:

But that is very few people. That is not what my question was about. Sorry, do you want to carry on with a question?

Deputy B. Porée:

I think some of my questions have been answered. So it was really geared up around the conversations and what did you have in place to make sure these conversations do happen? We do have narratives of people to say those conversations do not happen. So that is why it was important to try to understand if you have those conversations to take place as a policy to your department, and especially because you did say how important those conversations were to begin with and if they do not happen, obviously it can be a down the slope situation where people isolate themselves. So if the conversation is really an integral part to get those communications, we are just trying to get to the bottom of it. Why should that not happen as a rule rather than if people choose to come and talk to you? That is the bottom of it.

Group Director, Customer and Local Services:

And the questions around the zero hours which is really important so I think the individual will know their situation better than the adviser will in Income Support so I think it is really important that that conversation can happen with an individual on zero hours. That offer of support from Back to Work is pivotal because somebody on zero hours will obviously need the help of the department so to be able to help with that is really important.

Deputy B. Porée:

Thank you.

Deputy R.J. Ward:

Are you okay with those?

Deputy B. Porée:

Yes.

Deputy R.J. Ward:

Deputy Ward, do you want to start question 10?

Deputy B. Ward:

Thank you. It flows on from what we have just been talking about and I thank the Minister for reading about if people have any problems, they can ... from the letter. However, there has been some evidence that has been brought to us that on a number of occasions, we have heard that Income Support officers turn up at people's home addresses and this can be around teatime in one instance without notice or explanation to investigate a potential change of circumstances. This has sometimes left claimants feeling scared and intimidated. Is this a correct procedure and do you consider that turning up at somebody's home unannounced is an appropriate action by a department?

The Minister for Social Security:

I imagine there may be times when it is.

Deputy B. Ward:

Without notice?

The Minister for Social Security:

This is an operational question but sometimes the only time to catch people is to turn up unannounced. I know that from my role as the Viscount, the Viscount would turn up unannounced. But to find people because sometimes people will evade the Viscount. But if you are trying to find out if somebody is living with someone, then sometimes the only way to find out is to turn up but it is an operational question so I do not know how prevalent that is.

Deputy B. Ward:

If you think somebody is living with someone, if there was somebody in the house maybe having tea because they are separated and that partner is paying rent somewhere else, it is your officer is turning up making assumptions.

The Minister for Social Security:

Not necessarily. If that person is living somewhere else and paying rent somewhere else and can show that, then that would indicate that they are in a separate household. If they are just there having tea, then it is going to be quite, you would think, apparent that they are just there having tea but not disclosing a relationship that would affect a claim is fraud. It is a criminal offence.

Deputy R.J. Ward:

Okay, can I just crash in here?

Deputy B. Ward:

Yes, sure, okay.

Deputy R.J. Ward:

You said first of all, there was the language "to catch somebody" so what ...

The Minister for Social Security:

Not to catch. To find them at home.

Deputy R.J. Ward:

Okay.

The Minister for Social Security:

Sometimes you do not know when people are going to be at home. I am sorry if that was the wrong word. It is to find somebody at home.

Deputy R.J. Ward:

It is no question of being the wrong word. It is a question of it being a word that was used in this context and that is quite important, I think. In terms of ...

The Minister for Social Security:

I meant to catch them at home. I did not mean to catch anybody out.

Deputy R.J. Ward:

Yes, but how many fraud cases are taken ...

The Minister for Social Security:

We had one quite recently.

Deputy R.J. Ward:

Yes, one quite recently but how many because if there is frequently people turning up to try and not “catch”, that is the wrong word, but ...

Assistant Minister for Social Security:

Investigate.

Deputy R.J. Ward:

Investigate.

Assistant Minister for Social Security:

Investigate, yes.

Deputy R.J. Ward:

Is that a formal investigation?

Assistant Minister for Social Security:

It could be, yes.

Deputy R.J. Ward:

It could be. So people can turn up before a formal investigation. Just turn up at people’s homes at tea time and say: “Who is here. What are you doing?”

Assistant Minister for Social Security:

An assessment, yes.

The Minister for Social Security:

I think the question is how often does this happen?

Group Director, Customer and Local Services:

I think what you are describing there is maybe the department has had some information that has resulted in us wanting to have a look at a household composition I think so what you are describing sounds like we need to define the relationship.

Deputy R.J. Ward:

Okay.

Group Director, Customer and Local Services:

A potential referral has come in to the department so ...

Deputy R.J. Ward:

Those referrals, where do they come from, sorry?

Group Director, Customer and Local Services:

From the public.

Deputy R.J. Ward:

So somebody rings in.

Group Director, Customer and Local Services:

Fills a form in. There is an online referral form.

Deputy R.J. Ward:

Right, and then you will send somebody around unannounced.

The Minister for Social Security:

No.

Group Director, Customer and Local Services:

So after a referral, we will have a scoring mechanism. A national intelligence one that is similar to the one in the U.K. (United Kingdom) and the referral will have information in it. We will look at that information and score it on a research based approach. If it is something that we need to look at, then that can happen where somebody needs to visit a property just to establish if the person is living there and whether they are in an interdependent relationship and I think that is really pivotal. The Minister is absolutely right. If somebody has stated to us that they are single, on their own, but are in a relationship and there are earnings on that household composition, those earnings have to come into the equation.

Deputy R.J. Ward:

Yes, I think we all know that. That was not what that was about. It was about the process. Do you want to carry on, sorry?

Deputy B. Ward:

Yes, it was just officers and it could be male, female or whatever but 2 people coming in to somebody's house and you have children and you are sorting their tea out, they feel very intimidated and feel obliged to obviously let them in but they could say: "No, this is not appropriate" but because they are in such vulnerable positions, they feel obliged that they have no choice but they have not been afforded the right to have a McKenzie friend and somebody to be with them. To have somebody there to support them at that time or even be invited to come down to Social to have an interview done properly but I think turning up at somebody's house, do you think that is correct to go basically on a fishing trip?

The Minister for Social Security:

It is not a fishing trip. As Steve said, it is not a fishing trip. It is where we have information that there may be an issue.

Chief Officer, Customer and Local Services:

I think it is important to say this is quite a small level of activity.

The Minister for Social Security:

Yes, basically to get to a context.

Chief Officer, Customer and Local Services:

It is a small level of activity that the department goes to visit to investigate a particular potential fraud in that way.

Deputy B. Ward:

Potential fraud.

Chief Officer, Customer and Local Services:

This discussion, up until this point, has been about overpayments and overpayments in the normal run of the mill do not elicit home visits in the way you have described.

Deputy R.J. Ward:

Can I just say the reason we were asking about it in the overpayments context is what we have heard is there was no fraud case there but there is an assumption of an overpayment which is now being questioned that came from a visit. Can I ask you a question on another level then - and you are saying "Yes, that is okay" - what about if it is a woman on her own with children and 2 men visit, do you think that is an appropriate action to be taken by the Income Support Department?

Assistant Minister for Social Security:

I think every effort is taken before the visit to make sure it is appropriate and it is the right thing to do and to put the whole thing in context and of course every situation is different and has officers have discretion to ...

Deputy R.J. Ward:

Sorry to interrupt but ...

The Minister for Social Security:

I would be very disappointed if there was a vulnerable woman and we were sending 2 blokes out.

Deputy R.J. Ward:

Okay, so how would you know about that?

The Minister for Social Security:

I would hope that does not happen.

Deputy R.J. Ward:

That does not happen?

The Minister for Social Security:

I do not know. I would be disappointed if that is happening.

Deputy R.J. Ward:

How would you know, sorry?

The Minister for Social Security:

It is an operational question.

Deputy R.J. Ward:

How would you know if that is happening?

Group Director, Customer and Local Services:

I think officers have had a referral come in so they understand what the potential composition is there and we have a mixture within the team of men and women. We will try and accommodate as best we can to make sure we are not making somebody uncomfortable on a visit but I think we do need to put this into context. These are very few far and between cases.

Deputy R.J. Ward:

Okay, how many, could I ask?

Group Director, Customer and Local Services:

Living together ...

Deputy R.J. Ward:

How many visits is what I am asking?

Group Director, Customer and Local Services:

I would have to get the statistics. We can have a look and find out for you.

Deputy R.J. Ward:

Less than 10?

Group Director, Customer and Local Services:

I just want to stress this is on the back of information from the public.

The Minister for Social Security:

I get emails and letters. I had a letter last week that came to me saying: "I have seen you talking about this and this person lives here and they are doing this" and they are doing that "and you are giving them money." The public do not unfairness to taxpayers.

Deputy R.J. Ward:

Okay.

Deputy B. Ward:

Sure.

The Minister for Social Security:

The public do not like to see somebody who they think is having more money than they are entitled to so I do letters that are passed on to the department to look at. I get emails.

Group Director, Customer and Local Services:

I would just like to add as well that a living together kind of meeting would happen in a situation whereby we believe there is someone living together. So we will invite the individual into the department after or before depending on the material that we have in the referral but we will

obviously ask them questions in relation to that to try and just make sure we are paying the right amount of money because it is the taxpayers money so that conversation will happen if required.

Deputy R.J. Ward:

Okay.

Deputy B. Ward:

Can I just ask one question? Would you ever send 2 men out together?

Group Director, Customer and Local Services:

We have sent 2 men before but it depends on, as I say, understanding the household composition but we try and balance on a rota basis who we send out.

Deputy R.J. Ward:

This is doing the assessment on the impact on children.

Group Director, Customer and Local Services:

So the team will look at the household composition and try and manage that situation as best they can.

Deputy R.J. Ward:

So if it was a woman on her own with 2 small children, they would not enter the house.

Group Director, Customer and Local Services:

I think in this situation, the meeting can take place back at the department but I think we have to try and weigh up the information we are receiving and what we are trying to establish as far as facts. Understanding the household composition of who potentially is there, we would strive to have a meeting back at the office. Then if we need to get a meeting, it will take place back at the office so I do want to stress there is an opportunity to have a conversation within the department.

Deputy R.J. Ward:

Okay. Sorry, do you want to ...

Deputy B. Ward:

Thank you. Again, what we have heard from the evidence, the majority of submissions that we have received from people have spoken about when they have provided information - which is really important and it is on paper and not necessarily on one of these phones - they have found that the department has lost the paper documents which, again, can be triggering off overpayments. We

have asked then: "Did you get a receipt to say 'Yes, we have received these documents'" and a number of them have said: "No." They did not receive any acknowledgement that they had been received. Is there something that you are considering maybe in the future that, whether it is done by hand or electronic, they get an automatic receipt for that?

Group Director, Customer and Local Services:

What I will say is there are different ways to communicate with the department. I think we mentioned at the last meeting we had here around the potential to use technology in a different way. We will come on to that later but the vast majority of our change in circumstances do come in online and so that is where an individual can scan the forms, you have said, and information to send through to the department. So there are two-thirds of our change in circumstances come via that route and the rest can come in through the front door so that can be handed in to the customer representative at the department. So once we have received information, that information is passed straight across to the team so it does not go anywhere else. It is just passed straight across to the Income Support team through a processing kind of element but I want to stress two-thirds come on line.

Deputy B. Ward:

It is just to ensure is there check and balance so when they go back in, they will say: "Well, I have sent you the information"? "Well, we do not have any record of this information coming in." "Well, I provided you with the electric bill" and whatever. "I brought that information in" or "The letter from the doctor on behalf of my disabled son. I have brought you it all in. Where is it?" So this is something that was brought to us and hence our question.

Chief Officer, Customer and Local Services:

When we have our new system, people will be able to see their own correspondence online and their own data online and that will give people the comfort to know that that information they have provided is there.

Deputy B. Ward:

Do you scan the documents that are brought in?

Chief Officer, Customer and Local Services:

Yes.

Deputy B. Ward:

Do you scan them and then put online?

Chief Officer, Customer and Local Services:

Yes. They are not put online at the moment. They are scanned in.

Deputy B. Ward:

On the individual's record.

Chief Officer, Customer and Local Services:

Yes.

Deputy B. Ward:

So there seemed to be with delivery to computer, there is a gap for not all of them but for some of them. This is what they have told us.

Deputy C.S. Alves:

Do they get a receipt when they bring the documentation in?

Deputy R.J. Ward:

So how could you be certain that nothing is lost because you said two-thirds were online but from 11,500, that leaves about 3,800 that would be paper documents which is a lot of paper documents to be dealing with even if it is a 10 per cent rate of that? That is 800. 1 per cent is 80 lost documents. Not losing 99 per cent of the documents is pretty good performance so there is still a risk there that 80 documents in that time could be lost so what happens then or are my figures out?

[14:45]

Chief Officer, Customer and Local Services:

So we receive a lot of correspondence and not just on Income Support. We have processes in place to try to minimise the risk of any loss of information. Of course it can happen and in those examples, if we cannot find something, then we obviously would need to receive further information or have investigation work done. But we will look at that situation and also establish whether what the customer brought in, can they replicate it and the like and we will look at that in terms of how we adjust the claim. Also sometimes people think they have brought stuff in sometimes because we deal with customers across a whole range of society and it can be very difficult sometimes. People think they have and maybe they have not brought all the information or that particular item in and it is found elsewhere at home and so on so there is that as well to balance. We have looked at this before and I am comfortable, from what is a manual process a lot of the time, our processes are pretty robust in terms of making sure we look after people's documents but of course it can happen. We are human beings.

Deputy R.J. Ward:

Yes, exactly. Do you want to ask the next question?

Deputy B. Ward:

Yes. In this day and age where you phone up someone and they say: "This is going to be recorded for training purposes", do Social Security have any oversight processes like "You are being recorded and that will be used for training"? It is just about bringing in consistency of the information that your officers give or identify where there are any deficits or interactions of absolutely fabulous practice. It is the good and the bad. Do you have those oversight processes?

Chief Officer, Customer and Local Services:

Yes. So, firstly, our calls are recorded. They are retained for 2 weeks because they are used for training and coaching purposes and, therefore, that is the length of time we think it is appropriate to keep them but 2 weeks is what we keep them for. Yes, our structure is, every, it goes down to the line manager and there is coaching that takes place listening to calls from a coaching perspective and that has helped us ongoing to improve our customer service. At the end of the phone call when you call Customer and Local Services, you have the option to be able to indicate how satisfied or otherwise you are with that service and we get individual ratings that flow through down to the adviser. They are anonymous from the public but we know which adviser received that rating. I think at the moment, Steve, Work and Family are on about 90 per cent, are they, in terms of customers who were satisfied in the last quarter?

Group Director, Customer and Local Services:

The last quarter was, yes, just under 90 per cent.

Chief Officer, Customer and Local Services:

So that is people saying they are very satisfied or satisfied.

Group Director, Customer and Local Services:

We have 724 incidents of feedback. We get feedback in different ways but the customer satisfaction is 4.5 out of 5, customer effort was 4.4 and satisfaction just under 88 per cent.

Deputy B. Ward:

Okay.

Chief Officer, Customer and Local Services:

So we measure that and obviously we can see if there is a particular issue from customer feedback on a particular member of staff and can provide support to them for that.

Deputy R.J. Ward:

That is 88 per cent of the 724 responses.

Group Director, Customer and Local Services:

Just from the feedback that has come in, yes.

Deputy R.J. Ward:

How many people would you be dealing with? What percentage is that 724 of the ...

Group Director, Customer and Local Services:

Yes, it is not everybody who leaves feedback obviously.

Deputy R.J. Ward:

Do you have any idea what percentage leave feedback because that is ...

Group Director, Customer and Local Services:

We can work that out for you, yes.

Deputy R.J. Ward:

Yes, because if that is sort of 5 per cent of your feedback and of that 5 per cent, 88 is only 4 per cent satisfaction.

Group Director, Customer and Local Services:

Hopefully, you would think if you are not happy, you are just as likely to leave a feedback saying you are not happy as you are happy.

Deputy R.J. Ward:

I am not so sure. Well, I am not so sure that is the case.

Chief Officer, Customer and Local Services:

If it was that level, as you said at 5 per cent, that would be pretty good in terms of customers leaving feedback.

Deputy R.J. Ward:

Okay.

Deputy B. Ward:

Just one final question, if I may. Are there any internal processes that will require an officer to become aware of an overpayment? I know we have asked this in the past. The red flagging that is going into an overpayment that would alert a warning: "There is an overpayment here." So the person who is clocking up an overpayment can be informed earlier rather than waiting for people to come in with a change of circumstances and then suddenly find out they are £2,000 or £3,000 overpaid.

The Minister for Social Security:

I think an overpayment will only arise where there is a change of circumstances and if we do not know there has been a change of circumstances, it cannot apply a red flag. We cannot monitor people's bank accounts for extra money coming in. It depends on what they tell us I think.

Deputy B. Ward:

No, but Social Security are quite quick to inform the person that you are now £5,000 in debt of an overpayment.

The Minister for Social Security:

I do not think anybody has had that problem.

Deputy B. Ward:

Whatever. Even £200 is a lot of money for some people. So when you see it is starting it's an alert, we need to get to the people and say: "We need to pull you in to find out why this is happening."

Chief Officer, Customer and Local Services:

So the reason why the onus is on the individual to inform the department is they probably know before any government system knows. So if they have just had a conversation today about: "Congratulations, you can have an extra 10 hours a week at week", they know that before we do and any checks in the way you describe would be very retrospective in terms of by the time pay information is received and so on. So they know in advance potentially or they know certainly much faster if someone has moved out of the house so that is why the onus is on them and that would be the same if we paid in advance or paid in arrears. It is still a requirement to understand we do not have visibility of people's lives in the way that you might want us to but there is that natural balance between responsibility of the claimant to let us know about things so that we can make sure they get the right amount of money whether that is more money or less money. That is one of the core principles of Income Support which will take into account so many different situations and give very individual amounts of money. If everyone got the same amount of money, then it would be probably much easier to administer but it would not be very fair.

Deputy B. Ward:

I just wanted to flag that up. Thank you.

Deputy R.J. Ward:

Deputy Alves, I think you are next.

Deputy C.S. Alves:

Yes, can I just go back to something that we were just discussing earlier? So if it is found that documents regarding change of circumstances et cetera were in fact misplaced by the department or officers or whoever, are overpayments automatically written off or not?

Group Director, Customer and Local Services:

So I think from what you have described, there are a few things that can happen here. We have been talking a little bit around why an overpayment can happen. It could be fraud? It could be an officer or it could be customer owned.

Deputy C.S. Alves:

So I am talking specifically about officer or department error.

Group Director, Customer and Local Services:

So I think if a claimant has been paid too much money in relation to their award, that money will be recouped from their own payments so I think the explanation of why the overpayment has occurred it is important so people can understand that what you are describing here is that the department made a wrong calculation.

Deputy C.S. Alves:

No, they have lost documents or things were misplaced.

Chief Officer, Customer and Local Services:

Well, in those circumstances, the person would have still received more money than they were entitled to so the full position would be that they would need to repay that extra money but, clearly, in the conversation that is taking place, it would be: "At the moment, you are receiving too much money but, potentially documents need to be either found or replaced."

Deputy C.S. Alves:

So even if the error was down to the department, the onus is still on them.

Chief Officer, Customer and Local Services:

As the Minister described earlier on, yes, absolutely.

Deputy C.S. Alves:

Okay. Thank you.

Deputy R.J. Ward:

There is ministerial discretion. Is that ever used in those circumstances? So if someone has done everything they can to inform you and give you all the information they can in good faith and it has been lost and that is where there could be a large overpayment and they come back again and say: "I have just had a change of circumstances. The person has moved back in now" and you say: "Well, we did not know they had moved out" and they say: "Well, I did tell you but you have lost everything" and then it is: "Well, sorry, we made the mistake but you have to pay us this money back" would that be: "Fair enough. That was our error and we really should not have done that"?

The Minister for Social Security:

I think it depends on the circumstances/ I think there is some ministerial discretion but I have never been asked to do one because it is operated through a delegated scheme so officers can make their own decisions with a rise in cases.

Deputy R.J. Ward:

So officers have the ministerial discretion.

The Minister for Social Security:

There is a delegated scheme and the officers can make those decisions.

Deputy R.J. Ward:

All right, so there is not a direct ministerial discretion. It is delegated down.

The Minister for Social Security:

There is now. I think if it is over £50,000, it has to come to the Minister.

Deputy R.J. Ward:

Right.

The Minister for Social Security:

But I think an overpayment of that would be, really quite exceptional but smaller amounts, going up through officers, managers, the group director and chief officers make the decisions and only the more significant will come to me.

Chief Officer, Customer and Local Services:

Yes, the Minister is describing a write off process where officers can look at something and say: "WE will not ask you to repay that overpayment" for whatever the reason they write it off. There is also ministerial discretion which is in terms of hearing our cases that fall outside potential policy such as hardship cases or something else but could easily be applied to the circumstances.

Deputy R.J. Ward:

Are you going to ask those questions about the hardship cases?

Deputy B. Porée:

No, I am happy, yes.

Deputy R.J. Ward:

Yes, because I wanted to ask something about that. More and more pensioners are being drawn into Income Support partly because their rent has gone up in moving into properties that are more expensive and the solution is: "You can go on Income Support and we will support you." That seems to be a government position. Then their pensions changed gradually, and it is very confusing, so if somebody is 80 years-old and is told: "Well, you have an overpayment of £1,000 because we did not know about your change in pension" and to be frank, neither did they really, would you say: "We are going to take that off you regardless of your age" or would you say: "There is a discretion here because you are 80 years-old or 85 years-old and that is not beneficial for us to draw that money back"?

The Minister for Social Security:

Well, I do not where the change in pension fits. Increases in pensions are generally not significant I would imagine. They are inflationary.

Deputy R.J. Ward:

But they can be.

Group Director, Customer and Local Services:

If we have not been told about the pension that that can be a significant change in a household but the majority of pensions, the annual increase is a small amount so it would not have a massive material effect on them but, again, any change in income is communicated to them beforehand.

Deputy R.J. Ward:

Okay. I understand your answer and your answer was with: "Well, they are not significant."

Group Director, Customer and Local Services:

I said "the majority".

Deputy R.J. Ward:

The majority. Okay, but the ones that are significant or the ones that they are significant to somebody who is elderly who can find this really stressful and really upsetting - I have dealt with a few cases individually to be quite frank - would you think have that compassion, if I can use that word, to say: "This is not worth us drawing back this £200 from this pensioner because they are elderly" et cetera, is that discretion used at all?

Group Director, Customer and Local Services:

I think it comes back to the earlier question you were asking about someone's situation of vulnerability. I think where our officers would look at the whole composition of the household and the individual and if it is an old person or a young person, we would try to understand.

The Minister for Social Security:

What I was trying to say about pension increases is that say somebody is on the States of Jersey pension, the increase in that pension is unlikely to be so significant as it is going to lead to a significant overpayment. Where it gets more difficult is if you have somebody, say, who has a pension in Jersey but what they never told us is they have quite a large pension coming through the U.K.

Deputy R.J. Ward:

But they can also be small pensions over a longer time because people simply do not understand their pensions. I honestly do not understand my pensions.

The Minister for Social Security:

But you are not receiving any yet.

Deputy R.J. Ward:

But when I do, the last thing I want to do is be in trouble because I do not understand my pensions because people are getting through day to day when they are pensioners. Do you not see that?

The Minister for Social Security:

Yes, I do. What I am trying to say is that pensions just go up by a small amount every year and what I am saying is that the increase in the pension is not going to be so significant as to create a huge overpayment for Income Support.

Deputy R.J. Ward:

Okay.

Deputy C.S. Alves:

I think the overarching question is probably what factors, if any, are considered in addition to the kind of things that you have just spoken about to determine how much of their debt an individual can afford to pay back in priority order. So you talked about the family composition but are there any other factors that would play a role in you deciding how much exactly that person can afford. We have words like “anxiety” and “stress” mentioned today. Is that a priority in the factors that you look at when you are considering how much somebody can afford basically?

Group Director, Customer and Local Services:

So I think when we are talking pensions, I think the Minister is ...

The Minister for Social Security:

No, I think we mean generally what are the factors that we would take into account in deciding to make a write off so what are the factors that you ...

Deputy C.S. Alves:

Well, I am just determining how much of their debt an individual can afford to pay back.

Group Director, Customer and Local Services:

I do not think officers are trying to take too money when they cannot but they will look at what is left for an individual and I think we mentioned that earlier about but I think on the kind of markers of people, we will look at it to make sure that we are not leaving somebody vulnerable so these things can be different from claim to claim but I think what we are trying to do is make sure someone has a minimum standard of living they are able to afford.

Deputy C.S. Alves:

Okay, so it is not things like well-being, mental health, children’s well-being, et cetera, those kind of things, you are solely looking at the numbers and how much people can afford.

The Minister for Social Security:

The fact that there are children in the house will go to how much the household needs to live.

Deputy C.S. Alves:

The point I am trying to make is that there are often other factors that are going on in a family.

[15:00]

I think a lot of the time, especially if there are sort of underlying illnesses, for example, or mental health issues, the department will probably be aware of that. Surely that should be a factor in determining how you approach scenarios.

The Minister for Social Security:

We may not be aware of health issues unless people told us. Unless somebody clearly demonstrates in the department or to an officer that they are having a mental health crisis, we may not know what their health conditions are, unless they are on other forms of benefit. But if there is children in the house, the needs of the household and if there are children in the household, then that will be considered certain circumstances.

Associate Policy Director, Cabinet Office:

I was just going to say there are many very good advocates sticking up, not advocates in the legal sense but just general people who will look after people in that sense and we get lots of referrals from charities, social workers, G.P.s (general practitioners) and so on, so that all those things are taken into account. It is not saying it is black and white, it is the numbers, there will be a view and if somebody does have problems in another area and somebody is speaking on their behalf about a case that will be thought about. But we are talking about interest-free loans, in effect, yes, so that people can be put on to a very low repayment rate but at the end of the day it is money that is being paid for by the taxpayer and it is quite hard to get a decision to go and write off money that has come from public funds, so it is difficult to do that.

Deputy R.J. Ward:

I am sorry to dwell on this and I know I have said about time but what about a situation where somebody is elderly, has got a repayment and you know full well that that repayment is probably going to go on until they are 100 years old and that they are probably not going to make it? I can quote somebody who spoke to me and I will not say who said to me - and they will not mind me saying this in the public arena - they will be dead before they repay this money. Surely there is a discretion there to say this is not good for that person's day-to-day well-being. I know it is not the technical monetary side and I will be honest, I think the interest point is not a relevant point and this is not allowing that somebody on purpose he had, it was an overpayment, well it was a payment. What about that point, is there any discretion then used at that time? Would you sit down and say, look, this person is never going to pay this back? We are not going to reclaim this money in the long term, let us end it.

The Minister for Social Security:

It depends what age this person is because even somebody who is 70 could inherit, he could inherit a family property, so that is why in terms of ...

Deputy R.J. Ward:

Okay. In the real world I am afraid, Minister, the people we are talking about are not the ones who are going to inherit a valuable property.

The Minister for Social Security:

Some people, they may win something and a fortune, that happens.

Deputy R.J. Ward:

Okay, sorry, we need to move on I think.

Deputy C.S. Alves:

Yes, I am going to ...

The Minister for Social Security:

But can I just say if you look there is a letter in the *J.E.P. (Jersey Evening Post)* today from someone saying there are more and more people on income support, which there are not and we are paying and the taxpayers are working very hard and it is that element of balance? The taxpayer as well and I know what you are saying ...

Deputy C.S. Alves:

But that is also a lack of education and awareness from the public because I think the point that you made at the very beginning of this hearing was that a lot of people on income support, probably the majority, I may be wrong in saying that, are in work.

The Minister for Social Security:

They are in work, yes, yes.

Deputy C.S. Alves:

That is where the lack of public knowledge and education and awareness is.

The Minister for Social Security:

That is what is wrong, I mean it is not right that there are more and more people on income support, I think it is ...

Deputy C.S. Alves:

Exactly, yes.

Deputy R.J. Ward:

Then why quote that letter then? I mean ...

The Minister for Social Security:

Because it was the voice of public saying ...

Deputy R.J. Ward:

It was the voice of one member of the public.

The Minister for Social Security:

... we are working hard and paying our taxes, yes, and we ...

Deputy C.S. Alves:

Okay, I am going to get back to this. Yes, sorry. Just going back to kind of the appeals process, so we understand that claimants are given 14 days to appeal an overpayment judgment, when does the 14 days begin?

The Minister for Social Security:

Currently it is 21 days, the letter says if you are ...

Deputy C.S. Alves:

We have seen letters that state 14 days.

Associate Policy Director, Cabinet Office:

14 days relates to providing extra evidence; they are 2 different things. There is a 14-day limit on some pieces and 21-day limit on the other one. The 14 days is when a claim requires official evidence and if you can provide that evidence within 14 days and it is as if you have provided it on day one but after a certain amount of time you have to say, well, hang on minute, you have not provided the evidence and time is moving on, so we will now come and claim from the date when you do provide it; that is one timing kind of issue. The 21 days is about appeals, so those are the very legal set-up process around appeals, 21 days to ask for a review, another 21 days to ask for an interim appeal; 14 days about collecting evidence.

Deputy C.S. Alves:

Is that from the date of the letter or the date of ...

The Minister for Social Security:

That is from the date you receive this letter.

Associate Policy Director, Cabinet Office:

That is the appeal.

The Minister for Social Security:

You have 21 days from the date you receive this letter to contact Customer and Local Services; this can be done by telephone and may be done in person. Then there is another one which says they have to tell us of changes within 14 days and then another letter saying: "We have asked for this information, please provide it within 14 days", so it is chasing up for delivery of information.

Deputy C.S. Alves:

Am I right in saying that that is sent out to individuals via post? How do you know the date that that person receives that letter?

The Minister for Social Security:

Everybody is sent one.

Associate Policy Director, Cabinet Office:

No, if it comes out you get it.

The Minister for Social Security:

Everyone will get a letter.

Deputy C.S. Alves:

But how would you know when they get the letter, when the letter arrives? If you are sending it through the post and it is dated a certain date, you get bank holidays, sometimes there is an influx of extra post or whatever, so there may be a delay in receiving that.

The Minister for Social Security:

The department I imagine and somebody says: "You sent me a letter dated 21st June, I was on holiday, I went on holiday on 21st June and I did not receive the letter until 3rd July." We know they have been away. I think we will be reasonable about it because we cannot tell. If someone comes in and says: "I got this letter, it was dated 21st July, I did not read it until 2 weeks later", then we will not be going that is ridiculous or if they were away or something or in hospital.

Deputy C.S. Alves:

Can I ask but why are they not emailed as well, for example?

Group Director, Customer and Local Services:

Not everyone has email.

The Minister for Social Security:

Not everybody has email.

Deputy C.S. Alves:

But they are not emailed at all, they are just sent through the post, are they not?

Chief Officer, Customer and Local Services:

They are. We hope when we have our new system we will be able to alternate that of course.

Deputy C.S. Alves:

Okay.

Chief Officer, Customer and Local Services:

That system was obviously created in 2006, it does not automatically generate an email version of the letters.

Deputy R.J. Ward:

Just ask for the timescale of that system, very quickly, when is it going to be up and running?

Chief Officer, Customer and Local Services:

The plan currently is 2005.

Deputy C.S. Alves:

2025.

Deputy R.J. Ward:

2025.

Chief Officer, Customer and Local Services:

2025, correction.

Deputy R.J. Ward:

2025, 2005 you needed the ...

The Minister for Social Security:

It is fairly big, it is just coming up to procurement phase and there is going to be a major overhaul of our system, so it will take time.

Deputy A. Howell:

Are you sure it is going to work?

Chief Officer, Customer and Local Services:

We have our requirements and just carry out on and just do it. We have our requirements, we have an amount of money and we need to find people to deliver that, our requirements for the amount of money. Obviously if we cannot find vendors who will deliver that for us to the right quality and standard, we may have to compromise financially but more likely on our requirements. Until we go out to tender we will not know for definite.

Group Director, Customer and Local Services:

I think we recognise that that is a challenge for it and I think we want the ability for people to be able to see it online and even with your bank that information, what your claim rate is, when you are getting paid and that ...

Deputy C.S. Alves:

Even be able to maybe automatically update the records.

Chief Officer, Customer and Local Services:

Exactly.

Group Director, Customer and Local Services:

Yes, and that is exactly where we want to be when a person has been 3:07:51 (inaudible) and then the information to go quicker, which will improve the speed of everything getting done.

Deputy C.S. Alves:

Okay. Just kind of going back to the appeals process, do you not think it would be appropriate to automatically invite a claimant to meet with somebody face-to-face to discuss the overpayment and the appeal process? Because often we have heard and we have experienced ourselves that the letter and the wording and everything can be quite daunting. They are told that they can get in contact, like you have highlighted already in this hearing but they are not automatically invited. Do you not think that would maybe be a bit more appropriate in cases like these?

Group Director, Customer and Local Services:

I think you mentioned earlier on your panel a conversation that happened, just direct to the claimant what has happened ...

Deputy C.S. Alves:

That is a conversation, is that inviting in or is that a conversation?

Group Director, Customer and Local Services:

That is a conversation.

The Minister for Social Security:

That is when it starts, you start ...

Group Director, Customer and Local Services:

It can be an opportunity to come in and have a further conversation in relation to that. But what we are talking about here is a decision that has been made and the opportunity to challenge that decision. It is there for everybody to be able to challenge the decision that has been made to have a re-examination on that decision, so the opportunity is there to challenge it. But we made that call and people can come in to ...

The Minister for Social Security:

I am not trying to discount what you are saying because the letter says: "If you are not happy, come in and talk to us." I am not sure if people would respond to that if we say: "We invite you, please come in and talk to us about it", whether that makes a difference to how people respond. It may do, I do not know. There is a very legal statutory process and the letter has to reflect that. It is one of the challenges and that is why we are always looking at these letters. But you could say that, it would say: "We invite you to come in and discuss", will that make a difference to the response rate? I do not know. People are reluctant to come, just changing the language.

Deputy C.S. Alves:

Okay, okay. As a panel, we have been advised by multiple people, individuals, that it is extremely difficult to arrange one-to-one meetings with C.L.S. to discuss overpayments and the reasoning behind that is often quoted that there is just not enough staff available. How do you respond to that?

Chief Officer, Customer and Local Services:

I am surprised, given that you can call us up to arrange an appointment or book it online quite straightforwardly or just walk in.

The Minister for Social Security:

Just walk in.

Chief Officer, Customer and Local Services:

There is rarely any queues really for income support or pensions and care. Our call answer is pretty good, so I do not recognise that. Obviously if you have got examples, as is best with all these examples, you have got individual cases that you could discuss afterwards and then we will look at individual cases. But in that wider sense, no, I cannot see that.

Deputy C.S. Alves:

Okay. If that is happening, what would be the reasoning behind that do you think? Would you advise people to submit some kind of feedback to say this is what is happening?

Chief Officer, Customer and Local Services:

Yes.

The Minister for Social Security:

I think you have been told that.

Deputy C.S. Alves:

Yes, we have.

The Minister for Social Security:

How recent was that? Because La Motte Street has been open for some time and we have been promoting the appointment system since COVID. We have had 4 months almost there, so we are just surprised if that is happening.

Deputy C.S. Alves:

Is that one-to-one, face-to-face meeting that they are struggling?

The Minister for Social Security:

Exactly, to see if it is available, so we are just not quite understanding why people they cannot do.

Chief Officer, Customer and Local Services:

We have got one person waiting at the moment.

Deputy C.S. Alves:

We had some organisations that told us that it happens quite consistently, from their submissions.
That is not just individuals, that is ...

The Minister for Social Security:

That is organisations.

Deputy C.S. Alves:

Yes, yes, yes.

The Minister for Social Security:

They are saying we will not talk to them.

Deputy C.S. Alves:

Can I quote them?

Deputy R.J. Ward:

No.

Chief Officer, Customer and Local Services:

We need to look at that then because that is not what we are seeing or what we are experiencing.

Deputy R.J. Ward:

You are saying that if somebody wants a one-to-one appointment they can go in straightaway and get a one-to-one appointment to talk through the issues.

Chief Officer, Customer and Local Services:

Book it, yes, yes.

Deputy C.S. Alves:

There should not be any issues.

The Minister for Social Security:

Or they can drop in.

Deputy R.J. Ward:

There should not be any issues.

The Minister for Social Security:

It is almost better, if you want to make an appointment, they say they want to come in to discuss this, we can say to them: "Bring this, this and this with you" and then they bring all the bits of paper they need and it is a much more effective meeting than somebody coming in and we say: "We need to see this" and they have to go away and come back.

Deputy R.J. Ward:

That is a positive message that there is no problem with getting appointments, so that is good.

Deputy C.S. Alves:

Okay, so I will just move on. Evidence suggests that when dealing with Income Support over the phone claimants have to speak to different officers every time, resulting in them having to repeat their story, which can be traumatic in some places. Has consideration been given to allocating a member of staff or a small group of staff to each case load to try and reduce the repetition?

The Minister for Social Security:

I have asked this question because it was raised with me at a focus group. I think the problem is with trying to recommend a relationship management approach is that we do not necessarily have enough people, we do not necessarily have enough people there at the right time. If somebody comes and is having a crisis, is too strong a word, and they say: "Where is my R.M. (Relationship Manager)?" Either they are on holiday or they are off sick, it is trying to manage that. Rather than say you will only speak to this person, that means if that person is not there then what do they do? They have to then go through it with someone else anyway. I think that was the high-level view, the explanation that I got.

Group Director, Customer and Local Services:

Yes, it is. Also, just add that income support, it is hard to understand sometimes, and I recognise that is the conversation we are having today. It does take some time to embed the knowledge with an officer working at full speed and everything and understanding everything. We will have officers working through different areas of Income Support it could be change of circumstances, it could be a new application and that takes time to embed. We are trying to rotate the teams across those different processes and we will make sure we understand where the gaps are so we can upskill our colleagues. But it does take time, it does take time to do that. But in the future a lot of the manual processing that we are describing today, that could be paper coming in or it could be a change of circumstances, having to be calculated often in a way our new system will work and that element will be taken away. I think the kind of client relationship kind of model is where we want to get to, where you have just got one face, one name that you have, so a kind of relationship with that person and you can see on a regular basis, to avoid the repetition and having to state the same situation

again for another person. We want to get there but at the moment the way we are set up with our systems is not allowing us to get there quicker and that is what we want to do.

Deputy C.S. Alves:

You are limited, okay.

Chief Officer, Customer and Local Services:

What we have done is when we looked at the department we focused around the customer, so we have got a Work and Family team looking after work and family age benefits and we have got a pensions and care team that looks after pensioner benefits. There is at least there a greater cross-transference of knowledge around things that will help support pensioners and people of working age. Previously we would treat everyone the same, which of course people have got very different needs on their life cycle. We have changed that and that is a step in the right direction.

[15:15]

Deputy R.J. Ward:

Can I just ask a question, the Care Inquiry in 2017 reported that one of the issues was that people, in care people who have had a traumatic experience had to continually repeat their stories to social workers, et cetera, et cetera, that was 2017; that is 6 years ago? But what we are hearing today is that you would like to be able to do that but just simply do not have the resources. Can those resources be targeted to individuals who have been through traumatic experiences such as that, as per the recommendations from the Care Inquiry?

The Minister for Social Security:

Which is the care-leavers team.

Group Director, Customer and Local Services:

We did have a care-leavers team within our Back to Work function and that is a group of officers that work with the team in C.Y.P.E.S. (Children, Young People, Education and Skills).

Deputy R.J. Ward:

Yes, I get that but I am thinking about those who are historic abuse victims, who may be thinking of income support and having to repeat their stories. Because that is a very real issue that was raised by the Care Inquiry, which we should be very, very aware of and we should be acting on.

Group Director, Customer and Local Services:

We do work with in a varied role with our C.Y.P.E.S. colleagues and people from the gay community. There is personal advisers within C.Y.P.E.S. portfolio that can come across the working family team and have conversations with them around support.

Chief Officer, Customer and Local Services:

We have got the critical support team who would help to support those customers, yes.

Deputy R.J. Ward:

Critical support team.

Chief Officer, Customer and Local Services:

It is such a difficult set of discussion point but we have our critical support team who would help support particularly vulnerable customers who have got difficult circumstances and need specialist help, whatever that may be. They may be under that banner, they may not, I do not know because I do not necessarily know if we know who those people are and whether we have got them categorised in a particular way. I think we need to look at that outside ...

The Minister for Social Security:

They do deal with particularly difficult customers and that is where I do most of the ministerial discretion work on those particularly vulnerable customers who would need support, who would be homeless if we did not put them up somewhere.

Deputy C.S. Alves:

Okay. Kind of going back to the communications, how are the communications, whether that is over the phone or in person, currently recorded and how long are they kept, so in order to kind of avoid that repetition? Any communication that happens, whether that is in person or over the phone, how is that currently recorded and how long is it kept?

Chief Officer, Customer and Local Services:

Yes. We have a computer system and we update conversations in the system, so ...

Deputy C.S. Alves:

Every conversation that is had is gone on the system. Okay.

Chief Officer, Customer and Local Services:

Yes, so anyone could read that, anyone in Income Support can read it and understand what has gone on. You will not have to obviously capture the entire conversation because an hour's conversation may be 2 lines, 2 or 3 lines, potentially, depends what it was. But you do have that

and you also see any changes to the claim, the history of it and any changes to the people on it and so on, so you have that ...

Deputy C.S. Alves:

That is kept permanently on their record.

Chief Officer, Customer and Local Services:

That is kept, yes, absolutely. There is a retention period but ...

The Minister for Social Security:

I would imagine it will come up at some point.

Chief Officer, Customer and Local Services:

Yes, at some point.

Deputy C.S. Alves:

Yes, okay.

Group Director, Customer and Local Services:

Any letters that have been sent out will get on to the record as well.

Deputy C.S. Alves:

Okay, okay. What about telephone conversations that are recorded, how long are they kept for?

Chief Officer, Customer and Local Services:

They are kept for 2 weeks.

Deputy C.S. Alves:

2 weeks, okay.

Deputy R.J. Ward:

Okay, I think the next ...

The Minister for Social Security:

With the telephone conversation record there might still be a note of the conversation on the system.

Chief Officer, Customer and Local Services:

Yes, yes, absolutely.

Deputy C.S. Alves:

Yes, yes, yes.

Deputy R.J. Ward:

Okay. Constable Troy has got the next set of questions.

The Connétable of St. Clement:

Yes, thank you, Chair. The panel is aware that while some communication with I.S. (Income Support) officers has been positive, at times some officers have shown a lack of empathy towards the claimant with an attitude that seems to blame them for their individual situation. Have you been made aware of this and what would you do to address it?

The Minister for Social Security:

That is an operational question, Steve.

Group Director, Customer and Local Services:

It is hard without going into any specific detail but ...

The Connétable of St. Clement:

We cannot, unfortunately.

Chief Officer, Customer and Local Services:

Yes. As with any of our services, if we had feedback from a customer like that we would investigate, which when we get a complaint we investigate it and address the matter and that would be addressed through, potentially, and helping support that member of staff. As I say, we get customer feedback on a regular basis, not only through the way I have described earlier, from the phone. We also have other surveys but we also get complaints and compliments as well. We get complaints and they get investigated, as per the Government complaints policy.

The Connétable of St. Clement:

But you are not aware of anything currently.

Chief Officer, Customer and Local Services:

I am personally not aware of something as specific as that, no.

The Connétable of St. Clement:

Okay. The panel is also aware of instances where claimants have been treated differently and perhaps more positively when attending I.S. meetings with a representative from an organisation or charity, compared to when they might attend themselves. Are you aware of this different treatment and how would you go about addressing it? You are not aware.

Chief Officer, Customer and Local Services:

I have not heard that feedback before.

The Minister for Social Security:

Okay, the underlying circumstances, I think it may be a different experience because if you go on your own - I am just speculating - and you are trying to explain your story and you are feeling stressed or anxious or you are having a difficult time in your life, then your experience of that may be more difficult, will be different from if you go with a person who is kind of calm and objective and can help you tell your story, so there may always be those differences. Simply because someone has someone there and their own experience of that meeting will be different because they have had that support. I think always people do remember things differently. You and I could have a conversation and you go away thinking one thing and I could go away thinking another, just because of the way we have not communicated with each other very well. People remember different things out of a conversation sometimes and that is not to say I am not discounting that comment because I am quite sure there will be people who will be thinking that is a terrible experience just because of the nature of the experience for them.

The Connétable of St. Clement:

Thank you, Minister. In which case, what training is currently available to staff to help ensure that they are delivering a consistent and supportive service? Do officers receive training on trauma informed practice in mental health awareness, given that those on income support are more likely to face adversity and are some of the most vulnerable people in our society?

The Minister for Social Security:

Okay, Steve.

Group Director, Customer and Local Services:

Some of the trained officers, so they have to be able to conduct meetings and have conversations. I do recognise what you are describing here. It does take time and experience with officers and we need to make sure that an officer who is ready for a face-to-face conversation, it does take that time to work through, you need somebody to be able to explain what is happening. There can be a time it takes for an officer to get ready for that kind of meeting. We have customer service training that we do with officers to make sure that perhaps they explain things in a language that people can

understand and they can recognise when somebody is in difficulty. But coming back to your earlier point around somebody coming in from a charity organisation, that can be helpful and just to check in context with an individual's situation. I think the Assistant Minister mentioned earlier where budgeting challenges can come into effect and that can be helpful for that supportive conversation for an officer.

The Connétable of St. Clement:

Would you sometimes buddy-up, for example, if you had a case where somebody is clearly suffering from trauma and has been reported as such previously? Would you sort of have sort of a more senior person taking responsibility for that case in that instance?

Group Director, Customer and Local Services:

We do have a kind of buddying-up approach in that learning kind of upskilling mechanism. We do not put officers in front office if they are not prepared. I think there needs to be some education and training on Income Support initially and that softer service of customer service training that we need to have but there will be a side-by-side before somebody is put forward in front and we need to make sure they are ready. We recognise there can be difficult conversations and with empathy and use that and it is really important, so they need to be able to recognise.

Chief Officer, Customer and Local Services:

Yes, I think we had a couple of dozen people get trained on trauma, informed practice training last year.

Associate Policy Director, Cabinet Office:

26.

Chief Officer, Customer and Local Services:

At the moment, I think, we are putting some people through dementia awareness training, for example, so we are continuing to add into people's skills and how they can deal with the public. But it ultimately comes down a lot to individual coaching that takes place.

Deputy C.S. Alves:

Can we have detail of that training after this hearing, maybe in a letter or whatever, just to really detail exactly what and how many people? Thank you.

The Minister for Social Security:

The Critical Support Unit, do they have additional months of training?

Chief Officer, Customer and Local Services:

Yes, well they ...

The Minister for Social Security:

If you meet the individual in charge of that, she is ...

Chief Officer, Customer and Local Services:

They already have a level of qualifications, certainly some of them, yes, we can provide that.

Deputy R.J. Ward:

If I may ask, would it include things such as neurodiversity and recognition in dealing with and ...

Deputy C.S. Alves:

Unconscious biases.

Deputy R.J. Ward:

... unconscious bias as well?

Chief Officer, Customer and Local Services:

Yes. The department has done training of that sort. I do not think we have ever had achieved blanket coverage and obviously you train at a particular time and then new people arrive and it is doing it in phases. But, yes, we have done training of that sort and ...

Deputy R.J. Ward:

Of that sort, so has there been unconscious bias training for your department?

Chief Officer, Customer and Local Services:

Yes, yes, I do not think for everybody, just to be absolutely up straight but we have definitely, yes, we have, yes.

Deputy R.J. Ward:

Perhaps we could have some information on that as well. I know that we undertook that and I found it very, very useful.

Deputy C.S. Alves:

Yes, so that kind of thing is not mandatory then, it is not compulsory.

Chief Officer, Customer and Local Services:

It would be dependent upon people's development stage and what their priorities are. We have had Liberate also give us training, for example.

Deputy R.J. Ward:

Okay.

The Connétable of St. Clement?

Thank you.

Deputy R.J. Ward:

Are you finished with those?

The Connétable of St. Clement:

Yes.

Deputy R.J. Ward:

The next one is me, when we recently asked you how you communicate to individuals about income support processes and rules you sent us an example of a lengthy declaration that came in and is sent via a letter and asked to go assign along with other documents, including a tell us if statement. Is this the only means you use of communicating with the individual at the beginning? You have sent us the document.

Chief Officer, Customer and Local Services:

Yes. It was at the beginning of it, so a new claim.

Deputy R.J. Ward:

Yes, yes.

Chief Officer, Customer and Local Services:

When people have a claim form either online or on paper there is that declaration in that claim form. It is also in, I think, Portuguese and Polish as well and that is, therefore, as part of the initial this is the claim process.

Deputy R.J. Ward:

We did not see anywhere in the letter the claimant is invited to a face-to-face meeting to explain any of the written information that is sent, which is quite lengthy if needed. Do you think that one type of communication, this one for everybody, that one form of communication letter, fill in and return, works or do you think there needs to be a more face-to-face explanation of the initial claims as well?

Chief Officer, Customer and Local Services:

People have the option to come in and claim and ...

Deputy R.J. Ward:

Okay, is that in the letter?

Chief Officer, Customer and Local Services:

They would only get that if they claimed, do you see? Most people would go online, potentially, to find out and use our claim estimator or come in or pick up the phone and try and understand what they can claim and then go from there. In those conversations there is plenty of opportunity for engagement around with the team about the claims process and what they might get and what information they need to provide. But you can book now today an appointment to open up a new claim.

Deputy R.J. Ward:

Okay. Because we are aware that people do find it difficult just to check online information to ensure it is correct. It is a very difficult system but at many elections I have said it often, I simply cannot understand what is being said either and I am a third person looking at it is somewhat detached, which probably makes it easier. How can individuals check their information when you inform me of a claim that it is correct? How can they work out that their claim is correct?

Group Director, Customer and Local Services:

I think Ian is just describing on why a calculator that can be used but I think it is better if someone is confused to come in and I am stressing that ...

Deputy R.J. Ward:

Yes, that is a clear message that we are taking today, certainly.

Group Director, Customer and Local Services:

We try to explain in the first couple of paragraphs of the letter what the change is and why the change in rate has happened. That has always tried to be explained in the letter but I think if someone is not understanding that then a conversation with the officers is the best way.

Deputy R.J. Ward:

One of the 3 things we get, just to get a context here, is that the calculation to demonstrate how an overpayment is being produced, specifically overpayment, is complex and then it is a very raw form, is the phrase I have and difficult to understand. Do you accept that and the fact that that is probably

that a lot of people would need that explained then to them face-to-face? It could generate quite a lot of face-to-face information.

Group Director, Customer and Local Services:

I think if someone does not understand and I would rather an officer to have a conversation with them. But I think the Minister described earlier there is many components to income support.

Chief Officer, Customer and Local Services:

Yes, and for new claims we do try and call the claimant to explain about the entitlement and ask any questions when we try and get hold of them.

Deputy R.J. Ward:

Okay, yes. I just think with the new claim being difficult and quite long and complex and then each update is complex and then you get a letter that is complex with a lot of raw calculations in it, that we are building up the level of complexity to make it almost impenetrable for people. Just concerned, I think we are a bit concerned that that is one of the things we are hearing a lot. I just wonder whether there is another way in which you can send information out in a more accessible form that you are working on.

Group Director, Customer and Local Services:

I think that is what we have been describing with the new system. It would be better for us ...

Deputy R.J. Ward:

It is very important, this new system, yes.

Group Director, Customer and Local Services:

That people can see the claim and their award on a regular basis, rather than have to rely on the letter. I think we recognise that the digital world is moving at a very fast pace for the last 5 or 10 years and we have got a bit of catching up to do with our old system there.

Deputy R.J. Ward:

Obviously then what that leads to is that the appeals process, yes, and this is what I think has built up in terms of the information we are looking at, it is complex at the start, it gets complex when you put something in and when you receive a letter it is difficult to understand what that letter means in terms of the overpayment. How do you expect a claimant to be informed on a decision as to whether to appeal when the letter itself really is really difficult to understand in terms of an appeal of what is right or wrong?

[15:30]

See what I mean, yes, when it is impenetrable people have asked us, I think all of us round this table, should I appeal? We have said I do not know, I do not understand the system itself.

The Minister for Social Security:

But if someone is not happy, the appeal is always open to them and ...

Deputy R.J. Ward:

But what do they appeal?

The Minister for Social Security:

They are appealing a decision, a decision that has been made.

Deputy R.J. Ward:

Are they not just going to get the same complex raw data letter?

Group Director, Customer and Local Services:

I think what we are describing here is there has been a change in the rate and we tried to communicate in our letter the general new rate and if that is something understood, then a conversation with the department would be helpful in this situation. But every letter that we send out it says in it: "If you are not happy with this decision, please come and contact us." At that point that is an opportunity for an individual to ask for a second decision. We ...

Deputy R.J. Ward:

Sorry, just that you said some really important things there and I just wanted to get it so we really know what we are talking about. They are not happy with the decision is the process of the decision is not penetrable by too many people. How do you appeal on the processes of the decision, apart from the raw data and the letter, which is, effectively, not going to change this extra raw data? What are you appealing?

The Minister for Social Security:

They are appealing the decision and people do that. My experiences of one of the fiscal tribunals and payment tribunals, people will say: "I have not been given the right level of personal care, I want to appeal this decision." It goes into the back, so you go into the formal appeal, it may be that a second determining officer will look at the decision. Because people ...

Deputy R.J. Ward:

But are they not going to go through the same process as the first determining officer and, therefore, came out with the same information?

Group Director, Customer and Local Services:

There is a second pair of eyes having a look at the information that has been received to make sure that the decision has been made correctly, that will be in line with the income support legislation. It is a second officer, a second pair of eyes having a look to make sure we have not made a mistake, just ...

Deputy R.J. Ward:

All right. It is about mistakes in the calculation that you are looking at.

Group Director, Customer and Local Services:

It is around the interpretation of the law and the information received, so, yes. It is ...

Deputy R.J. Ward:

Okay, so the appeal in the process is in the calculation, I think this is the issue, it is not appealing of the decision, it is appealing the data which is impenetrable in the first place. Do you see my point? People do not know what they are appealing.

The Minister for Social Security:

But this is why, can I tell about my communications, the communications? Because that is what we are trying to do is to look at the way we communicate with people to make it as clear as possible. There is a level of you do have to give people a level of information to say this is what you have told us, this is what we agreed to pay you and there is an element of that having to meet certain legal requirements in terms of clarity. But I absolutely agree with you, people need to understand it, they have to understand it and that is why we have a communication project, we are going across the board looking at our letters to try and make them better, to make them more 3:33:01 (inaudible).

Deputy R.J. Ward:

Okay. I think we will move on because we are at a point, we are just at 3.35 p.m. when I have said that we will get on to policies and legislation from you, Deputy Howell.

Deputy A. Howell:

Okay. One of the submissions we received stated the rules, policies and underpinning legislation regarding income support are difficult to navigate and understand, leaving people vulnerable to receiving overpayments and falling into debt. Many others have raised this issue. Do you agree with this statement?

The Minister for Social Security:

I would imagine for somebody who is not a lawyer; that is a true statement. I am a lawyer and I would probably agree that that is difficult. But, as I have said, it is a complex system, it is not a case of we will just ... if we had a system that says if you earn X we will give you Y; it is a complex system. It is relative for a modern system and it will be difficult but that is why I would not expect an individual to sit down and rethink of support law, I would not expect them, that is why we have our forms, that is why we have an application form, so that that is kind of translating the law into form that says: "If you fill in this form we will assess your inquiry on the basis of the law." If the law says you are entitled to something you will get it, if the law says you are not entitled to something you will not get it. Our processes are there to avoid people having to look at law. Because normally the public do not need laws and the laws are not written for the public to read, unfortunately. They are written to set out frameworks, everybody has to talk about them then and that is a bit of a warrior's answer. But I think that is how I see it. Our policies and processes are there to try and help people get through what the law says.

Deputy A. Howell:

Can you commit to undertaking work to review the policies, legislation and guidelines to make them more user-friendly?

The Minister for Social Security:

Reviewing the legislation to make it user-friendly would take years and I do not think we would ever achieve it because getting a law as complex as that into language that anybody could understand, as I say, that is not how the laws are written, laws are written to set out framework. Most members of the public will not be able to understand laws because of the way written. But that is why the policies are there to try and give an underlying framework, the Operations Law and then as far as the public are concerned that is why you then give them guidance notes and forms to fill in, so that that is how they navigate through the law by way of those forms. It is like you would not go and read a law about how you issue a passport, you just go and fill in a passport form and it is almost like that ...

Deputy C.S. Alves:

I think the point is that the policy and the guidelines are equally as complicated for some people as the law, so ...

The Minister for Social Security:

They will have to be proposed to be reviewed for the purpose of understandability.

Deputy C.S. Alves:

Yes, okay.

Deputy A. Howell:

Do you think you might consider any other format of explaining to people, rather than just a form?

The Minister for Social Security:

It is difficult in terms of what people want. We are trying to work on accessibility, so can people with disabilities, is there a team available for them that they can access? Language issues, I think the way Government generally writes things for the public is not very good and it is a real ... I have worked in this for quite a long time when I was in the public sector. We have to be better at writing for the public.

Deputy A. Howell:

Have you thought perhaps you could do video perhaps in English and in perhaps Polish and Portuguese?

The Minister for Social Security:

Do we have videos? Personally I would never watch a video but I know people do.

Group Director, Customer and Local Services:

I think video is a good mechanism to be able to explain, people understand information in different ways. I think with the online activity, we are seeing a lot more people doing things online but I think a video alongside our webpage would be a helpful guide with using Government 3:37:24 (inaudible) in other places. I think that is something that could help. We are looking at this.

Deputy R.J. Ward:

Particularly where benefits interact, so when you are claiming one and then another goes, people simply do not understand that and then they do not realise that that will be taken from the other benefit because you are now claiming something like Long Term Incapacity Benefit or H.I.A. (Health Insurance Funds) or whatever it is. Again, there is a myriad of different things ...

Deputy A. Howell:

Thank you. I think that is ...

Deputy R.J. Ward:

Shall we move on to the next bit?

Deputy A. Howell:

Carina ...

Deputy C.S. Alves:

Yes, so this is around interdependent relationships. The panel has received evidence to suggest that income support rules regarding interdependent relationships are open to interpretation by income support officers, often leading to inconsistent application. Are you aware of this?

The Minister for Social Security:

That is an operational point. Steve.

Group Director, Customer and Local Services:

I think the rules of interdependent relationship, we were talking earlier around officers knocking on doors after a phone referral. I think what officers are trying to do is trying to understand what arrangements are within a household. I think there will be certain questions that officers will ask to try and understand what is happening in a household. Those kind of living together conversations will happen in the department on a regular basis. What we are trying to do is just establish whether there is a joint income, whether there is one income on a household. We want to make sure we are awarding the right benefit at the right time. Those conversations will happen and we have got to try and establish whether there is dependency or whether there is a relationship and sometimes those conversations can be quite challenging. What we are trying to ascertain is, what is the composition of the household and can we make sure they are getting the right amount of benefit?

Deputy C.S. Alves:

Do you have clear guidelines for the staff that clearly set out how the criteria outlined in the income support legislation should be applied?

Group Director, Customer and Local Services:

We will have a interdependent relationship kind of meeting conversation and we will gain information from the individuals, so we have kind of internal guidelines.

Deputy C.S. Alves:

Yes.

Group Director, Customer and Local Services:

It is determined on the balance of probability, we believe this is an interdependent relationship, so we would class it as a joint household. There is kind of questions that we will ask to get to the point where it tips in the favour of this is an interdependent relationship, sometimes it is not and we have

to judge the household on that. But we recognise households can be very challenging today and we have parents who support individuals, I recognise that. But what we are trying to do is establish, is it a joint household or is it a single household? I think that is what we are trying to do, to make sure we are not paying the wrong amount of money.

Deputy C.S. Alves:

Okay, okay. Connétable.

The Connétable of St. Clement:

Yes, carrying on from that, it is probably a similar question, what is your understanding of how it is determined whether 2 people are in an interdependent relationship? Do you have a sort of definition? Is there a clear definition?

Group Director, Customer and Local Services:

I think it comes back to the questions that we would ask around financial situation, how the individuals are interacting within the household. I think what we are trying to establish is whether the 2 individuals are working as a household together or not and it is as fundamental as that. Once we can understand that then we are making sure that the right amount of benefit is paid.

The Connétable of St. Clement:

Working as a household would be both parties contributing financially, is that what you are trying to ascertain? Is there a rule about how many nights a partner is allowed to stay over at a claimant's property before it is considered an interdependent relationship?

Associate Policy Director, Cabinet Office:

There used to be a real easy answer but the current law has taken a slightly more holistic view of what a relationship would be. Because we are aware that there will be people who maintain a separate dwelling to try and avoid being cast as an interdependent relationship. It is a terrible name, something like that. It is more sophisticated than just counting toothbrushes and nights of the week but it looks at everything. It is the whole point to look at the way people live and to see whether there is lots of ... it is interdependent, so that both parties are involved in the other person's life to a significant amount and that is what Steve's team will look at. They look at where they live and they look at who looks after the children and they look at where the money goes and were they on holiday together? They look at just the general thing. Would a man in the street think these people were a couple or were not a couple? Yes, and obviously that will be difficult sometimes and there will be people who do not agree with the department's decision and there are clear routes for those people, yes.

The Connétable of St. Clement:

There is not a rule as such.

Associate Policy Director, Cabinet Office:

There is a set of about 7 characteristics in the law.

The Connétable of St. Clement:

Set of principles but not a law.

Associate Policy Director, Cabinet Office:

Yes, yes, yes, and then there are internal guidelines that give much more detail for the officers to work at how to use those 7 principles.

Deputy C.S. Alves:

But no set number of nights, for example.

Associate Policy Director, Cabinet Office:

No.

The Connétable of St. Clement:

No nights, no.

Deputy C.S. Alves:

Okay.

Deputy R.J. Ward:

I have a question following on from that, the Income Support Law 2008 Article 5 states that: "When determining whether 2 persons are in an interdependent relationship, one of the matters is to consider whether or not the relationship is conjugal." How do you define conjugal and when is that used?

Deputy C.S. Alves:

Why is this relevant?

Deputy R.J. Ward:

I was going to ask that.

The Minister for Social Security:

I imagine it comes down to whether, are people in a relationship or not?

Deputy R.J. Ward:

It states in the law conjugal, it might be uncomfortable but I think it is a really important point.

The Minister for Social Security:

I think it suggests like, are they living like husband and wife or separate partners? Is it that type of relationship? That is what the law says.

Deputy R.J. Ward:

Does the department ask people questions about whether like they are having sex in their relationship?

The Minister for Social Security:

I do not know.

Deputy R.J. Ward:

Because that is what conjugal means, although the Canadian version of conjugal.

The Minister for Social Security:

I would say a husband and wife, so it is broader than that.

Deputy R.J. Ward:

Okay. What is the definition of conjugal, may I ask anyone as to the way it is used?

Group Director, Customer and Local Services:

I am just checking, Sue, have you ...

Associate Policy Director, Cabinet Office:

Sorry, I do not know.

The Minister for Social Security:

I would say it is, as a lawyer, are they living like a married couple or a couple in a civil partnership? That would be my interpretation of it but I do not know what they are going to say.

Group Director, Customer and Local Services:

I think the principles we have been describing are just trying to understand if it is a household who are together or who are not. It is what we try to do to the balance of probability.

Deputy R.J. Ward:

They will not be asked questions about their sleeping arrangements.

Deputy C.S. Alves:

Can I just list what is under Article 5?

Deputy R.J. Ward:

I cannot even get it open, I have closed it and now I cannot find it again.

Deputy C.S. Alves:

I have got it, so it says: "In determining whether 2 persons are in an interdependent relationship, all the relevant circumstances of the relationship between those persons must be taken into account, including but not limited to such matters as (a) whether the persons are married to or in a civil partnership with each other, (b) whether or not the relationship is conjugal, (c) the degree of exclusivity of the relationship, (d) the degree to which the persons share household activities and living arrangements, (e) the degree of financial interdependence and any arrangements from mutual financial support, (f) the care and support of any children, (g) the ownership or joint use of any property or properties for the purposes of the relationship and (h) the degree to which the persons hold themselves out to others as an economic and domestic unit."

[15:45]

Some of the things you mentioned earlier were covered in other bullet points, which is very separate to what is here.

The Minister for Social Security:

Yes. But I do not think just pulling one out is helpful. Is it conjugal? I think to me that means are they in a stable and loving relationship? That is my expression of that.

Deputy R.J. Ward:

But it is a separate part of the law and that is just odd. The question is, it is a separate part of the law, how are officers using that in terms of their determination? It is a separate question to be asked. We just want to know because there is a really important point here about people's privacy. Are the department asking questions about the conjugal nature of the relationship? I can look up conjugal if you want because there are definitions. But I think we all know what conjugal means.

Chief Officer, Customer and Local Services:

Yes, and intimacy is an important part of establishing whether somebody has an interdependent relationship with somebody and, yes, so officers will ask that question in a sensitive way but they will ask those questions.

The Connétable of St. Clement:

Can I ask through the Chair?

Deputy R.J. Ward:

Yes, sorry.

The Connétable of St. Clement:

Is it relevant in this day and age? Is the conjugality, is that is the phrase, is it relevant in this day and age?

The Minister for Social Security:

To me, having listened to that, it is getting to the nature of the relationship. You could have a couple who are still technically married, who live apart but who tick very many of those boxes, who say: "Well, we do have some relationship, we live apart" but they share property. They have shared economics, there may not be shared economics, it may be that let us just say husband and wife for this sake, the wife is looking and has the care of the children and the husband works, gives her maintenance. They may tick all of those boxes, apart from they are not having sex anymore because they have separated but they have an amicable relationship and they are maintaining the relationship for children, which may mean that one or other of them qualifies for they are not interdependent and one of them qualifies for income support. That there may be couples who quite clearly are a husband and wife and living as husband and wife with everything that that entails. I think to pull that one thing out, I mean it could be a question of there is 2 people, 2 children, how many bedrooms are in your house? Where do people sleep? If 2 adults are sleeping in one bedroom then ...

The Connétable of St. Clement:

Do you agree that there might be couples ...

The Minister for Social Security:

... you would think that is a relationship that is beyond ...

Deputy R.J. Ward:

Yes, but I think ... yes, sorry.

The Minister for Social Security:

It is not a relationship.

The Connétable of St. Clement:

Do you agree that there might be couples who have been together for a short time or long time that might have sort of signed the pledge, you sleep over there and I sleep over there? It is not entirely relevant in ...

The Minister for Social Security:

It means that they are living independently.

The Connétable of St. Clement:

Yes, okay.

The Minister for Social Security:

People living independently ...

Deputy R.J. Ward:

I think the thing is that when a couple, for example, may divorce or not divorce but separate and not be economically dependent but they are trying to keep people included for the sake of children, for example, because whatever happens between the adults you try and perhaps keep that away from the relationship with the children. Some of these questions may be quite damaging to people in those relationships and I just want to get some idea because we have had some worrying issues raised with us.

The Minister for Social Security:

I would imagine those conversations are not going to happen in the presence of children, technically will not be having those conversations with children ...

Deputy R.J. Ward:

But do you think it is right to be asking those questions simply because of income support?

The Minister for Social Security:

I do not think it is difficult. If you separate, okay, say we are no longer together ...

Deputy R.J. Ward:

Would you want them asked about your tax affairs?

The Minister for Social Security:

You do have to, if you are separated from someone you have got to go and tell Tax you are separated and accept what it says.

Deputy R.J. Ward:

They ask you about your conjugal rights.

The Minister for Social Security:

They do not, you just tell them you are separated and then you are assessed separately.

Deputy R.J. Ward:

That is my point, I think.

The Minister for Social Security:

But this is different, this is people getting money ...

Deputy R.J. Ward:

There is no mechanism for separate assessment here.

The Minister for Social Security:

... and they are already getting money.

Deputy R.J. Ward:

Yes, there is no ...

The Minister for Social Security:

There is a mechanism for separate assessment for tax but you have got to go tell them that you are separated.

Deputy R.J. Ward:

Yes, but not on income support; that is my point.

The Minister for Social Security:

It is an interesting process.

Associate Policy Director, Cabinet Office:

Can I just make a general point about Government's role in relationships? If you look at the immigration rules now there is also the concept of ... it is called something different, it is called an

enduring relationship but it is exactly the same concept, yes. But if you are not married but in a relationship with somebody else you can be counted as a couple, yes. That is to your advantage in immigration rules, you might be suggesting that income support is something that you are disadvantaged to be considered to be a couple under income support rules.

Deputy R.J. Ward:

No, I am not, I am ...

Associate Policy Director, Cabinet Office:

Just saying that governments have the concept of couples ...

Deputy R.J. Ward:

I will stop you there a second, I am not suggesting that at all. We are trying to understand what it means because when one of the ... I think it is the next set of questions really about ... can we move on to the next set of questions because I think that will give us some context?

Associate Policy Director, Cabinet Office:

Yes, of course, yes, yes, sorry, yes. I will just make this point, that governments do ...

Deputy R.J. Ward:

Also we have got 6 minutes left and we have done so well so far, we are just up to the last bit, sorry to say.

The Minister for Social Security:

You are talking legal interpretations of course.

Deputy R.J. Ward:

Yes, but they are very important because they are real people's lives.

The Minister for Social Security:

Yes.

Deputy R.J. Ward:

Deputy Ward, do you want to ask the last couple of those?

Deputy B. Ward:

Yes, thank you. It is about household assessment and individual assessments. I would like to sort of present about an example, a woman is in a coercive abusive relationship, the male and female

lived in a house together and the income support claim was made in her name for the household. The male lied to the woman about his earnings. The male also does not financially contribute to the household. The female received a letter informing of a substantial overpayment due to his earnings being incorrect in the documentation. As the claim was taken out in the female's name, it is her responsibility to repay the overpayment, which she just cannot afford. How would you respond to this situation?

The Minister for Social Security:

If that is a live case then that already comes into what 3:51:09 (inaudible) and we will investigate it.

Deputy B. Ward:

Okay.

The Minister for Social Security:

If that is a live case. I mean that is a basis of exceptional circumstances.

Deputy B. Ward:

Yes, we have had several.

Group Director, Customer and Local Services:

That does sound like a very challenging and difficult situation. We do have a ...

Deputy B. Ward:

It was very difficult to listen to, I have to say.

Group Director, Customer and Local Services:

We do have the critical support team who deal ...

The Minister for Social Security:

It seems like she has been referred to us straightaway.

Group Director, Customer and Local Services:

Yes, we have the critical support team that would help in that conversation but please do not ...

Deputy B. Ward:

Sort of following on from that example, has any consideration been given to changing income support household assessments to individual assessments to try and prevent cases where one person is left with a debt when both individuals were benefitting? It is a bit like, I suppose, the

independent taxation, the dialogue and what we debated in the States last week. But if you are going to try and do that for income tax, can we look at for income support so there is some ...

The Minister for Social Security:

Again, somebody who is in a coercive relationship will need to come into the department. I do not know how often that situation arises. I do not know how often ...

The Connétable of St. Clement:

I was going to ask that.

The Minister for Social Security:

How will we know, how would we know?

Deputy B. Ward:

But it is looking at individually assessing ...

Deputy R.J. Ward:

3:52:26 (inaudible) relationship it is not easy to go and talk to a department in that way. You come through the front door and say: "I would like to make an appointment, I am in a coercive relationship." The very nature of the relationship is coercive.

Deputy B. Ward:

But when that person leaves they are left with the debt, that nearly always the woman who is left with the children, with the debt.

Deputy C.S. Alves:

Can I come back to the question which was around individual assessments? Has any consideration been given to that or not?

The Minister for Social Security:

No, not since I have been Minister.

Deputy C.S. Alves:

Okay.

Deputy B. Ward:

Thank you very much.

Deputy R.J. Ward:

Would it be something you would look at, given the independent taxation, which will eventually happen in some mechanism or another?

The Minister for Social Security:

That is a policy question that I would have to say is difficult.

Associate Policy Director, Cabinet Office:

It would be extremely difficult to understand how you would do it. You would have to think about how you are going to make it work, it would be complicated to do. We are talking about complicated rules around interdependent relationships but that is entirely a little problem to be solved, yes. Having single people claim income support in their own right would be a very, very complicated thing to do.

Deputy R.J. Ward:

Why was that?

Associate Policy Director, Cabinet Office:

Many households have one person who has got all the money and one person with no money. Is every normal working partner going to be able to claim income support? You would have to think really hard about what you wanted to do with it, yes.

Deputy R.J. Ward:

Yes, you would but we have a complex system now, do we not?

The Minister for Social Security:

It is quite complex for them to establish ...

Deputy C.S. Alves:

I think it is around ministerial priorities, is it not? If that is not something that you are looking at, it just is not ...

Deputy R.J. Ward:

Yes, okay.

The Minister for Social Security:

It think it would be fairly varied, I do think it would be fairly varied.

Deputy R.J. Ward:

Okay.

The Minister for Social Security:

It would almost enable coercive behaviour.

Deputy R.J. Ward:

I am not sure about that. Okay, we have got through just about everything in the just standard 2 hours, which is pretty good. Is there anything that you want to ask the panel, any questions you have got for us? I think it is important, we are trying to conduct a ...

The Minister for Social Security:

Yes, I have a question, just to put some of the things you have said in context, you said earlier on 3 out of 5 people who spoke to you reported a certain thing, I cannot remember what the point was, is that 3 out of 5, is it 30 out of 50, just in terms of context as a number of submission?

Deputy R.J. Ward:

When we talk about getting people to submit for reviews it is probably the most difficult thing you can do in Government is to get someone to submit to a review. But we have had a number, I mean I do not think ... have we published how many reviews? A lot of them are online if they want to be public, some no, we have to, what is the word?

Associate Policy Director, Cabinet Office:

Anonymise.

Deputy C.S. Alves:

Redact.

Deputy R.J. Ward:

Redact in respect to anonymity is what I am trying to get at.

The Minister for Social Security:

Yes, I absolutely agree, I absolutely understand that. I am trying to get to a context of numbers.

Deputy R.J. Ward:

Yes.

Deputy C.S. Alves:

Hold on a second.

The Minister for Social Security:

In terms of what you have said and what we have been told is ...

Deputy R.J. Ward:

I am trying to look that up now.

The Minister for Social Security:

... how many times have you told that? How many times? Because I am trying to get into scale and context rather than just ...

Deputy R.J. Ward:

I am opening the folder, I am going through the folder and we have got quite a few submissions, I am still scrolling, still ...

Deputy B. Ward:

They are still coming in, 2 this morning.

The Minister for Social Security:

It will be recorded saying we had X number of submissions.

Deputy R.J. Ward:

Yes, we will talk about the number of submissions, we certainly will.

The Minister for Social Security:

Because that is otherwise we need to get a context because this is saying we have thousands of claims.

Deputy R.J. Ward:

Also, organisations we will submit, so if we are getting 30 or 40 submissions, including large organisations, that is a significant number for a review and we are sadly hitting that number. It has been a very significant response.

Deputy C.S. Alves:

About 30 at the moment.

Deputy R.J. Ward:

At the moment, yes, but that includes some that would represent a large number of people and large organisations who may want their review public and may not and we have to respect that in that respect, it is a scrutiny process.

Deputy B. Ward:

The Citizens Advice Bureau because I think you said earlier is that people come to Social Security, talk with the officers and then they are bounced to Citizens Advice Bureau to help sort out their issues.

The Minister for Social Security:

I think bouncing not a word, it is we suggest that they go there to get extra support that we cannot give them, it is to get extra support. If somebody needs help with budgeting, Citizens Advice's process will open the spread sheets and budgeting tools to help people that need that we do not have that they do have.

Group Director, Customer and Local Services:

There is about 5,300, somewhere around that region of income support claims. The vast majority are okay but we are trying to understand, I suppose, context on what ...

Deputy R.J. Ward:

We are trying to do the same, that is right. Can I ask then, just to finish, is there anything that you would want to do differently in terms of the overpayment situation?

The Minister for Social Security:

I think it is difficult to work out how you would do that because the principle is still someone has had money that they are not entitled to and it has got to be fair to everybody. Because there will be people who do not get that extra money, who may be struggling but who do not get extra money and then the use of taxpayer funds. But I think if you look at the U.K. model what they do is they pay the arrears, so someone may make a claim in the U.K., that claim might take 4 or 5, 6, 7 weeks to process and that person has no money for that time. What we do ...

Deputy R.J. Ward:

But you say you do not want to do that.

The Minister for Social Security:

I do not want to do that because what they do is they then lend people the money at the start, so by the time the claim comes through they have got an overpayment.

Deputy R.J. Ward:

Yes. What would you want to do differently with the system we have got or is there nothing you would want to do differently?

The Minister for Social Security:

I think as our systems improve, as we can get better systems, I am glad to think the problem becomes less.

Group Director, Customer and Local Services:

I think we described earlier on the new system we want 3:58:04 (inaudible) years on, I think. We want to be able to make sure that individuals can see data on a regular basis that is convenient to them, whatever reason they want to use, and be able to communicate to us in that kind of forum. I think by having a system that can calculate the difficult calculations will take away some of that pressure that the team currently are dealing with and that will free up more time for us then to have the conversations in a more client relationship kind of way that we were describing as where we want to be. At the moment we have got the system that we are trying to operate with and trying to support customers as best we can. But the new system will, hopefully, allow us to work in a different way.

Deputy A. Howell:

Can I just ask ...

Deputy R.J. Ward:

The target for that is 2025.

Deputy A. Howell:

Yes. Can I just ask what your thoughts are about claimants going to charities to get the money to pay Social Security back?

Deputy R.J. Ward:

I think we have got relevant evidence that that is happening.

Deputy A. Howell:

Yes, that is definitely happening?

Deputy R.J. Ward:

Indeed it may be suggested to them by Income Support and the other services that are trying to help out, so you would go to a charity to have this repaid because you simply cannot afford to do that.

Group Director, Customer and Local Services:

Coming back to the earlier conversation we had around that adult component 3:59:20 (inaudible).

Deputy R.J. Ward:

Have you considered that the adult component is not quite enough in the current circumstances with the cost of living and some people will struggle if they were just living on the adult component or not?

The Minister for Social Security:

If people are struggling then we would try and accommodate that as far as we can.

Deputy R.J. Ward:

Okay, okay. Some people are using charity and food banks just to ...

The Minister for Social Security:

Which of our officers to tell someone to go to charity to get money to repay?

Group Director, Customer and Local Services:

I do not recognise that.

The Minister for Social Security:

I do not think we would do that and I ...

[16:00]

Deputy R.J. Ward:

If that was happening you would take that into account, so it is good for them to contact you and say I am doing this and then you may make some difference in terms of payment.

Group Director, Customer and Local Services:

I would welcome the organisations speaking to the department to understand the breadth of what you are describing.

Deputy R.J. Ward:

Okay, then perhaps that is something constructive that can come out of this then. We have gone just about smack bang on time for the 2 hours. Unless there is anything else, I will just say thank you everyone for their questions and your answers in the time that we have spent. It was a really,

really interesting 2 hours and we will call the hearing to an end. Just looking across at the signal that we have done that, great. Okay, thanks very much everybody.

[16:00]