

In response to the Sub-Panel follow up letter on 2007/2008 Submissions an updated submission was provided over the telephone by xxxxxxxxxxxxxxx.

The first issue that she expressed concern about was the cost of dental care and the inaccessibility to dental care for her family because they just cannot afford it.

She is currently receiving transitional payments and has a long term disability. She has in the last two years remarried, her husband is on a fairly low income and she has four children, three of whom are grown up one is still at school. Two of the children live at the family home.

The second issue is that one of the dependants is 21 and has just been made redundant; he was an apprentice with four more months outstanding to qualify. He is unable to get income support in his own right or to obtain funding to complete his apprenticeship.

Whilst the family is not well off and gets on well the situation and additional financial strain is having an impact. In addition the step-father of two years has his own 2 children in the UK and pays out £12,000 maintenance and costs each year inclusive of flights to and from the Island.

The caller used to be a teacher until she became unwell and was unable to take up a teaching post; she has sought assistance to retrain in other areas but cannot access funding. She would like to retrain as a counsellor so that she could work from home and improve the family's situation as a whole and contribute to the household income.

As a disabled adult she is aware that the transitional payments will come to an end, she feels that at that point she will be completely dependant upon her husband and his good will, whilst she accepts that she believes that she is penalised for being married as she had more assistance then. She believes that the system does not provide claimants with any dignity or self esteem or provide independence which allows them to progress.

He daughter who is still at school has a genetic condition which causes problems to her jaw and teeth the treatment required would cost approximately £5,000 they cannot afford to do this and the hospital will not treat her as her teeth are 'not bad enough yet'.

Her husband had to have emergency dental treatment which cost £900 they have no idea how they will pay the bill. She avoids going to the doctor as she is afraid of incurring bills and when forced to do so lately was found to have suffered what was probably a stroke and has now been referred to the hospital. She questions whether free prescriptions are the best use of funds available.

She considers that they are very fortunate to be in a housing trust property and is very grateful for this. In addition she pointed out that her husband recently got a small pay rise, this took them just into another bracket, which means they now pay tax and are even worse off.

The caller would be prepared to discuss her case with anyone were she required too.

