

STATES OF JERSEY

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

FRIDAY, 27th FEBRUARY 2009

Panel:

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

Witness:

Reverend Ian MacFirbhisigh (St. Thomas's Church)

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

Welcome to this public meeting of the Income Support Sub-Panel. Before we start I will just introduce members of the panel. You probably know most of them.

Reverend Ian MacFirbhisigh (St. Thomas's Church):

Deputy Vallois I have not met before and I have not met Deputy De Sousa before but everybody else I know. You know who I am.

Deputy G.P. Southern:

If you would just introduce yourself.

Reverend Ian MacFirbhisigh:

Okay. I am Ian MacFirbhisigh. I am a non-stipendiary Roman Catholic minister and much of my ministry is in the area in which I have lived for the last 48 years as a tenant in the private sector and more latterly as a home owner. My ministry involves regular visits to the elderly home-bound and visits to hospitals, occasionally to the prison and on a weekly basis to care homes principally in St. Helier. I have in the past canvassed on a number of occasions in my home district of St. Helier, St. Helier No. 2. It is a district which I think some of us are familiar with and I have been involved with the ministry of the parish of St. Helier for some 9 years as a member of the Parish Roads Committee, so I am kind of fairly familiar with the town hall and much of what goes on there and has gone on there. I have been associated for over 50 years now as a member originally and latterly as a collaborator with the Society of St. Vincent de Paul which is a Roman Catholic lay organisation whose function is to aid the poor, and I know that certainly Reverend Houghton and Mr. Le Quesne are familiar with the work of that organisation. On a personal basis I was for a number of years a recipient of sickness benefit which became a permanent disability benefit and eventually my old age pension. I am in receipt of a disability transport allowance which has been subsumed into Income Support which I gather is in the course of being phased out in my particular case. I was originally part of the consultative group when this Income

Support thing was being set up in my capacity as part of the Roman Catholic set-up. Much of what I have to offer I think is probably anecdotal and even just listening to the latter end of what Family Nursing was saying it may be a little bit repetitive, so you have heard it all before and by all means say: "We are aware of that" and direct me.

Deputy G.P. Southern:

I think the point is even when something is anecdotal if that message is repeated by 40 sources then ...

Reverend I. MacFirbhisigh:

I have taken the trouble since Father Nicholas asked me to represent our community to obviously speak to my colleagues and those in S.V.P. (St. Vincent de Paul) and we have had some long conversations about it. I have particularly focused in my home visits when talking to my clients, if you like, people who are recipients or whatever, basically to get a feel how they feel about it and how it is working for them. I had a wonderful opportunity yesterday of speaking to the administrator in one of the care homes and within the confidentiality of this discussion here I can say it was at the Little Sisters of the Poor and it was with a lady who was actually at the face of dealing with the thing. I have believed that Income Support was an aspirational excellent idea. I think one of the major problems with it is that it is like statistics and figures, et cetera, et cetera, that a lot of this whole thing is based on a difficult premise in that what is seen to be the average income or whatever of people is out of kilter, because there are so many people who are on a relatively higher income so it throws a significant proportion of the people and those who are in need into severe problems, because they are not ... they are never going to reach this so-called ... and that you will be well aware of, but it is one of the problems of the society we live in and of course these are the people who are impacted most in relation to the cost of living and generally speaking. The other thing of course is that essentially it seems to me from what I gather that the best thing really to be is to have nothing. You know, not to have saved anything and really to be dependent. Then it kicks in and I spoke to somebody yesterday who said he thought Income Support was the most wonderful thing and in fact if anything he was really seriously considering offering some of it back because he did not need it all. He was very comfortably looked after, everything was fine, but then all of his needs had been met and he is living very, very comfortably in one of the parish homes, so he is happy as a sand boy. But on the other hand then you talk to somebody who is living on one of the housing estates and you get a completely different kind of situation and we have a lot of confusion here. Part of the confusion in my view has been set up by the administration of it. It is not as user friendly as it was originally intended to be. When I get involved with a client, if I may use that expression, and I get on to the department because I know my way around, fine, and they are really trying hard. I think they made -- and I think this has been referred to by the previous people, Family Nursing, one of the things I think that has happened is that the opportunity that was missed was the use, if you like, of the expertise that existed certainly in the St. Helier Welfare Department of which I was very familiar with. Now I knew the St. Helier Welfare Department of old, way back when and some of the horror stories that people know about it, but I also knew the St. Helier Welfare Department in more recent times which has sort of done a complete volte face in terms of what it was doing and I thought it was a remarkably good, caring, knowledgeable, excellent fit for purpose department. The tragedy seemed to be the expectation that these people would not be used for what they were good at did not apparently happen when they were subsumed and they were allocated to whatever jobs they are doing. Now, I do not know exactly what they were doing but I know that many of them are not doing what they could be doing, should be doing, and that might make life a lot easier. As I said just a moment ago, when we come to the situation where people find themselves with problems or in difficulties or whatever then getting hold of somebody and eventually when ... there is a good intention there but I think they are failing there. Whether they will ever even be able to succeed is questionable, or whether the thing is far too aspirational is the next situation, because maybe it is based on something that cannot happen, because clearly if it works for somebody who has nothing, then the idea then is that we should all have nothing, well it will simply run out of funds and will be an impossible dream, do you know what I mean? So that

is the problem, one of the problems.

Deputy G.P. Southern:

Sure. In terms of the problems that you are noticing you appear to be saying one is access, so that interface on the desk or: "What is happening to my Income Support, why have I got this?" that issue is not happening. You have also mentioned that in fact rather than going into the department the network gets out into the community as also ...

Reverend I. MacFirbhisigh:

That is where I am seeing it. Most of my people, the people I am dealing with, are people who are home-bound and in the homes, whatever, most of the clientele that I am involved with, so that is what I can report on. I can talk from my own experiences, going in and out of the department for my own thing and, you know, it is fair to medium and whatever, it is a busy department, they have got a lot of things going on and, you know, some people are better than others, but that is human beings. I just find that generally speaking for somebody who does not have some kind of a background, for somebody who is the vulnerable person in their home, they do need help and they do need this kind of thing that seemed to be available from ... and the suggestion is that it was more available for ... when the parish was doing it, it was a more personal thing even though we are talking about a huge big parish, and I suspect that in some of the rural parishes it was much more personal. Now, there are those people who would argue of course that now that it has all been subsumed into this thing it is much better and there is a confidentiality and there are all sorts of other things, so I mean I do not know what the trade-off is, but all I do know is that ... and I am not now talking about people who are living in the care homes, because obviously there is somebody there ... so I am going, for instance, to somebody, one case in particular comes to mind, who have not seen anyone, I became involved with them because of my ministry and then other things came out. Now, that suggests to me that if I was able to go round and see loads more people there are all sorts of people out there in the community who can do with that kind of help, because they find the thing frightening, they find it confusing, they find it ... there is all sorts of anecdotal stuff, and a lot of it can be resolved. I mean, for instance, one of the big issues seems to be the whole business of the chronically ill and how much money is going to be available and fear that we can only see the doctor 6 times a year or something, or whatever the figure is, and this is going to be a frightful thing. Well, you know better than I do perhaps how the system works. I do know from having spoken to a number of doctors about it and my own G.P. (General Practitioner) that broadly speaking it works ... it is not as bad as people think it is because they do work it out, but somewhere along the line there is something that is happening to the total sum of money that is presumably then impacting on something like rent rebate or something. But again if you were in a situation where presumably you had nothing then maybe you are still all right. But I do not think and certainly I have spoken to about 3 doctors and specifically asked the question and there was one, a lady who is chronically ill, desperately, and she has had no bad effect although she was warned and she was absolutely frightened out of her wits and I said: "This cannot be the case" and eventually I was able to speak to her own doctor and he assured her and came round to see her and told her: "Do not worry."

Deputy G.P. Southern:

I am glad you have focused on the medical problem and whether or not the money is in the system and is accessible. The key is to take away the fear by getting the information out there to make sure everyone knows that the money is there and that they can go to the doctors as many times as they like.

Reverend I. MacFirbhisigh:

Generally speaking I believe, and I have said this to Senator Routier at the time and even to Senator Le Sueur, that I think that that was the biggest failing and remains the biggest failing, is the kind of P.R. (Public Relations) on the thing.

Deputy G.P. Southern:

Absolutely.

Connétable S.A. Yates of St. Martin:

Reverend MacFirbhisigh, before we get too far away from the fundamental aspects you have been speaking about, I want to go back to a question that I put to the new Minister for Social Security which was what is Income Support for? He seemed a little bit nonplussed and so I said: "Is it for raising people from destitution to subsistence or is it raising lifestyles from something below subsistence to some minimum acceptable standard of living?" I received a question not from the Minister but I received a question from the Director of Operations and she said: "I can tell you that everybody is better off under ..." and that was not really the answer to my question and I wonder if you could answer that question?

Reverend I. MacFirbhisigh:

I do not know and I think it is a very good question because that is something that I have been mulling over in my own mind and in a sense we are well done by in Jersey, I think. But the aspiration is that we should be better off, because we see so much around us that everybody else has, we think we should have a slice of it. If you were to look at it the other way and maybe sort of coming from the Christian point of view and you start thinking and counting your blessings and saying: "Well, look are we not very fortunate and try and share things around a bit more, even in my difficult situation" you might have a completely different view about it. But society seems to suggest: "Oh, I am entitled to more, more, more, more" but we know our society is not ... that is not the way it works here. It is an impossible dream. So what is Income Support supposed to do? I mean the people who are suffering most in our community and who we take taxes from are people who are completely outside the net. They are the people that I see most of all within the S.V.P. work because simply they do not have the qualification and they are having a horrible time, many of them, in private ... the anomaly of that whole sort of situation whereby ... which is kind of another subject but it is related as to whether it is getting to the right people.

Deputy G.P. Southern:

You are talking there about housing qualified and non-qualified?

Reverend I. MacFirbhisigh:

Yes, and they are outside the remit of Income Support because they do not have a residential qualification, they have not been here long enough.

Deputy G.P. Southern:

You are talking about those people who have been here less than 5 years?

Reverend I. MacFirbhisigh:

Yes. But I mean they are still taxpayers, they are still ... you will argue or there are those that would argue and say: "Well, they are earning their right, et cetera, et cetera, and that is a different case", but there is real poverty and real hardship, so going back to the Constable and asking what is Income Support for in terms of our society.

Deputy G.P. Southern:

We always had that rule even under Welfare, I mean it is a rule and perhaps we applied it a little more flexibly but nonetheless.

The Connétable of St. Martin:

My aim of that question was to try and develop some sort of criteria, some aspiration whereby the

Minister might say: “Well, we aim to perhaps provide every vulnerable person with a minimum acceptable standard of living” and I would then ask: “How do you define acceptable?”

Reverend I. MacFirbhisigh:

Well, that is the difficulty and that goes back to ... I think what I am saying in terms of what we say is: “What is the minimum, what is the average?” It is out of kilter here, because of the society we live in. It is too weighted in the direction of the higher earner, as it were, so we need somehow or other to take some of that out of the mix and ...

The Connétable of St. Martin:

I feel that until we can address that question we are going to have an uphill struggle to provide a solution because I think it has to be a little bit more than subsistence and it has to give people hope and people a sense of belonging to community and if I can ask you the question how can you see ...

Reverend I. MacFirbhisigh:

Well, I think you are right, hope and whatever, and it is aspirational and I think, you know, Government is to be applauded for the aspiration, but again if you are talking about the community I think again, as the people from Family Nursing were saying earlier, one of the unique things we do have in this Island is our community set up to have a parochial system. Now, combining the 2 gives it a human face and I think you will find that things are delivered better. I mean, it is interesting here, we sit down with this thing here, we all know each other and we are a family community. We should be able to deliver better, but what we have done because society is such and we have got ourselves very much bureaucratized in something, the balance has to be struck somewhere.

Deputy G.P. Southern:

I suppose the fundamental question is, is Income Support there to address poverty issues? Does it raise people out of poverty?

Reverend I. MacFirbhisigh:

Well, in part but our society has other poverty issues. I mean, if we were in another society we would be saying: “Well, these have got to be brought in, we should be including things as part of the whole picture, the business of controlling rents or the abuse that is going on in that area” and then you can go further down the line and find that in the most obtuse kind of way Income Support is supporting landlords who are investing in property who ... and you wonder ... but that is ... deliver these properties, but the ultimate beneficiary in this thing is somebody who is ...

Deputy G.P. Southern:

I am interested that you have taken a different and perhaps more philosophical approach to your evidence in that you have already focused on the 5-year issue and the qualified and non-qualified as to saying: “There is this type of poor and there is this type of poor, the 2 are different. We can get to those people but we cannot get to these people.” You have then now taken it on to the whole issue of a high rent society, effectively, which is what we are and the fact that the system we have set up, certainly the old system, effectively supported landlords. The tenant was a mechanism to get money to a landlord.

Reverend I. MacFirbhisigh:

This is the same thing. I mean, the rent review basis is in there, is it not, and so it is going through that way.

Deputy G.P. Southern:

Certainly the way it is delivered is different but the way it is calculated is the same. Would you argue then for ... I am not trying to put words in your mouth, is the next stage then to examine the whole rental

issue and you said ...

Reverend I. MacFirbhisigh:

Certainly our people would be highly supportive of something along those lines. But I was trying to respond to the Constable's question, because I can see the difficulty, the principle, the theory behind it. It is aspirational and anything that is aspirational sometimes you do not reach what you are trying to do. But I honestly believe, and certainly that was my impression when I was part of the original consultation, that these people are well-intentioned and they really are trying very hard but we have a very difficult situation here and you are the guys who have to deal with it, in politics it is ...

Deputy G.P. Southern:

Okay, so you are saying now the principle of transferring 14 benefits, which is what it was, into one system, single point of contact is an absolutely wonderful idea?

Reverend I. MacFirbhisigh:

Yes.

Deputy G.P. Southern:

But you mentioned the word already bureaucracy, you mentioned the interface problem, you mentioned the communication problems. Looking at a year in, what would you say? Are you disappointed?

Reverend I. MacFirbhisigh:

Again, whether we are getting any better or whether we are going to start using some of the talent that is there and the work that you are doing is certainly going to help and I have no doubt, but ... and the awareness of the problems and highlighting the problems but I mean do we have talent? I think we probably do have a certain amount of talent around. Now let us deploy that more appropriately. I mean, there are areas that I am not qualified to talk about in terms of data protection, the whole way bureaucracy works, if you know what I mean. I am not a great approver of it, it tends to increase itself and all of a sudden you spend more time and money on admin and doing all this, but it is part of apparently the process and what you end up with is less delivery. Now, it is the balance, is it not? People perhaps criticised the old system as being too intrusive or too something and now there is protection but somewhere between the 2. We do not have it quite right yet, that is for sure, and the perception out there among the people I deal with is still a considerable amount of concern, concerned fear. When you are in a nice safe environment like Maison de Ville or somewhere like that, you have nice caring people around you and people to look after you, no problem. When you are out on your own, you know, an old age pensioner who is ill and worried and whatever and they are thinking: "Are they ...?" You know, that is not unique to Jersey, I know that but again what is unique to Jersey is that even in a place like St. Helier, which is huge, it is the personal contact of people and if people could really be a little bit more genuine, I do not know what the word is but there is an opportunity to allay some of that fear, I think.

Mr. E. Le Quesne:

Another area, you said there was a chap who had nothing was well off, but another thing we have been getting from some of our contacts is if they earn a bit more the support goes down so there is almost no incentive to earn a bit more.

Reverend I. MacFirbhisigh:

That is the frightening thing, and I mean this is the whole business of depending on the ... the abuse of the nanny state, or whatever it is, where do you strike the balance? Is there no incentive to save, is there no incentive to do all these sorts of things? I mean, that is a much bigger question than we are going to be able to deal with here and the overall thing I think is is the system fit for purpose? Big question

mark. Could it be made fit for purpose? My suspicion is that it needs to become a little bit more and is capable of becoming a little bit more user friendly, I think is the word, and I think we have the expertise among our community to make it so. I am not sort of carrying a great thing for the parish that it was all that wonderful, but I think there is an opportunity missed there.

Deputy G.P. Southern:

What is your experience of that for the form filling, the forms that people have to deal with?

Reverend I. MacFirbhisigh:

Well, even for myself, and I am not the brightest, but it is a fairly daunting form and for somebody who is a little bit more aware of these things there is an enormous amount of work no doubt went into compiling that form. I mean, is it as necessary ... I mean, I have not analysed it as do we need all this but certainly when I was faced with the thing, and then I have helped people with them. It is a complicated form, certainly for many people. But then, in fairness, when I was -- you know, I can think of a number of cases I actually got people from the department to come out, good as gold. The people were very kind of confident afterwards, they thought: "Yes", and they were reassured. So it is not all bad, far from it.

Deputy G.P. Southern:

Was that in the early days that people came out on the farm?

Reverend I. MacFirbhisigh:

Yes. I have not been involved in any way with the form for a time but in the early days there was a lot -- well you know yourselves, there was an awful lot of concern about what is all this about and then the process -- the only other incident in mind, just when I think of the word "process", I have had a number of instances and discussions again with the S.V.P. colleagues. There are quite a lot of cases where mistakes are being made in terms of the sums of monies that are being paid and errors that are being done there which, of course, involves, you know, claw-backs, or whatever, prepayments. That is an issue of quite some concern, according to my S.V.P. contacts.

Deputy G.P. Southern:

So you have come across people who have been ...

Reverend I. MacFirbhisigh:

Absolutely, yes.

Deputy G.P. Southern:

Do you know what their ...

Reverend I. MacFirbhisigh:

Well, some mistakes there and then they go: "Oh, this is what we are entitled to?" A problem we have seen a few times is where Income Support suddenly discovers that Income Support has been overpaid to a claimant over a considerable period of time. The claimant has usually unaware that there has been an overpayment and this money then has to be paid back and it seems to be done by reducing the payment going forward by a substantial amount and puts pressure on the family budget and causes hardship. That is something that is affirmed in another area as well. So, again, I mean, it is this admin sort of thing. Again, another point there does not appear to be a mechanism for dealing with urgent needs. An example of this is recently with the very cold weather when people were already struggling and could not find extra money for their electricity just to keep their homes -- there was no money and the homes stayed cold. There seems to be a lack of personal touch when dealing with the applications which is, perhaps, inevitable in the centralised system. Well, we have said that before. Some people think the

parishes' welfare system is better, that a more personal approach was sometimes encountered. There was more flexibility in how the welfare applications were dealt with than seems to be the case with the Income Support.

Deputy G.P. Southern:

So I take it, as you said at the beginning, the response time is a problem that has come up time and time and time again?

The Connétable of St. Martin:

I was just going back to the 26-page form and I was going to ask Reverend MacFirbhisigh what he thought about the declaration of assets. I think this is so impossible. I do believe that people who are going to be claiming Income Support are not probably aware of paintings hanging on the walls that were purchased for redressment. I mean, they probably have paintings on the walls like that one and that one and that one and they have no idea that that one much be worth about 2 grand and that one must be worth 3 grand. They probably think it is a painting that has been on the wall from when granddad was there. I just wonder really what your thoughts are on that particular section of the form.

Deputy G.P. Southern:

I just find that it is a -- declaration of assets, you know, when you think about that, that is a very, very good point. I would see it in many cases as just being a painting that is, you know, a family thing, it is there. I am quite shocked to think -- I never declared my assets, my wonderful art collection, can you imagine! I just like it as a painting.

Deputy D.J. De Sousa of St. Helier:

In your work, have you had any feedback as to how many were actually caused by admin problems or caused by people not given enough information?

Reverend I. MacFirbhisigh:

Well, that is an interesting thing. I have not personally or specifically come across these cases. These are, as I say, anecdotal. But one of the things that the lady that assists was telling me was exactly that, that through errors or whatever, in terms of original forms, you know, maybe the clearest picture was not made, or whatever, there was a misunderstanding or something of that nature. So there is something there and maybe it is the complexity of the form.

Deputy D.J. De Sousa:

That is why I was going to say so do you think it could be because of the form they are being asked ...

Reverend I. MacFirbhisigh:

But then, again, in fairness, you have X amount of people to deal with and I do not know how you are going to do -- are you going to individually fill out every form for every person?

Deputy G.P. Southern:

Sure.

Reverend I. MacFirbhisigh:

But there is an issue there.

Deputy G.P. Southern:

It then becomes a problem with this is a calculation that says: "This is the minimum of benefit you should be living on. If accidentally for whatever reason that payment gets more as a consequence we will actually grab that money back from you and take you below what you should be living on if that

happens.”

Reverend I. MacFirbhisigh:

Yes. That is what the S.V.P. says or sort of suggests it is, it is actually at me.

Deputy G.P. Southern:

Certainly something again with flexibility you went into Welfare and said: “Hang on, the calculation says you should be getting this money, you cannot surely take the money off a figure well below that.”

Reverend I. MacFirbhisigh:

Yes, and many that I am dealing with would not necessarily be able to go into Welfare. I mean, again, they are relying on the personal sort of thing, which is another ...

Deputy D.J. De Sousa:

Just touching back on the subject as regards to what you said with somebody staying in a nursing home and, as you mentioned, are quite happy, they are comfortable being looked after. Just going back to the subject, the Income Support is actually supposed to be, in my view, helping people to have a life, basically. Just do things for themselves and be able to get out there and work ...

Deputy G.P. Southern:

Get out there and, sorry, work?

Deputy D.J. De Sousa:

They want to go out and either work or just look after themselves in general, just be able to have that independence of life. From what you were touching on with regards to people, if they are in a nursing home they are happy because their needs are being met but it seems to me that there is a bit more difficulty if you are outside that nursing home.

Reverend I. MacFirbhisigh:

Hugely, yes. You see, I think the main thing there it is the vulnerable who need Income Support but also the human side of it. Clearly, when we are talking about the people who are safe and sound in the comfort of a home, they have that support. So then you move into whether it is the elderly or the people, as you say, in the workplace who are struggling, to the extent that they have support, that is the big question. Are they getting it from the current system as opposed to what might have been available? Certainly it is my belief it is available, certainly in the parish of St. Helier, through the Welfare Department. That seems to be one of the big missings at the moment.

Deputy D.J. De Sousa:

Just briefly, the basis of this sub-panel is to see if people think that one year on Income Support is delivering what it was initially set up to do. Do you think one year on it is or it is maybe getting there?

Reverend I. MacFirbhisigh:

The best I could say, and I am deliberating on this one: still work in progress, much to be done. A lot of concern, a lot of misunderstanding, fear out there that this is the curate’s egg - good in parts.

Deputy G.P. Southern:

A very strong statement. Anything else you think we have not put on that you would like to add?

Reverend I. MacFirbhisigh:

No, I think I have dealt with it as best I can now. I just hope I have been of some help. I feel a little inadequate, to tell you the honest truth.

Deputy G.P. Southern:

That has been very useful, thank you.

Deputy D.J. De Sousa:

Very useful.

Deputy G.P. Southern:

Thank you for your time.

Deputy D.J. De Sousa:

Thank you very much.

Reverend I. MacFirbhisigh:

God bless.