## Submission - Overpayment of Income Support Benefits Review

## Jersey Mencap - 26 June 2023

- Most adults with a learning disability are unlikely to be earning a full-time, living wage
  so Income Support will be needed for life. Many enjoy opportunities through Jersey
  Employment Trust, Acorn and BSK and our hope is that there will be many more
  employment opportunities in the future but most will be unable to support themselves
  financially.
- Thankfully, many adults with a learning disability have their own bank accounts and for those with capacity, manage their weekly expenses.
- having a learning disability can often mean it takes longer to process information, might limit the level of understanding and provide challenges with reading, writing and money management.
- There is a wide range of ability and disability within learning disability everyone is different.
- To date, the contact we have had with Social Security team has been good and they have been understanding and helpful.
- As good practice, we feel that disability training for all staff is important especially learning disability as this is so often misunderstood.
- For staff to be comfortable in making adjustments such as using clear and simple language, giving individuals additional time to process and respond to information and to ensure understanding.
- To use Easy-Read documents this is something that might benefit a number of people with disabilities or for whom English is not their first language.
- We do see that letters or appointments with Social Security can cause uncertainty, worry and upset for those with a disability and this could lead to high levels of anxiety/upset during meetings or calls.
- If there has been an overpayment, this needs to be dealt with sensitively and appropriately often there are other issues going on that lead to this.
- There is a chance that calls or letters might be ignored due to fear or not understanding or as simple as, not being able to read the letter.
- Giving individuals the opportunity to bring in a family member or support worker into meetings can be of help. In the same sense, for staff also to be alert to financial abuse.
- For parent-carers who might be in receipt of benefit, ensuring staff have awareness of some of the challenges faced, ie. everyday stresses might be physically, emotionally and financially difficult and how that impacts a family.
- I would also suggest that the review panel contact care providers direct such as New Horizons, Les Amis, Tutella etc as they might have staff who have helped individuals to navigate the Social Security benefits system.