

# The Jersey Centre for Separated Families

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(Formerly Milli's Child Contact Centre)

Patron:- Advocate V.J. Obbard

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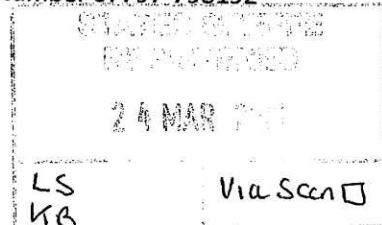
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For The Attention of  
Leah Stoodley  
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Morier House  
St Helier  
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12<sup>th</sup> March 2016

Dear Sirs,

## Health and Social Security Panel - Living on Low Income

We reply to your questions as follows

- 1) Has there been an increase in the number of people living on low income? If so what do you think are the causes of the increase?

Yes, we believe there is a significant increase in the number of people living on low incomes and this is due to a variety of reasons:-

- Minimum wage
- High rents
- General high cost of living
- Redundancies and outsourcing

- 2) How does living on a low income typically affect the people you work with?

- They can't afford to eat properly i.e. nutritionally well balanced healthy meals and have to use charity handouts such as food banks, The Grace Trust or Caring Cooks.
- They cannot afford to visit the doctors, dentists or opticians.
- They cannot afford to heat their homes properly.
- They become depressed and withdraw from socialising. They cannot afford to take up a hobby or study to improve their chances for the future.
- Children are at a disadvantage by being unable to join activity groups or enter nursery and this can lead to poor speech, poor social interaction and general development.

This also leads to an unhappy stressful environment for the general well-being of children from an article written by Dr. Mate, addiction expert "The human brain itself, is shaped by the environment. The brain is not purely genetically programmed. Brain development occurs in reaction to the environment. The necessary conditions for healthy brain development are healthy relationships with responsive parents. When the parenting environment becomes distorted or hostile and abusive, you're actually distorting people's brain development."

3) Do you think the benefit system is adequate to support those on a low income?

- No, it is merely creating problems for the future which will impact heavily upon society which will result in the need for further expensive interventions in the future for Health and Social Services, Education and Home Affairs.
- It may also be discouraging parents living together as people are financially better off living apart.

This also impacts upon children who then struggle to form their own relationships and so end up in the intergenerational cycle of family breakdown which as mentioned previously financially impacts heavily upon services and society.

4) What improvements do you think could be made to the benefits system?

- People need support and case workers as no two situations are the same. Trying to fit people into a tick box system is failing people miserably as it just simply does not work. People feel undervalued and unworthy and simply fall into a downwards spiral. Investment in case workers who are genuinely interested in improving the lives and well-being of people who can also work together with other agencies and who are not constrained by quick fix time limits could help turn around families which would be beneficial to all concerned.

We have concern at the fact that many of our parents who are on Income Support are having to pay Legal Aid bills from their benefit so in effect the tax payer is not just subsidising the claimant but also subsidising legal practices which is totally absurd. Social Security has access to contribution records and should therefore be able to confirm whether the non-resident parent is likely to have left the island or check their employment status if there is no legal representative acting for the resident parent undertaking this work already. Social Security should have a legal advisor working on their behalf to pursue non-maintenance payers in cases where there is unlikely to be any Family Court proceedings and therefore no legal representation which would save the tax payer.

The forthcoming new laws in relation to rights for unmarried fathers could potentially encourage the non-disclosure of a father's name on the birth certificate so as to create an easier passage over time for the resident parent but will create a further costly burden upon society in the future. Education on relationships, family breakdown and equality to break the intergenerational cycle of family breakdown is vital and urgently needed within society now.