



## **Health and Social Security Scrutiny Panel overpayment of income support benefits review.**

23rd June 2023

Dear Deputy Ward

Thank you for the opportunity for Brightly to contribute to this important review.

I'd like to start by placing our charity in context. Brightly is a grant giving charity that provides financial support to those who are under the auspices of Jersey Children's Services. This includes children and young people up to the age of 25 who are being looked after, care leavers, the children of care leaver's and those who are identified as a child in need, on the edge of care or on a child protection register.

Typically, we receive applications from a health or social care professional who is closely involved in a young person's case, perhaps a social worker, a family support worker, personal adviser or a health visitor, this means that we rarely have any face-to-face contact with the individual in question.

Although we are not an advice-giving organisation, where appropriate and where we feel able to, we will refer individuals to others, typically in the case of care leavers their personal adviser or in some instances the Community Savings Bank or the Citizens Advice Bureau.

We understand that many of the young people we support who are care-experienced find it difficult to trust others, particularly government departments, and can lack confidence in their ability to deal with forms and officialdom. Furthermore, some young people's literacy and life skills are not well honed.

In our experience it is often the case that young people struggle on for quite some time before we become involved, as they are unwilling, or too proud to engage support from others. This means that in many cases the situation has escalated significantly before charities, such as us, become involved. We understand that Social Security are unable to consider retrospective applications as they have a strict timeline for dealing with cases. Given the scenario we have described, with young people delaying seeking help, the official timeline can often exacerbate matters, and leaves the young person unable to deal with their shortage of finances.

We certainly receive applications linked to individuals who are in receipt of income support and in debt. However, having reviewed our data, there are few cases that relate specifically to overpayments by the Social Security Department, although some are linked to underpayments by

Social Security, which is generally due to the delay in starting or updating a claim when there has been a change in personal circumstances.

Our understanding is that the time it takes for an individual case to be reviewed and adjustments made, can lead to debt and hardship. It's important to note that some recipients of income support fail to or delay updating the Social Security Department of a change in circumstances, which potentially leads to complications and further delays.

You specifically ask about the impact of overpayments on those in receipt of income support benefits, including family members and delegates. Without divulging any personal information, I share the following in order to illustrate significant detrimental impact on a family. We were made aware last year of a situation in which a family, due to the husband not declaring a change in circumstances, accrued a significant debt with IS because of overpayments.

Due to the family dynamics, it was not safe for his wife and child to continue living in the family home. As the claim was in the wife's name, this debt was attributed to her rather than him. Although she managed to pay off about an eighth of the debt, she felt trapped and unable to move forward with this ongoing debt hanging over her. We subsequently made a financial contribution which, along with her contribution, reduced the outstanding debt to a more manageable level, and we believe she was then able to cope with the repayments going forward.

As will be evident from our response it is usually the case that we are the last port of call or even a last resort and therefore we would suggest, if you haven't done so already, including the leaving care team who employ the personal advisers responsible for the well-being of care leaver's as they may have much more pertinent information that would inform this review.

Best regards

**S.Harvey**

Steve Harvey – Chief Executive, Brightly