

**WRITTEN QUESTION TO THE MINISTER FOR SOCIAL SECURITY
BY DEPUTY M.B. ANDREWS OF ST HELIER NORTH
QUESTION SUBMITTED ON MONDAY 17th FEBRUARY 2025
ANSWER TO BE TABLED ON MONDAY 24th FEBRUARY 2025**

Question

“Will the Minister advise whether any analysis has been undertaken of whether the Home Carer’s Allowance discriminates against persons receiving an old age pension and if so, what the results of that analysis were?”

Answer

An analysis of the current rules suggests that they discriminate **in favour of** individuals who claim Home Carer’s Allowance and reach state pension age^[1] (SPA) as this is the only claimant group given the opportunity to continue to claim a working age benefit above SPA.

Home Carer's Allowance is one of a number of contributory benefits available under the Social Security Law. During working age, the contributory benefit system limits individuals to receiving one contributory benefit at a time. For example, it is not possible to claim HCA and sickness benefit (STIA) at the same time.

The Old Age Pension is the largest single contributory benefit, and this is available to contributors when they reach their SPA. The other contributory benefits under the Social Security Law fall away at this point and are not available to people above SPA.

The only exception to this rule is the Home Carer’s Allowance - an individual below SPA can choose to continue to claim Home Carer’s Allowance once they reach SPA if this is being paid at a higher rate than their Old Age Pension entitlement.

Home Carer’s Allowance provides a benefit to a carer who has substantially given up employment to provide unpaid care, normally to a close family member. In addition to Home Carer’s Allowance, a family in this position are often able to receive Long-Term Care benefits. The Long-Term Care scheme is separate to Social Security contributory benefits and is available to adults of any age who require long-term care. Depending on the care package provided, the Long-Term Care benefit can include support for respite costs for family carers.

^[1] The Law also allows contributors to choose to claim an old age pension up to 2 years before their pension age. If this option is chosen, then the OAP is paid and working age benefits cease from the chosen date.