

24.01.16.

### **3.6 Deputy M. Tadier of the Minister for Social Security regarding a review of Home Care's Allowance (OQ.8/2024)**

Will the Minister commit to reviewing the eligibility requirements for home carer's allowance, including the rules around a claimant's contribution record and non-qualification if the claimant is in receipt of an old age pension; and if not, why not?

#### **Deputy E. Millar of St. John, St. Lawrence and Trinity (The Minister for Social Security):**

I thank the Deputy for his question. One output of the high-level review of social security benefits undertaken last year was a recommendation to investigate potential changes to contribution rules for all benefits, including home carer's allowance. This work is scheduled to take place later this year. Home carer's allowance was the subject of a discussion with Deputy Barbara Ward at a Health and Social Security Panel Scrutiny hearing in September 2023. As Deputy Ward recognised then, the rules in relation to overlapping benefits, which do not allow someone to receive more than one contributory benefit from the Social Security Fund, are a fundamental principle of the social security system, and I have no plans to change those. However, as I explained to the Deputy then, I am committed, during my time of office, to looking in more detail at the support that is offered to carers and how that support is delivered. That will include those claiming home carers allowance. In addition, a review of the sustainability of the Long Term Care Fund is also included in my delivery plan for 2024. All carers play a vital role in our Island and since taking office, myself and the Assistant Minister for Social Security have worked to have a better understanding of the challenges they face. This year I will be implementing the new care needs at home benefit, which will look to provide extra financial support to low-income families where care is being provided at home. Following the Assembly's decision in December, we will develop a new scheme to provide financial support to parents who have children with terminal and life-limiting health conditions. I will also be lodging changes to extend home carers allowance to parents who are caring for more than one child at a care level lower than the current H.C.A. (home carer's allowance) threshold. In my discussions with carers and care-focused organisations, recognition and practical support, such as respite, appear highest on the list of things which carers want. To that end, I will continue to work with other Ministers to improve practical support available to the Island's carers. I am aware that many Members are interested in this issue. However, it is a very complex issue and one that will take time to properly investigate.

#### **3.6.1 Deputy M. Tadier:**

I thank the Minister for the full answer. I take that as a yes in the roundabout that she will commit to reviewing it. Does the Minister agree that we should not really be classing social security pensions as ordinary benefits but contributory benefits, because they are something that an individual has paid into over many years? So it is effectively largely their money. Does she therefore also agree that it would be wrong to say that if somebody is a carer and happens to be a young pensioner looking after perhaps an older pensioner, that they should be treated any differently to somebody who is still in work?

#### **Deputy E. Millar:**

I think there is a continuing misunderstanding about the nature of the social security pension. In paying into the Social Security Fund, nobody is creating a pot of money that is reserved for them. It is effectively an insurance scheme you pay in during the course of your working life, and at the end your years of contribution record then develops your pension. When we pay in, we are paying for a

whole number of things. We are paying to fund other pensioners' pensions. For example, monies that we are paying in now will go to paying pensions. We pay for long-term incapacity, sickness incapacity benefits, short-term incapacity benefits, and things like home carer's allowance. As I say, it is a complex area and the issue with pensioners, if you become a carer, once you receive pension age there is no question that you will not receive home carer's allowance because that is a working-age benefit. There are concessions available for people who are already receiving home carer's allowance when they become pensioners, and they do not lose any funding. They receive the funding that they would have received and the basic rules apply to everyone that only one benefit is payable. The issue about no carer, very few carers are asking me or telling me that they want payment for looking after their relatives.

### **3.6.2 Deputy C.D. Curtis of St. Central:**

My understanding is that the care needs at home benefit has been worked on for a number of years. Could the Minister tell us when that might be in place and give us some details?

### **Deputy E. Millar:**

I thank the Deputy for her question. Yes, I agree that the care needs at home project has taken longer than we would all have liked. However, after some delays, it has really taken on ... it has been a focus of last year, continues to be a focus. We will be rolling it out by quarter 3 this year at the latest, but we certainly aim to have it rolled out much sooner. We had initially proposed a small pilot version but we have decided that rather than add an extra pilot into the process supporting a small number of people, we will go straight to the benefit ... we will go straight to launching the scheme. I consider that to be a positive. The care needs at home benefit will aim to support lower income families by meeting the additional costs of caring for someone at home. So, for example, if someone is being cared for, there may be extra fuel costs because they need more heating. There may be extra costs such as regular washing. They may need more consumables. They may need speciality foods. So the care needs at home project will aim to cover those costs or some of those costs for relevant families. My team really are working very hard to bring that in as soon as we can.

### **3.6.3 Deputy C.D. Curtis:**

I thank the Minister for answering that. Just to confirm, this will be a means-tested benefit?

### **Deputy E. Millar:**

Yes, it will target particularly lower-income families.

### **3.6.4 Deputy M. Tadier:**

There are members of the public out there who do believe that a carer's allowance should be paid even when you are a pensioner in receipt of a social security pension. I have a constituent who has not left the Island for 7 years. I do not know if we can imagine quite a thing, not having left Jersey for 7 years. She says, quite simply: "I think that home carer's allowance should continue when you receive your pension, as nothing has changed and you are still caring for that person." Does the Minister not agree that if somebody is providing care for another person, they should be eligible for carer's allowance and it should be that simple? Would she commit to be open-minded in that respect during the course of her review?

### **Deputy E. Millar:**

I am open-minded, but I think we have to remember that it is not just about home carer's allowance. The Social Security Fund has developed over decades that people pay in one set of contributions and receive one benefit. To give pensioners 2 benefits because they have caring responsibilities, would put them in a preferential position to someone, for example, of working age who is not working but is

caring, and they will receive more money than that person who only receives home carer's allowance. We have to consider all sectors of the community and all carers, and it is a very difficult thing simply to focus on pensioners. I would also emphasise that any pensioner who is caring for another pensioner, for example, if the person cared for meets any of the personal care requirements, they will themselves qualify for long-time care. I would encourage anybody caring for a relative who is older to speak to the long-term care team at C.L.S. (Customer and Local Services) to make sure that they are receiving long-term care where that is applicable to them. Long-term care does cover things like respite, it covers carers' respite, so it would enable a person such as the Deputy's constituent to have support to leave the Island by providing respite for the person that is being cared for. There are multiple sources of support and anyone in that position I really can only encourage to speak to the Pensions and Care team at C.L.S. Thank you.