

STATES OF JERSEY

Health, Social Security and Housing Scrutiny Panel Income Support Sub-Panel

MONDAY, 23rd FEBRUARY 2009

Panel:

Deputy G.P. Southern of St. Helier (Chairman)
Deputy D.J. De Sousa of St. Helier (Vice-Chairman)
Deputy T.A. Vallois of St. Saviour

Witness:

Mr. F. Le Gresley M.B.E. (Citizens Advice Bureau)

Present:

Mr. E. Le Quesne
Mr. G. Houghton
Ms. C. Le Quesne (Scrutiny Officer)

Deputy G.P. Southern of St. Helier (Chairman):

An old hand at this, I believe. You have been here a number of times before Scrutiny but just before we start, if I may just introduce the sub-panel to you on Income Support. I am the chairman. My vice-chairman is Deputy De Sousa. We have got Deputy Tracey Vallois and our 2 lay experts, I call them, trying to give the man on the streets perspective, Ed Le Quesne and Geoff Houghton, who you probably already know. Before we start just drawing your attention to the warning in front of you about the conditions under which you are giving evidence, and to welcome you today and say, basically, fire away. Obviously you are one of those at C.A.B. (Citizens Advice Bureau) who had experience of ... I assume, people come to you with problems and without problems associated with income support. Here we are, a year in, you were in at the beginning, how do you think we are going now, and what is your experience over this past year?

Mr. F. Le Gresley (Citizens Advice Bureau):

Unexpectedly, I thought we would be inundated with a lot of problems and inquiries about income support when it was introduced but looking back historically over the data we have not had the expected increase that we were anticipating back in January/February last year. In 2008 we dealt with 529 issues, as we call them, relating to income support and in the year to date we have dealt with 57, of those 2 of them relate to special payments. The other 55 are about basic benefit. Up until this year we did not split the 2, but we do now. Just to give you a comparison of what that means. In 2007 when we still had the welfare system we had 384 Parish welfare inquiries but we also had family allowance, mobility, attendance allowance, D.T.A. (Disability Transport Allowance), et cetera, so taken as a whole we have not really increased significantly at all in matters relating to all the benefits that are covered by income support or actual income support now. What we have been doing is obviously helping people fill in the application forms which, to be honest, some people do find difficult, particularly those of a different nationality who need, obviously, extra help and we have, as most of you know, Portuguese speaking

advisers who help people fill in the forms. We have had people not understanding how the benefit is calculated with all the various components and all the different disregards, capital income, et cetera. So, we have got 2 case workers who are trained up to do calculations. We have a spreadsheet on the computer system to use or we do them manually, and I can show you the type of form we use to work out the benefit. Historically, 9 out of 10 we get right. When we check with Social Security we are kind of, more or less, at the same figure, give or take a pound. Occasionally we have been right and they have been wrong and they have corrected their figures and other times we have been wrong and usually because we have not had all the information from the client, there is something missing that we have not been told about. We take written authority which is a form that Social Security have approved so that we can exchange information by telephone or by fax, email or whatever, and that works very well. We have a very good relationship with the officers in the section and only a couple of weeks ago my 2 case workers went down there and spent the morning with them to see if there was any more we could do to improve the exchange of information.

Deputy G.P. Southern:

So are you saying the level of inquiries coming to you remained more or less the same before and after and that is despite there was obviously an expected increase because initially nobody would understand the system, so it is ... so the introduction of a single point of contact or a single system has not reduced the amount of queries but it has not increased?

Mr. F. Le Gresley:

Correct, yes.

Deputy G.P. Southern:

You said you had got 2 of your workers who are trained. Trained with Social Security?

Mr. F. Le Gresley:

Yes.

Deputy G.P. Southern:

They have taken them through the system and explained?

Mr. F. Le Gresley:

Yes.

Deputy G.P. Southern:

I must come and visit and they can explain to me.

Mr. F. Le Gresley:

We have all had training. We have had 2 lots of training directly from Sue Duhamel, and we have gone through examples and that sort of thing, but 2 case workers obviously go into it more deeply so they have had extra training with the department.

Deputy G.P. Southern:

We saw a lot of changes over the year, adaptation to, for example a classic was the attendance allowance which did not appear to have been catered for properly at all and then subsequent changes for G.S.T. (Goods and Services Tax) and adjustments and upratings, what is your experience of those adjustments, in particular?

Mr. F. Le Gresley:

That was one of the points I would have made. It has been difficult to keep track of the changes in

regulations and decisions relating to this benefit. Obviously it is my job to be sure that the information we give to the public is correct so I follow the States Assembly propositions and questions posed by Deputies, such as yourself, to the Minister, and any new regulations as they come out. We have a document which was given to us by Sue Duhamel before income support came in which is ... I think it is about a 36-page document - you have probably seen it - which sets out much more detail than obviously the leaflet does on how income support works. What we have been doing is my 2 case workers and my assistant manager and myself, we each have a copy of this and we update it all the time when new changes come in or new percentages of disregard, such as the most recent ones, so that we have got that document up-to-date. I am trying to get the department to do this on a Word document so that if they update it at their end we have got access to it rather than have to keep manually changing this document. But it has over the years proved to be a very useful tool because I do recall sitting here in front of a Scrutiny Panel before income support came in saying that the problem with Parish welfare it was not written down and therefore each Parish did, to a certain extent, their own thing. What we have here now is a document that we understand, we understand the parameters within which they work and provided we keep it up-to-date we are reasonably confident we can give correct advice to the public.

Deputy G.P. Southern:

Ongoing, what sort of queries are coming to the fore to your department? What are you noticing about where people are confused or not clear about?

Mr. F. Le Gresley:

In anticipation of that question being asked I went through the last 57 inquiries for this year - we have had 57 this year. I went through each one and looked at the type of query. There are people obviously who have had their reassessment done that they do not necessarily agree with the reasons for reduction of their benefit. For example, we had somebody who had decided to become self-employed while on income support and they were being challenged as to why ... whether the business was profitable in the first place because within the guidelines it says that if you are going to go self-employed you have to be able to quickly prove that you can earn more by being self-employed rather than going out and getting employment. This person was being asked to produce a set of accounts fairly quickly for their new business, which I did not think was unreasonable. The main inquiry is when people get the letter which they do not understand, and that is the big issue, they do not understand the letters that are sent out to them. They say: "Well, I do not understand how I am down to only £5 a week or something" and we take them through each stage explaining that they got the deduction for their rent, they got the deduction for H.M.A. (Household Medical Accounts) and, in some cases, there are service charges on their accommodation which has also been covered, so those letters, I have to say, are difficult to understand and need improving to the public when they are advised of their benefit or any changes in their benefit. But that apart, we have not really had, which is what I would have expected to have seen perhaps, any real complaints about the administration or the lack of care or whatever with the system. Most of the inquiries have just been: "I do not understand this letter. I do not know how to fill in the form. I do not know why they are changing the amount that I am receiving." But when it is explained to them, and we go through it step by step we seem to clear the problem as far as possible.

Deputy G.P. Southern:

That seems to suggest to me that people are not feeling comfortable about or are not getting the answers from staff down at Social Security. You are the second stage. If I do not understand what is happening to me I would go into the department and say: "What is happening here? What is this about?" Presumably they are not getting satisfaction. Do you know?

Mr. F. Le Gresley:

Well, I think a lot of people use us as a second ... go somewhere else to get the same answer, if you see what I mean. They may have checked it with the department but they do not necessarily believe what

they have been told and they would like somebody independent to have a look at it, which is understandable. So they would come to us and say: "We have been to the department, they say this is the right figure but could you check it for us because we do not understand why it has gone down" or whatever. I would not say ... I do not think I can make an assumption that the department have not had the time or bothered to go through it. I think it is just they want a second opinion and that is why they come.

Mr. G. Houghton:

Frances, can I just ask, transparency seems to be an issue which C.A.B. seem to be able to provide to your case workers. They seem to be able to say: "Look, this is how the figure has been arrived at." Is that something which you could ... it would be helpful if maybe the Social Security Department could do that from the beginning. Is that something which we could look at and work towards; transparency of the letters and the communication?

Mr. F. Le Gresley:

At the outset we were consulted about the wording of the letters that were going to be sent out. Since it has come in we have not been asked again. I do not think anybody looking at the letters which explain how much benefit you are receiving could say they are good letters, because they are not. Not only is the figures, the boxes, complicated to understand because sometimes it moves from monthly to weekly and adjustments. I accept it is a complicated system that they are trying to administer but I do not think anybody has really thought it through as far as the letters that are sent out. There are some examples of bad English and all that sort of thing which can be quite annoying. I mean, what we all need to understand, and I am sure you do, is that income support is a complicated benefit because it is tailor-made to individuals, so you cannot say that 2 people living alongside each other are going to get the same amount of income support, because they will not, because one might have capital, one might have a higher income, one might have an impairment component, et cetera. So, really, everybody's benefit is different and because people do not understand that is the principle of it they would like to see a system whereby if you earn less than £25,000 or something you get so much a week. That everybody can understand and it is very straightforward. But if you say to people: "Well, you are individually going to be assessed in all these areas, housing, household component, child care, et cetera" put all that together it is a complicated thing. So I am not sure that you can make it more transparent other than perhaps producing more detailed booklets, explanation booklets, because the original booklet is very vague on a lot of areas. It just glosses over quite radical changes to the system. So maybe the original booklet which is available to the public needs to be written again in the light of the benefit running for a year. The other issue that they have had a problem with, and Geoff is very well aware of this, is keeping their website up-to-date and they still have a document on there to this day that states that income support is due to come in in February 2008, or whatever. So, while it is an annoying thing because we refer people to these things on the States website and it is still out of date. Similarly changes to the component rates, we have reminded them on 2 occasions that they have not been changed when the new rates have gone up. We have had to do that and it should not really be our job to be telling them your rates are 2 or 3 weeks behind being updated.

Mr. G. Houghton:

Your case workers that are able to help people understand how the figure that is given to them is arrived at. Is that something which maybe Social Security could do? If Social Security are already doing that would that mean that you have ... I think you know what I mean.

Mr. F. Le Gresley:

Yes.

Mr. G. Houghton:

Is that something Social Security really ought to be doing for us anyway rather than leaving people, here is a figure, how on earth do we get to it?

Mr. F. Le Gresley:

I think the original intention was that they would receive a calculation breakdown of how you arrive at your final figure. Certainly that was in the wish list from the beginning, that there would be much greater - the word you used - transparency on how we arrive at this final figure. It is not difficult. We produced our own checklist and it is not difficult to show somebody a checklist of your components, your disregards, et cetera. But we have to bear in mind that at their end everything is done on computer whereas at our end we are still prepared to do things manually and therefore they would have to give, probably, a massive printout to show them how they got to the final figure. But I would agree that it should be an improvement of the system to give you a printout of how each component is calculated and your disregards, capital or whatever, to arrive at the final figure. That was certainly what we wanted and is what we were looking for in the welfare system when that was around as well.

Deputy D.J. De Sousa:

You have actually answered my question there, but following on from that. With income support a year on, how do you feel it is now addressing poverty?

Mr. F. Le Gresley:

I would say that because the amounts being paid out, the actual value of the components is substantially higher than the old Parish welfare system, it has taken a lot of people out of extreme poverty who are on income support. The other big, big bonus is that people who have been here 5 years residence receive help with their rent. They do not have to be housing qualified as they did in the past. So you have got a whole 5 years, if you like ... 7 years actually residence, people who qualify for income support who get help with their housing, whether they are in a lodging house or whatever. So that has to be an enormous improvement on what we had before. The component rates are, and certainly since the last increase in February, have gone up again substantially. We have now got a 10 per cent disregard for earned income, there are new disregards for maintenance and things like that, so all in all the package that they have now ... I mean I have worked out situations where it is better to be on income support than earning the minimum wage. If you are on 40 hours minimum wage you are better on income support. So that is an indication of how good the benefit is in monthly terms, if nothing else.

Deputy G.P. Southern:

However, it is also an indication how badly it is targeted in terms of being, supposedly an in work benefit, that there should be a benefit of going back to work.

Mr. F. Le Gresley:

Yes, well that brings you back to the argument that the minimum wage is too low because you would have to work something like 50-60 hours a week, which obviously some people on minimum wage do to manage, to be better off than being on income support.

Deputy G.P. Southern:

So minimum, basic support you need for your circumstances.

Mr. F. Le Gresley:

Yes.

Deputy G.P. Southern:

One of the issues we discovered when we were looking at setting up the system was that it was going to be designed to target single parents as major beneficiaries. From your knowledge of how it works, has

that been effective?

Mr. F. Le Gresley:

Yes. Yes, but - there is always a but, is there not? It has if their 5 years residence or 10 years historical residence, but of course we have lost family allowance and that is a major issue because family allowance was based on your first tax return. Your tax return evidence was the trigger for receiving family allowance. So you could work effectively in Jersey, say, for 18 months and qualify for family allowance once you have had your first full year's tax assessment. Now, what we have had, and we have had some quite sad cases of single parents who have arrived in the Island ... with no children, shall we say. They form a relationship and the relationship breaks up and they are pregnant and they have not been here 5 years, if they had been here 4 and a half there is discretion for the Minister to make a payment but in one case a person had been here 2 and a half years and she struggled doing a part-time job. She had maternity benefit but of course that ran out after 18 weeks or whatever, so she was basically getting friends and whatever to look after the baby while she went out to work and she got so stressed out one weekend she handed her baby away, gave her baby away to strangers virtually. On the Monday we were trying to get the baby given back by these people. That was an extreme case and I did contact the Minister about it and he did use his discretion to make her some payments for a couple of weeks until something was sorted. We do not know how it was sorted, whether she returned to her country of residence of where she was born, but that was a situation where she just gave up basically and thought: "I cannot manage." We have had other cases where single parents who have new children, if you like, on arriving on the Island whereas the old family allowance would have helped them, at least given them some steady income, that is lost under the new system and that is a worry.

Deputy G.P. Southern:

It certainly would be ... you are divided by 2 different groups there. One, the 5 year qualifier used to be 12 years to qualify, helped with rental. What impact does that have on funding? That has got to be major. It is a swallower of funding I would have thought.

Mr. F. Le Gresley:

Yes, because they were previously not given anything towards their rent by Parishes. There might have been extreme situations where a Parish would consider payments for lodgings for a limited period of time but not ongoing as it is at the moment.

Deputy G.P. Southern:

Then there is the new group of single parents or parents who have not, in the absence of family allowance, which used to be a lot more universal in its application.

Mr. F. Le Gresley:

Yes.

Deputy G.P. Southern:

The other issue that has come to our notice, I would say from the very beginning and throughout the year is, rightly or wrongly, people worrying about their medical costs. They do not understand what the H.M.A. is doing. Could you just tell us what is happening on that front. Do you have any experience of medical costs?

Mr. F. Le Gresley:

Again at the 57 I looked at this year, H.M.A. did not crop up at all. But what I would say is that, again, there is a complete lack of understanding out in the streets about how a Household Medical Account works because the principle is quite simple. It is a form of insurance really. You have premiums deducted from your benefit to guarantee that you have got enough money for 4 visits. If you have a

clinical aspect, if you have some medical problem, then you might have 8 visits provided for, 12 visits and so on. An account can go into credit, it can go overdrawn, so if you have to go 6 times in the month but then not go for the rest of the year it does not matter because the account is allowed to go overdrawn. What people do not seem to understand is that they seem to still be under the impression that I have had my 4 visits so I am going to have to pay from now on, I cannot afford to go to the doctor so I will not go. That is totally ...

Deputy G.P. Southern:

Incorrect.

Mr. F. Le Gresley:

That is incorrect. That is not what you are supposed to do. You are supposed to go to the doctor. The doctor will charge your H.M.A. There might be a small co-payment but my understanding is most G.P.s (General Practitioners) do not do the co-payment of a fiver or whatever. So therefore Social Security are alerted to a pattern of going to the doctor quite a lot all of a sudden and no money to cover it, they would contact the G.P. and say: "Is there an issue here?" "Yes, they have got a serious illness at the moment." They would then send them an impairment component application form. The doctor would do his bit and then they would get more money and the H.M.A. contributions would go up. If it got into dire straits the scheme says that there would be a special payment made to clear the outstanding balance. All H.I.E. (Health Insurance Exemption) recipients were moved on to H.M.A. and they were given not just the 4 but the 8 visits as the basic component. If they were on attendance allowance they were given the higher level again. But I do know, and this goes back to this letter that we were talking about before, people do not understand that it is deducted from their benefit. They think that this is new money that is being put aside and they do not understand: "Why is it that I am being deducted £3.80 a week for this H.M.A." That is not well explained anywhere. The leaflet does not really explain it but if it was well explained I do not think it would be such a major issue.

Deputy G.P. Southern:

Again it was an issue that we raised with the department when they were setting off. We know that one of the classic defects in any benefit system is people do not know what they are eligible for and they do not know how the system works and they need to communicate clearly what is going on. It was probably, I think, missed.

Mr. F. Le Gresley:

Yes, I think so. Because it was so new it needed to be explained better from the outset, definitely.

Deputy G.P. Southern:

You have referred to you have now separated special payment queries from others. Can you just tell us your experience with special payments?

Mr. F. Le Gresley:

The turnaround is too slow. The ones that we have been involved in, we have people whose chances of a property because the deposit was too slow and forthcoming from the department. The requirement to provide quotes is fairly common for white goods or whatever and carpets or whatever. That was the system with welfare, I do not think people have any problem with getting one or 2 quotes if they need to buy something. Payment is made direct to the supplier not to the applicant. The Constable has just walked in, but I am reminded about the report from the Parish where they made reference to somebody who was told to use their savings to pay for carpets, I think it was, in that case. The actual scheme does not say that you would reduce your savings if you have any. It says it is down to 25 per cent, so if your capital allowance is, in simple figures, £12,000 you are expected to use £8,000 of that to ... have I got those right; £9,000. You are expected to use £9,000 for emergency bills such as a new cooker or

whatever but you should still keep your 25 per cent of your capital allowance. The example that was in the report, it seems as though all their savings were going to be used, so that was wrong and it should have been challenged at the time. Having said that, I think it is fair to say that most people who were not on income support, if they needed some new carpet or need a new cooker, would dip into their savings whether they are down to the last 25 per cent or not, so I do not think we should get too excited about the fact somebody is using their savings to pay for essential things to live on. Most people end up borrowing money rather than using their savings anyway. But special payments in general; no, we have not had any major ... I think they need to be turned round quicker, that is the only thing I would say.

Deputy G.P. Southern:

As far as you know there is no red flag system that can ... it is fairly obvious that the classic one we have heard about is that: "My cooker has blown up, I have got 3 kids", and: "Yes, we can deal with that in a fortnight." I mean that is no good to anybody.

Mr. F. Le Gresley:

No. I think it needs a champion to fast track some of these through. I think that they go into a tray, I guess, or a system but if somebody rings up and says: "Well, this needs to be fast tracked because they have got no ... cannot cook for the children" then it would be but they do not necessarily work on the basis of ... because everybody would like them to fast track at the same time, I guess. So it helps to have ourselves or a States Deputy or somebody fast tracking a special payment if it is for something fairly crucial.

Deputy G.P. Southern:

I do not want to put even more workload on either you or the Deputies. I am thinking there has got to be a better way to do this rather than ...

Mr. F. Le Gresley:

There ought to be. But I think it is about staff numbers probably processing them.

Deputy G.P. Southern:

One of the problems that I have flagged up over the years, in fact, is Social Security trying to do more and more with less and less resource, and that basically comes down to staffing. What you get is stressed staff rather than an effective, efficient delivery of service. But that is a wider issue perhaps. I know you were critical of the report that came through from the St. Helier Parish officials, would you like to expand further on that? You mentioned one item on that.

Mr. F. Le Gresley:

Well, I did read the report with interest. As I said, when I have commented on it it was not a finished report, clearly, because it had gaps in it and had some errors in it. But, what it did highlight was the loss, if you like, of the community care that was available ... well, I would say most Parishes under the old welfare system because they did know the people who were in need, or certainly those who came to their door anyway, and therefore if they did not collect their benefit every week then somebody might make a home visit, or whatever. One would not expect, in all honesty, and I have never been under any illusion that this would happen, that a benefits agency paying out 8,000-odd people a week benefit on income support would be doing home visits to check up if everybody is all right. That was highlighted in the report and I commend to the Parishes and, in fact, I notice St. Clement were just looking at the scheme at the moment, so that is what is needed. What I think; the report made a number of statements which did not seem to be backed by any facts. They were controversial statements which the media jumped on and one case which caught the reader's eye was the chap who died in his accommodation. I would just say in response to that, that people die everyday. Some die in their homes, some die in hospitals, this person died in their flat. I would say that is the end of the story. You cannot blame a

benefit system. You cannot blame the Tax Department. You cannot blame anybody for people dying in their homes. The sad fact is that nobody knew he had been dead for a few days. Well, that is what happens in life and I think it was wrong to say, to point the finger at Income Support and say it is failing because somebody has died in their house. I do not think the 2 are connected at all. That was really my views on that.

Deputy G.P. Southern:

I am aware that we are running over time. I presume, Simon, you are ...

Connétable A.S. Crowcroft of St. Helier:

Only that I have got to go up to the school at 3.00 p.m.

Deputy G.P. Southern:

Okay, no problem. Five minutes.

Deputy D.J. De Sousa:

Are you aware that the transition period is finishing in October this year and what, as a department, are you preparing to put into place for the suspected influx of problems?

Mr. F. Le Gresley:

Well, it is being phased out come October, going out over 3 years, is it not, 3 tranches? So it will be reduced by a third unless they have already moved on to requiring income support in their own right anyway irrespective of the protected payment. Obviously some of those people, for example, those on attendance allowance, some will have been in homes and their situations may have changed, or whatever. My understanding is, and I am not privy to the new Minister's thoughts on this, but those on disability transport allowance and what I have read, they were sort of guaranteed that payment for life, as I understand it, and the previous Minister made a statement that they would continue to receive it irrespective of any phasing out of protected payments. If that policy is adopted then those on D.T.A. would not lose it, during their lifetime anyway. The biggest issue is those who were receiving rent rebates and because their income is too high to now receive income support their protected payment will have to fall away and therefore they will be finding that they will be spending more of their income or their capital on their housing costs. How are we going to prepare for that? Well, I know one or 2 of our clients who are in that situation but unfortunately with the current downturn in the economy they are already seeing their savings whittle away as there is virtually no interest on their savings now, so they are already touching their capital now. It could be, as they reduce their capital, they will fall within the system because their capital is lower, therefore the disregard for 250 starts to not be so important and they come within income support. I believe there is something like 3,000 people on protected payments so each one would need to be looked at and see what protected payments they are hanging on to.

Deputy G.P. Southern:

Again, we come back to the communication issue. I do not know if people are aware that come October things are going to change. If they were aware whether they are still, it is probably not at the forefront of their mind, they should be being informed as to what is going to be happening to them in plenty of notice so that they can prepare.

Mr. F. Le Gresley:

Some of the protected payments are for longer than that, the attendance allowance. So, those will be more of concern, I think, those particular type of payments.

Deputy G.P. Southern:

The other issue I think that has come to our attention is that on occasion, even given that is a complex

system, Social Security staff themselves do not appear to have been fully trained up and understanding the system themselves. So I am afraid that in certain circumstances you go in one day and you ask one person and you get one answer, you get a different answer the day after, have you found that at all? Can you reinforce that or not?

Mr. F. Le Gresley:

Yes, that has occurred. People come in and have said: "We were told this" and we would say: "Well, that is not correct" and we ring the department just to check in case they have changed the rules and they say: "Sorry, but they were given the wrong information." It does happen. I mean, I would not say that in our organisation we could be 100 per cent perfect. While we may have the right information available somebody might, a new trainee or something, might give without checking. Hopefully not. The thing is just to accept and own up to the mistake and correct it as soon as possible.

Deputy G.P. Southern:

I am just going to close this up. Is there something on your list, in your bundle, that you were expected to be grilled on or want to tell us and you have not?

Mr. F. Le Gresley:

No, I think we have covered them, because a lot of the questions were pre-asked. We have not discussed reassessments for when people are on an impairment category, and I think there is a need to be, again, very proactive with people who have either a terminal illness or a serious illness that has been diagnosed. Once they are on an impairment code, obviously they might go in at level 1 or 2, but if it is a brain tumour or cancer or something like that, one would expect fairly rapidly to meet and move on to the next level. They are not always proactive enough in the department in checking up on people saying: "What is your level of health now? Has it deteriorated? Should we be reassessing you?" Again, I think the G.P.s are not proactive enough because they obviously know their patients condition and they can and they are required to keep the department informed so that if they are needing more home visits or whatever it might be that the information has been passed through, so an upgrade or reassessment of their impairment. We have had a case where this just did not happen and we raised it with the department and they said: "Well, nobody has pointed out that this person is getting worse." When they contacted the G.P. the G.P. did not reply for 5 or 6 weeks to the letter so, again, there was further delay. They were prepared to backdate some of the extra money but when you are dealing with people who are seriously ill I think that is very important, reassessing their medical condition at regular intervals, once you know what the illness is. So I think that is an area that needs to be improved.

Deputy G.P. Southern:

Talking about backdating, have you come across issues where the department has miscalculated and the recipient ends up owing them money and they come after to you and claim it, do they not?

Mr. F. Le Gresley:

Yes.

Deputy G.P. Southern:

Even though you are on benefit.

Mr. F. Le Gresley:

Yes.

Deputy G.P. Southern:

A problem?

Mr. F. Le Gresley:

Well, it is a problem if you have got to pay back an overpayment of benefit. It happens. Not just in Jersey, it happens in England a lot, overpayment of benefit. I think they do take a reasonably sympathetic view but obviously they wish to see it recovered as soon as possible. We have had negotiations for one or 2 people which have meant that they have had more time to repay the overpayment.

Deputy G.P. Southern:

Certainly my impression is, and my experience is, that they want it paid back pretty sharply and, I would say, often unreasonably.

Mr. F. Le Gresley:

I think the emphasis on speed is more where they have not been given correct information which has resulted in overpayment and maybe that is because of the ...

Deputy G.P. Southern:

That is a different issue perhaps.

Mr. F. Le Gresley:

That is what I am trying to say. If an applicant has withheld or not given correct information resulting in overpayment they are going to be more vigorous in recovering it. If they have made a genuine error at the department then obviously they have to take a more, sort of, relaxed view about recovering it because it is their mistake.

Deputy G.P. Southern:

Thank you very much.

Deputy D.J. De Sousa:

It was very informative.