

Overpayment of Income Support Benefits – Submission from Enable Jersey

Enable Jersey is a pan-disability charity offering, amongst other things, advice, support and information to anyone living with a disability, their family, friends or carers. We have not had any specific requests for support re overpayments but are often asked about and give advice re eligibility for benefits in general.

We have fostered good relationships with colleagues within social security and are generally able to make contact and discuss issues, concerns, feedback with officers directly, whether that be on behalf of clients or supporting them to attend meetings or have conversations themselves.

Apologies if our general feedback and observations are perhaps a little off the mark but we would offer that:

- A 'one size fits all' approach does not always work, not everyone is able to read/understand/communicate in the way the system requires. Face to face support as well as different modes / types of communication, information needs to be explored and offered simply and easily.
- How can the system identify and protect those who wish to be seen as coping and independent and therefore minimise their 'impairment' or those who complete the application incorrectly and don't have the confidence or ability to ask questions or challenge the conclusion? For example, when someone has been receiving maximum benefit for some years but then completes a review impairment questionnaire suggesting all was now miraculously well the 'system' simply processes this information and sends a response when such changes need to be highlighted by the system and raised for review.
- How can we better understand the needs of those people with invisible, hidden and chronic conditions or where needs are fluctuating so that benefit can be easily adjusted when they are feeling better or worse? Would more people come forward at times of change if they felt that step up or step down adjustment was easy and they wouldn't risk losing out or facing long winded reapplication processes?
- Can the benefit system be more flexible to be able to support people with 'different' care, support needs or where they can live quite well and without reliance on services if they had more support with simple costs such as increased laundry, more heating, more showers, medicines, therapies, specific diets, alternative therapies etc.
- How can the system encourage people to be more open and honest about their good days / worst days without the fear of losing out. People often find it hard to ask for help, accept help and certainly to challenge decisions especially if they feel their honesty is being questioned.