

Deputy Richard Renouf Chairman Health and Social Services Panel Morier House St Helier JE1 1DD

March 8, 2016

Your ref: 517.34

Dear Chairman

#### **Living on Low Income**

Thank you for your letter of February 9, 2016.

It is important that you are aware that the St Clément Support Teams exists to provide parishioners with practical and emotional help and not financial support.

"Welfare" was the responsibility of each parish until 2008 when this was transferred to the Social Security Department as Income Support.

Since our formation some seven years ago we have helped some 445 St Clémentais. Some have been requests for short-term support where we have been able to assist with transport for medical appointments, for example. Other referrals have resulted in more long-term support, typically stroke victims, or others unable to drive or use public transport, that need to be taken shopping, or have it done for them, need transport to physio treatment or, indeed, social engagements such as bridge sessions.

We also organise social events ourselves including regular coffee mornings, bingo sessions, barbecues and outings for lunch or to the Battle of Flowers. All of this helps those who might otherwise be isolated with social interaction, which is so important and valuable.

On occasions we are able to refer parishioners to other more appropriate charities and agencies such as the Citizens' Advice Bureau whose knowledge and experience can be more suitable.

When discussing the needs of parishioners we do not ask to see their incomes and outgoings, therefore it is impossible to answer your questions in a quantifiable way. However, we can make the following observations:-

## 1. Has there been an increase in the number of people living on low income? If so, what do you think are the causes of the increase?

We, the St Clement Community Support Team, have no quantifiable evidence that there are more people (than last year) living on a low income. Subjectively, we sense that this is the case and we are aware of more people seeking additional help by way of food parcels from Grace Trust and the Jersey Christmas Appeal. The parish have also helped more people with JEC vouchers than in previous years.

### 2. How does living on a low income typically affect the people you work with?

We note parents often make sacrifices in order that their children can take part in organised activities. People sometimes depend on charity shops for clothing both for themselves and their children. Presents, treats and gift for children are sometimes of very low value or second-hand. One particular single mother the parish helped financially at Christmas time was overcome with emotion and declared she would 'now be able to get the kids Christmas presents'.

We have also been made aware of families with a member who has special needs having their benefit stopped or reduced.

Some parishioners have advised us that they have problems paying for optical and dental treatments.

#### 3. Do you think the benefit system is adequate to support those on low income?

We do not feel qualified to answer this question definitively. Some low income families seem to manage, and others do not. In our experience those who struggle most are single parent families and those with a family member suffering from sickness or disability and awaiting assessment. What is fairly evident however is that there seems to be a gradual erosion of benefits and those who depend on them will find it increasingly difficult to cope. The old Parish Welfare system was more responsive to individual circumstances than Income Support and allowed rather more discretion in awarding benefits.

# 4. What improvements do you think could be made to the benefits system?

From what we know of the system by talking to parishioners who use it, it needs to be more responsive to changed circumstances - unexpected illness, breakdown of relationships, admission to prison or care, changed working hours in the case of part-time workers. The Income Support system has not caught up with them. We have had examples of families starting the week-end, literally without a penny, and have had to depend on either the Salvation Army or Grace Trust for food.

We hope that these comments are helpful.