

**WRITTEN QUESTION TO THE MINISTER FOR SOCIAL SECURITY
BY DEPUTY I. GARDINER OF ST. HELIER NORTH
QUESTION SUBMITTED ON MONDAY 16th JUNE 2025
ANSWER TO BE TABLED ON MONDAY 23rd JUNE 2025**

Question

“Will the Minister state, for each of the last three years, the number of people with a mortgage who were in receipt of any type of Social Security benefit; and provide the total amount received broken down by each category of benefit?”

Answer

The Employment, Social Security and Housing Department does not hold data on mortgages. It is therefore not possible to provide any analysis that links benefit payments to individuals holding a mortgage.

Benefit payments are made in a range of categories:

Contributory benefits made to working age people are assessed on the contribution record of the individual and the specific requirements of the benefit - e.g. having an STIA certificate, being a parent of a new baby etc.

The contributory old age pension is paid to those above working age with a sufficient contribution record acquired over their lifetime.

Long term care benefits are paid to adults who have significant long term care needs.

Health insurance benefits are provided to adults who satisfy a contribution condition and their dependent children

Income support benefits are provided to low-income households based on an assessment of household income, assets and needs.

A range of additional means tested benefits are provided to lower income pensioners based on income tax liability and savings. The Community Costs Bonus is also provided based on tax liability but is not restricted to pensioners.