

# 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

**Witnesses:**

Reverend P. Wilcox (Prison Chaplain)  
Mr. J. Hodge (Shelter Trust)

**Present:**

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

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

Welcome to this Income Support Sub-Panel. We are investigating the effectiveness and impact of income support a year in. Just for the sake of order, I have to draw your attention to the notice in front of you which talks about conditions under which you appear here. Once read, I am sure it will make sense to you. I would just like to introduce the members of the panel. Obviously, I am Geoff Southern, chairman. There is Deputy Debbie De Sousa who is my vice-chairman; Deputy Tracey Vallois; and our 2 lay advisers you probably know, Geoff Houghton and Ed Le Quesne. For the sake of the record we are recording and it looks like a fairly formal setting, but do not worry, we are here to listen to you. We are not here to grill you unless you are a Minister and not of the cloth. If you could just introduce yourselves and tell us what you do just for the sake of the tape.

**Reverend P. Wilcox (Prison Chaplain):**

Reverend Pauline Wilcox. I am the Prison Chaplain.

**Mr. J. Hodge (Shelter Trust):**

I am John Hodge. I work at the Shelter Trust.

**Deputy G.P. Southern:**

Two specialist, perhaps, aspects of how welfare is delivered on the Island. I do not know who would like to start first as to what your experience of the new system is and whether it has improved upon or not on what went before. John, perhaps would you like to start?

**Mr. J. Hodge:**

Yes, sure. I think I would say that in general terms the changes have proved positive for the people who use our services. The systems that the new changes have replaced for us were quite fragmented, inconsistent in their application, and the new system has given us a one stop shop, as it were, some consistency and also some, quite important for us, structure for our clients in terms of the underlying thinking. The changes, my understanding of them, is to encourage people back into

mainstream society who are unemployed, ill and the rest. For us at Shelter that means a great deal in terms of the structure. It gives our clients a route out of the circumstances that they find themselves in. So from our perspective I would say that we view the changes as being generally very positive.

**Deputy G.P. Southern:**

Similarly - you were my ex-boss at one stage - I was aware that under the welfare system you were for ever chasing payments from the Parish or from various Parishes for various clients. Has that now much changed, that you get paid promptly?

**Mr. J. Hodge:**

Sure, absolutely. It is much changed. We now deal with one agency instead of 12 agencies which just in terms of sheer numbers and complications and the rest makes our work a great deal more effective. I would say also that the clients to some extent have voted with their feet with the new changes in that as far as I am aware not a single client has exercised their right to access benefits via the Parish system as they still could, but they have not. All of them without exception have moved over to the new system and see it as a much more effective way for them to receive their benefits.

**Deputy G.P. Southern:**

We were just listening to the Constable of St. Helier and Frances Le Gresley. One of the things that they were saying was that often some of their clients find it difficult to handle money and that receiving a monthly cheque is a big amount because they are not coping with their money. Has that changed in any way for your clients?

**Mr. J. Hodge:**

Happily for us at Shelter, we do offer financial advice and support to clients so we consider everybody who uses Shelter to be a vulnerable individual. Some people are more vulnerable than others, certainly in terms of budgeting and being able to deal with their finances. In the event that someone is having difficulties dealing with their finances then we step in and we would act as their agent and happily do that to support them in order that their finances remain proper and normal.

**Deputy G.P. Southern:**

One of the other problems that we have heard about is the devilish 26-page form that you have to fill in; form for this, form for that, form for everything.

**Mr. J. Hodge:**

It is horrible.

**Deputy G.P. Southern:**

Was that an issue and is it still?

**Mr. J. Hodge:**

No, it is an issue without question. Again, without exception I do not think there is a single client that we have not had to support through making the application and that has certainly been an issue, first of all for staff becoming familiar and confident with the bureaucracy and thereafter to try and communicate some confidence to the client. Yes, it is a difficult process. I would temper that though by saying that before, during and after the changes we did have visits from staff at Social Security to talk to us about the changes and anticipate some of the issues that we might have. That said, I still think that it is unnecessarily complicated as a document. It is difficult and I think if you are new to the system, as it were, it would be quite daunting for people who are not vulnerable, never mind people who are quite vulnerable.

**Deputy D.J. De Sousa of St. Helier:**

With Citizen's Advice, their staff had training and a certain group have had quite intensive training. With your staff did you have any sort of training and have you got any ongoing training because there has been adjustments to payments like with G.S.T. (Goods and Services Tax) and things like that? So have your staff been briefed on this criteria as well?

**Mr. J. Hodge:**

Before the introduction of the changes we did have visits from Social Security personnel to explain the changes. Immediately after their introduction we had another visit and then some time thereafter we had another visit. When there are changes or adjustments made we brief our staff, but I think it is certainly something we could be thinking about in terms of ongoing training because of the quite complex nature of some of the benefits.

**Deputy D.J. De Sousa:**

Because it is ever evolving, is it not?

**Mr. J. Hodge:**

Yes, absolutely. It is an evolving story so that is something that we are actively looking at in terms of perhaps more visits from Social Security staff not only to brief us, but to give us how things work, the practicalities of it. One of the things that we asked after the introduction was if we could have a continuity of the people that we spoke to at Social Security and Social Security came back to us with a couple of named individuals who we contact when, for instance, we have anyone who has issues at Aztec House, so we are through to a named individual who is used to us and we are used to them. That has cleared a lot of the muddy waters for us, but yes, training is certainly something we would like to look at.

**Deputy D.J. De Sousa:**

Because your clients are so vulnerable as well there needs to be continuity all the way along the line, does it not?

**Mr. J. Hodge:**

Yes, I think in some cases there would be a case to be made for having case workers because one of the things that we have found is that sometimes when you turn up at Social Security you are in the position of having to explain anew every time the circumstances of a particular individual. I think maybe for our older clients, or confused clients or clients with mental health issues and people like those, there may be a case to be made for having case workers rather than a new person every time.

**Deputy G.P. Southern:**

It certainly seems to be one of the things that everybody at Social Security can deal with the issues, but you rarely get the same person twice and indeed in some cases you get a different set of answers because for whatever reason that is the case. I think you are right, and it was certainly an issue that was brought up by the Constable, this interface, the personal interface, with the anonymous bureaucratic system is something that is valuable. I am keen to bring you in, Pauline. Would you like to tell us something about your experience of income support and how it works in terms of the prison?

**Reverend P. Wilcox:**

I spoke to people who deal with prisoners on the through-care and census planning. I think one of the major concerns that came up for me was that - and it is not really as much from experience as what I believe from other people - they are not allowed to sign on until they leave prison so no benefit is in place when they come out. They have to come from the prison and if they are going to sign on they have to come from the prison and sign on and there is no benefit there. We are often in a position where we are lending money to prisoners. I personally do find the money for the prisoners because they cannot sign on until after they come out. The other major thing that was said to me was that the ministers in the Parishes, the priest or the Parish priest, can no longer have access to who the vulnerable people in their Parish are; that when it was administered through the Parishes they could pick up the people who were on benefits and they would know. They found it a much more, if you like, friendly way of doing it. They would know who the vulnerable people were in their Parishes and that has been ...

**Mr. E. Le Quesne:**

Is that data protection, is it?

**Mr. J. Hodge:**

Pardon?

**Mr. E. Le Quesne:**

Why is that? Is it data protection, not allowed to say?

**Reverend P. Wilcox:**

From what I understand from Mark Bond in St. Brelade he would automatically know, I think, who would be receiving benefits in his Parish which no longer is the case. In other words, they would know who the vulnerable people were.

**Deputy G.P. Southern:**

I am wondering whether they would know, as it were, through the Parish grapevine or through the Parish authorities.

**Reverend P. Wilcox:**

Well, that is what has been said to me. Apart from quoting individual cases like the case of a man who came out of prison and then had to go into hospital to have an operation and he could not sign on because he had to go into hospital. People fall through the net like that and I think those are the ones.

**Deputy G.P. Southern:**

How easy would it be for people to sign on, as you put it, from prison?

**Reverend P. Wilcox:**

That is one of the things. We have a bi-monthly, what we call, the market place and the Citizen's Advice come in and bi-monthly we have Community Bank come in. That was one of the things that I would suggest. It was my brainchild, the

market place. Why could the benefits agency not come in so that people could sign on in prison? I think they would come to the market place.

**Deputy G.P. Southern:**

As part of the preparation for going back out into the world?

**Reverend P. Wilcox:**

Yes.

**Deputy G.P. Southern:**

Certainly a case that I have come across where somebody was on redundancy benefits - he got 4 weeks' redundancy - and went along at the very beginning when he first lost his job and said: "Hello, what do I do? Give me the forms." They said: "Come back in 3 weeks' time when your redundancy is about to run out." Of course, by the time he applies then it will be a fortnight to process your claim so you have a fortnight living on nothing, fresh air. You are saying that is happening regularly to prisoners?

**Reverend P. Wilcox:**

I was told in census planning on Friday that they are not allowed to sign on until they get out and then they have to come from prison to sign on and then they have to wait and quite often they have to pay up-front for lodgings; they have to pay up-front for food. I have the chaplaincy charity money that I have, we end up ...

**Deputy G.P. Southern:**

You end up subbing them, yes, while the system kicks in and that is a regular basis. It is clear to me that should not be happening.

**Reverend P. Wilcox:**

I think the benefits agency or whatever it is here should be coming in on that market place. You come in on the market place?

**Mr. J. Hodge:**

Yes, we do.

**Reverend P. Wilcox:**

It works, does it not?

**Mr. J. Hodge:**

It works. It does work.

**Reverend P. Wilcox:**

If prisoners knew when they were going out. It is just a question of one or 2 people coming up 2 hours or 3 hours on a Friday morning. It is the last Friday of the month.

**Deputy D.J. De Sousa:**

You flagged up a few issues for me. These people are in prison and vulnerable anyway so they are coming out with no benefit in place, possibly nowhere to live, so are they reoffending?

**Reverend P. Wilcox:**

Yes, basically a lot of them do. I can quote you one young man who came out and he just said he was in some kind of shelter and he was told he had to go out all day. Basically, he went into an off-license and picked up a bottle of vodka and he came back in and said: "I am all right now, I am warm, I am fed."

**Deputy D.J. De Sousa:**

So the system is grossly neglecting these people?

**Reverend P. Wilcox:**

I do not think it is just the system for benefits, but I think the need for places for young people when they come out of prisons.

**Deputy D.J. De Sousa:**

What is the delay in getting benefit after release because you go and fill out the forms, then someone looks into it?

**Reverend P. Wilcox:**

I do not know. I am just saying they do come out with nothing, with whatever the prison gives them and I sub them and whatever. It seems to me that there is a clear need for people to be able to sign on.

**Deputy G.P. Southern:**

Most commonly it would be at least a week. It might be a fortnight.

**Mr. G. Houghton:**

John, you have clients who would not be with you if they came straight out into the care of Income Support?

**Mr. J. Hodge:**

Yes, I think one of the delays that sometimes happens, although I have to say it is only sometimes, is sometimes the change in circumstances reassessments take quite a time to kick in and I think that depends upon the kind of demands that are being made on Social Security. So some times in the year it is longer than other times so we have had some people who wait around a week for a change of circumstances reassessment to take place and we have had others who have waited up to 6 weeks occasionally for that to happen. So those kinds of lengths of time when you do not have an income are really quite difficult, although certainly in our case we accommodate people without difficulty if they are having difficulties with their income support. It is not a question for us, but certainly for people who wanted to move into private accommodation, I do not know that there would be too many private landlords who would be as accepting as we are in the situation.

**Deputy G.P. Southern:**

The fact is if you come out of prison, as you say, you are looking for a deposit to start with and you cannot even start talking to the landlord until the deposit is in place and ready to go.

**Deputy D.J. De Sousa:**

And it is not a week's deposit, it is a month usually in advance plus your month's rent.

**Mr. J. Hodge:**

Yes.

**Deputy G.P. Southern:**

It is a special payment effectively. It just makes so much sense: "So give me a fortnight's notice that I will out on the street and looking for a deposit" and he can get on with it.

**Reverend P. Wilcox:**

The way the market place works, if we know people are coming out and they need to see Work Wise we say to them: "They are in on that Friday, make sure you have an appointment to see them or if you want help from Shelter" the prisoners themselves have to make an appointment to see whoever is coming in. I think it is an excellent system. It has worked well in the prison and, as I say, things like Community Bank where prisoners are trying to save money it means they can put even just £5 a month in and it is something. But with the best will in the world if you come out and you do not have that deposit for private housing or anything it is very difficult.

**Mr. G. Houghton:**

Can I go back a little bit, John? You were talking about how you consider all your clients to be vulnerable people and you mentioned Aztec House which is perhaps, shall we say, at the bottom of that escalator between yourself and other agencies we hope returns people back to ordinary life, to an element of normality. I am aware too that within your organisation you have care for 19 Midvale Road where people are beginning to live more independently. I guess you are not doing quite so much hand-holding at that stage. I would be interested to know how your clients from 19 Midvale Road get on with Income Support in their changing circumstances and whether you feel that Income Support with such a group as 19 Midvale Road helps them back into the workplace and they thrive in that, or whether Income Support and the way it moves militates against their working.

**Mr. J. Hodge:**

I think it moves folks much more favourably towards returning to work or to re-skilling or to education. I think the incentives are in there. I notice one of the questions was about whether or not being no better or worse off in terms of benefits versus minimum wage or slightly above minimum wage, and I would say that we very much encourage our folks at Midvale Road and other places that working is not just about an income. Although it would always be the case that people would be earning more than benefits, but it is not just about an income because if you are not working and you are not working for a sustained period of time it is extraordinarily difficult to get back into work. So income support with the early intervention job seekers and all that works, I think, quite well as another avenue to explore for our folks at Midvale Road. I would say the difficulties at Midvale Road are particularly families, when we have single-parent families and sometimes

couples at Midvale Road. When they want to move back into mainstream accommodation that delay and the reassessment of their circumstances can create difficulties especially if they are moving into a private landlord situation because again private landlords perhaps maybe are not as accepting as public landlords or charity landlords of not having the money upfront and things like that.

**Deputy G.P. Southern:**

So again, it comes back down to that speed of response?

**Mr. J. Hodge:**

Yes, and something that certainly we have spoken about at Shelter is that perhaps where the Parishes were a bit better is particularly with maybe single-parent families in that the Parishes were able to maybe offer a personal service that perhaps was not as obviously available at Social Security. It is a big building; you do see someone different every time whereas maybe in the old Parish system it was a benefit that you would see the same person if you had a good relationship with them and that personal touch might be missing a little bit. The other thing I would say is we have had a couple of concerns from folk at Midvale Road and elsewhere about Social Security, the public space itself. We feel when we go in there, there is a presumption against privacy rather than a presumption in favour of privacy and I think from our perspective given the vulnerability of our clients we would always hope for a private space because our clients sometimes do not feel comfortable in those scary environments, and when you are laying your soul out on a counter in front of everyone else with half a dozen people not even listening, but being forced to listen and having to tell the same story maybe for a third time in 3 weeks in a public setting. I think something perhaps could be done about the design.

**Deputy G.P. Southern:**

I am glad you mentioned that; I was waiting for somebody to mention it. It had gone from my head, but it is a vital issue, the privacy issue. The fact is you have to ask for a private room otherwise you are speaking within 5 yards of a queue of people about the intimate details of your life and that is completely unacceptable. As you say, the assumption should be it is private unless you say: "No, I am comfortable, I am not going to be revealing anything that particularly deep."

**Mr. J. Hodge:**

I think some of our folks would feel that they were maybe asking too much to be heard in private and nobody should be put in that position, I do not think. I think it should be perfectly upfront that the person when they are dealing with them says: "Would you like to conduct this business in private, we are happy to do so?" I do not think there should be a problem about that.

**Deputy G.P. Southern:**

Absolutely. The onus should be on the department to say private first rather than otherwise. The other issue that keeps coming up, and has done over the year, with Income Support is their treatment of what used to be H.I.E. (Health Insurance Exemption) and is now H.M.A. (Household Medical Account) and the access to medical services. Have your clients found any problems there that you are particularly aware of?

**Mr. J. Hodge:**

Yes and no. My understanding just now is H.I.E. is not operating for any new claimants, but it is for existing claimants.

**Deputy G.P. Southern:**

Sorry?

**Mr. J. Hodge:**

Yes, the H.I.E. replacement.

**Deputy G.P. Southern:**

H.M.A.?

**Mr. J. Hodge:**

Yes.

**Deputy G.P. Southern:**

Household Medical Account.

**Mr. J. Hodge:**

Yes, right. Our understanding is that it is no longer operating for new claimants, but it still is operating for existing claimants.

**Deputy G.P. Southern:**

My understanding was that if you were on H.I.E. before then you automatically got an H.M.A. which meant that some of your benefit was put aside for your medical costs to go to your G.P. (General Practitioner) bills, et cetera, and only those clients that were H.I.E. received this benefit or received this adjustment. New entrants into Income Support would have to pop in and say: "Can you do me an H.M.A. because I have a certain amount of medical costs and I need to make sure that money is put away?" Any problems with access to medical services?

**Mr. J. Hodge:**

Yes, in the sense that some of our clients declined to carry on into H.M.A. the upshot of which being that ultimately Shelter is paying their medical bills because we have one or 2 clients who, for whatever reason, decided not to go down that road, but obviously continued to need the services of a G.P. and we have found ourselves landed with some bills.

**Mr. G. Houghton:**

Can I ask how much perhaps you landed with and how much you find a benevolence among G.P.s to help?

**Mr. J. Hodge:**

I think it depends on the G.P. Yes, we have good relationships with most of the G.P.s who service people at Shelter and sometimes it can be as much as £100 or so, dependant upon how many appointments the person has had. Sometimes it is the odd appointment. It is not a massive problem, but it is an issue.

**Deputy G.P. Southern:**

You said some of your clients refused it or have not wanted an H.M.A.?

**Mr. J. Hodge:**

Yes.

**Deputy G.P. Southern:**

So then when they do require a doctor effectively you are forking out?

**Mr. J. Hodge:**

Yes.

**Deputy G.P. Southern:**

Have you tried to assess whether you can claim that back through Social Security through a special payment?

**Mr. J. Hodge:**

No, we have not. We have not tried. We have not gone down that, no.

**Deputy G.P. Southern:**

I am just wondering. It is one of those areas where obviously if everything runs smoothly then the pathways are clear. As soon as someone steps off the path and does something different then you have not quite adjusted to it.

**Mr. J. Hodge:**

No, we pay for that out of our volunteer's fund.

**Deputy G.P. Southern:**

Again, the assessment of impairment benefit, have you had any experience of that? Are some of your clients physically or mentally impaired?

**Mr. J. Hodge:**

Sure, yes. Do you mean the percentage impairment?

**Deputy G.P. Southern:**

No, I am talking about the 3 levels in income support of impairment, level one, 2 and 3, the highest being 3 so depending upon your level of impairment, your functionality, you can access additional monies. The form itself is again quite a complex one. Have you had any experience of that?

**Mr. J. Hodge:**

We have people in all 3 levels and yes, we have had experience of it and yes, it is difficult, but we are not going anywhere so we hang on for success.

**Deputy G.P. Southern:**

You are there to persevere on their behalf, as it were?

**Mr. J. Hodge:**

Yes, absolutely. Again, I would say that I think if it was an individual on their own they would find it exceedingly daunting to continue. The level of detail and the sheer length of some of the documents are quite something.

**Deputy G.P. Southern:**

Is there anything else we want to explore?

**Mr. G. Houghton:**

You talked about returning to work and how work is a benefit in its own right, but that you feel that the incentives to return to work are sufficient consistently.

**Mr. J. Hodge:**

Yes, I think in the first instance securing an income via benefits is of critical importance to any of our clients because without an income they cannot leave Shelter, of some description, whether that is through employment or through benefits. Unless people have an income they will not be leaving Shelter. When you add on to that people offering other ways out of unemployment or unemployability through training, re-skilling and education, placements with sympathetic employers who understand the background that someone has come from in terms of maybe addiction issues or mental health issues or a long time out of work issue, those incentives, I think what is very positive about it is just the structure. We are dealing with a joined-up, to some extent, good government and our experience of acknowledging people's circumstances, but offering them a way out of them and the structure, we feel, works to the benefit of our clients.

**Deputy G.P. Southern:**

That support is easily accessible within Social Security and is working towards that end?

**Mr. J. Hodge:**

Yes.

**Deputy G.P. Southern:**

Are the jobs out there at the moment?

**Mr. J. Hodge:**

It is a moveable feast at the present, is it not, at the present time? It seems by the day things get worse. I think the jobs environment is pretty tough and will be quite tough for some time to come. That said, it is still better that people can access those kinds of skills-building courses in anticipation of the jobs market maybe turning around even if there is not something particularly for them just now.

**Deputy G.P. Southern:**

That is me done. John or Pauline, is there anything else you would like to add at this stage?

**Mr. J. Hodge:**

Can I just say something about dentistry?

**Deputy G.P. Southern:**

Yes, please do. How did we miss it?

**Mr. J. Hodge:**

We have had several instances of people at Shelter needing dental treatment and being required to seek out at least 2 quotes, and on one occasion 3 quotes, for dental work to take place. Certainly, on several occasions this has happened when people have been in pain and having to go to get a dental quote from A dentist, a dental quote from B dentist, take the stuff back to Social Security who then accept a quote and direct the person to go to one or other dentist. I just think it is needlessly complicated and an unnecessary burden on someone who is in pain, who has to go through the hassle of having an examination appointment because, of course, the dentist to give a quote has to examine the person. But because the person does not have the wherewithal to proceed with the treatment they then have to go back to get the go-ahead. With the best will in the world that is going to take at least a couple of days and maybe 3 or 4 days, maybe 5 days. I just think that it is an area that needs looking at.

**Deputy G.P. Southern:**

Yes, and I think what we have there is a system that has been inherited from the welfare system. I can remember 2 quotes:

“Go and get 2 quotes.” It is vastly more complicated if you are in pain and what you are looking for is emergency treatment in the first place and then perhaps we will look at the quote as to what remedial work we need to do once we have got in there.

**Mr. J. Hodge:**

It is also very costly because you are going through at least 2 examinations for one set of work if you are having 2 quotes and these examinations could cost up to £50 or £60. You then have to go back and ask Social Security to pay for the examination for the quote essentially and that is before the process begins.

**Deputy G.P. Southern:**

Yes, certainly the issues of dental treatment are a major issue for those on income support at the lower end of society.

**Mr. E. Le Quesne:**

I just think the response time is very important because your clients change their situations quite quickly so you really need a rapid response time.

**Mr. J. Hodge:**

Yes, if possible. We do understand everyone is really busy, but yes.

**Deputy G.P. Southern:**

That is an issue I have been flagging up with the various Ministers involved for some time now, that what we are getting is efficiency savings which effectively mean doing more with your staff which ends up that stuff take longer and you do not deliver the service properly and you have stressed staff. That is a wider issue. I am sure I can find room in the report when we finally write it to mention it, but that is an issue that is ongoing. Heavier demand from the same number of staff means the service does not get delivered sometimes. Well, thank you very much for that contribution. It has been very useful.

**Mr. J. Hodge:**

Could I also just say that it might sound as if I have been really moaning here? It is much, much better than it was. It really is much, much better than it was, but there are always areas where we can ...

**Deputy D.J. De Sousa:**

Room for improvement.

**Mr. J. Hodge:**

Yes.

**Deputy G.P. Southern:**

I think that does come over. We take 3 steps forward, but there are other ways in which we can deliver. Thanks.

**Deputy D.J. De Sousa:**

Thank you very much.

**Mr. J. Hodge:**

Thank you.