



# Health and Social Security Scrutiny Panel

## Quarterly Public Hearing

### Witness: The Minister for Social Security

Monday, 3rd March 2025

**Panel:**

Deputy L.M.C. Doublet of St. Saviour (Chair)

Deputy P.M. Bailhache of St. Clement

**Witnesses:**

Deputy L.V. Feltham of St. Helier Central - The Minister for Social Security

Ms. S. Le Sueur - Chief Officer, Employment, Social Security and Housing

Ms. S. Duhamel - Associate Director - Public Policy

[10:01]

**Deputy L.M.C. Doublet of St. Saviour (Chair):**

Okay, I will open the hearing then. Thank you for coming today. We are the Health and Social Services Scrutiny Panel and this is a quarterly public hearing with the Minister for Social Security and her team. My name is Deputy Louise Doublet. I am the Chair of the panel.

**Deputy P.M. Bailhache of St. Clement:**

Deputy Philip Bailhache, member.

**Deputy L.M.C. Doublet:**

We have officers in the room as well and we also have apologies from Deputy Jonathan Renouf and Deputy Lucy Stephenson, who are not able to join us today. Minister, if you could introduce yourself and the members of your team.

**The Minister for Social Security:**

Hello. I am Deputy Lyndsay Feltham and I am the Minister for Social Security. I will let Sophie introduce herself.

**Chief Officer, Employment, Social Security and Housing:**

Hello. I am Sophie Le Sueur. I am the Chief Officer for Employment, Social Security and Housing.

**Associate Director - Public Policy:**

I am Sue Duhamel. I am the Associate Director in the Cabinet Office.

**Deputy L.M.C. Doublet:**

Welcome. Yes, thanks very much for making some time to come and see us today. I will just mention there if you have understood the statement, Minister?

**The Minister for Social Security:**

Yes.

**Deputy L.M.C. Doublet:**

Yes. Okay. We do not have anyone in the public gallery today but hopefully there might be some people watching online today.

**The Minister for Social Security:**

Hopefully.

**Deputy L.M.C. Doublet:**

Okay. So we have an hour and a half for the hearing today and if there is anything that we are not able to cover we will send those on in writing after the hearing. Okay. We are going to open with some questions around the cost of living. Minister, I am sure you will be aware that the cost of living is a growing concern for Islanders. Could you outline how you plan to tackle the ongoing rise in the cost of living in Jersey?

**The Minister for Social Security:**

I think that the issues around cost of living cannot be dealt with by one Minister on their own. It is very much something that we need to work with across the Council of Ministers and across a whole policy agenda for the whole of government. I am, of course, on the Cost of Living Ministerial Group, along with the Minister for Treasury and Resources, the Minister for Economic Development, the Minister for Housing. I am just thinking if I have left anybody out.

**Chief Officer, Employment, Social Security and Housing:**

The Minister for Treasury and Resources.

**The Minister for Social Security:**

The Minister for Treasury and Resources.

**Deputy L.M.C. Doublet:**

So Treasury, Economic Development, Housing. Did I miss any?

**The Minister for Social Security:**

Social Security.

**Deputy L.M.C. Doublet:**

You, yes, of course.

**The Minister for Social Security:**

So I think it is important that we all work together. We all, of course, know that one of the biggest issues around cost of living that we know through the Jersey Opinions and Lifestyle Survey is housing so, of course, it is important for me to work with the Minister for Housing in particular. Of course, we will see the increase in the minimum wage to £13 an hour come 1st April and to help businesses put that in place without then leading to more inflationary pressures we obviously have the Better Business Support package as well. So that is an example of how I will be working with the Minister for Economic Development. I am also keen to hear directly about the issues facing Islanders. I know that recently there was an article in the *Jersey Evening Post* that arose from an interview with the head teacher at Haute Vallée School. So following up on that, I undertook to go and meet with that head teacher to hear directly about individual circumstances. Of course, I cannot discuss individual cases in here but I would be happy to talk to you in private. Each time we get an individual circumstance cross my desk that points to, say, a gap in provision, I do look to see how we can resolve those circumstances, but also then to see what might be the recourse so that then we can address it within government as well.

**Deputy L.M.C. Doublet:**

I understand you cannot talk about the individual circumstances, but are there any patterns that you have identified?

**The Minister for Social Security:**

I think what we do know, and again this was borne out by the survey results provided by Stats Jersey, is that families with children, they are in a difficult position, working families. Again, we met with the Jersey Childcare Trust just a few weeks ago, the Cost of Living Ministerial Group, to hear

directly from them as well. I have also met with Brighter Futures to discuss that. Families with children, but also more so people that have not been here 5 years and do not have access to income support provision. So that is why I implemented the special payments last year as we transition towards living wage for those people who are the lowest earners within that bracket. I think it is really important that they know that they are valued in our community because we really do need them.

**Deputy L.M.C. Doublet:**

Okay. Thank you. So in terms of the Cost of Living Ministerial Group, could you identify some of the items that have been on the agenda of that meeting? You just mentioned meeting with groups like the Childcare Trust and Brighter Futures, but what actual actions or discussions have come out of those things?

**The Minister for Social Security:**

So it will be that group that is leading on the minimum income standard piece of work, so we will be looking at that on the next agenda. Also, that group has the broader Ministerial oversight as well of the Better Business Support package so that gets also brought into that group as well. So those are the 2 key items that I can recall that is on the next agenda for that particular meeting of that group. I am quite keen, as you know - I have said it before - to get the work done on the minimum income standards. We have budget in place for this year. I think the last time data was gathered was the late 1990s.

**Associate Director - Public Policy:**

Yes.

**The Minister for Social Security:**

Sue has a long memory. Yes, the data gathered in the late 1990s, obviously lots of things have changed since that time period. People's spending habits have changed and I am hoping that being able to deliver that piece of work will give us better information about where we should be setting our benefits. It will also inform things like our minimum wage as well. It is really important that those things work in tandem, is it not, and that we are really responsive to the actual issues that people are facing.

**Deputy L.M.C. Doublet:**

What are you expecting to find from that data? Do you have any inkling of what it would look like?

**The Minister for Social Security:**

I suppose we know what we know now. We know what we hear in the community around the cost of housing and the cost of living. What this piece of work will do will be - and, Sue, please drop in at any time - really to dig in deep as to what people think is an appropriate cost of ... or the appropriate expenditure for specific types of families in Jersey. Obviously, we can only do the work that we can afford to do. So because it is so in depth, we will have to look at specific types of families, first off. So part of the decision making for the Ministerial group will be next to decide what demographics we look at. But I will be making the case that one of those should be a family with children, I think, and we have also had this discussion previously around single parents as well.

**Deputy L.M.C. Doublet:**

Yes, but I have some more questions on that which I will come back to. But I just want to cover the community costs bonus. Is that something that is going to be continued? Is it permanent? Is that here to stay, that bonus?

**The Minister for Social Security:**

So the community costs bonus is continuing. The team are currently doing the work for the implementation for this year. It is one of those interesting benefits, community costs bonus, because when you look at the background and the reason for it existing as it was originally implemented is food costs bonus to respond to G.S.T. (goods and services tax). Obviously, now it has become something different to that. I think what we do need to do is have a look at the purpose of these specific benefits so that we can check that they are meeting that aim and purpose. Obviously, before I was in this position one of the things that I did bring to the States as a Government Plan amendment was to expand the number of people that could access that community costs bonus. I am also very cognisant of our pensioner community as well and there are calls on me for what I can do for pensioners. So I have asked the team to do a bit of a piece of work leading up to the Government Plan so that we are prepared around some of the things that we might be able to do for our community and making sure that our benefits are doing what we think they are doing and that people can access them that need them.

**Deputy L.M.C. Doublet:**

Thank you. Is it linked to R.P.I. (Retail Price Index)?

**The Minister for Social Security:**

The community costs bonus is not. It was a set figure. It was increased in 2022 when I looked at the ... and this is where this one is a tricky benefit. When you look at the rationale, the rationales have been political at a point in time rather than index linking for a specified purpose. So I think we do need to look at whether the community costs bonus is delivering what we want it to deliver.

**Deputy L.M.C. Doublet:**

So is there a chance that it would increase if you found that because the R.P.I. increases have not been there that it is not actually helping people? Is there a chance that it could significantly increase?

**The Minister for Social Security:**

I think this is where we need to balance across all of our benefits. Of course, when we increase something, then you would have to look at affordability and how many people we can then pay that to and make sure that we have the correct budget in place. So that is why I have asked the team to do a piece of work looking at all of those different additional components, including things like Pension Plus as well, so that we can see how those things work together for the people in our community.

**Deputy L.M.C. Doublet:**

That is linked to your minimum income standard work, is it?

**The Minister for Social Security:**

That is separate at this point in time. That is us doing a piece of work in readiness for the budget for next year. The minimum income standard piece of work will be a lengthier piece of work that will not be completed by the time we come to the Government Plan this year. It will be a piece of work that will be ongoing at that point in time.

**Deputy L.M.C. Doublet:**

When would it be complete?

**The Minister for Social Security:**

We will need to procure ... it is quite a specified piece of work. I do not think we would have the expertise necessarily on-Island to do that. It is a decision that that Ministerial group need to make as well around what expertise we want to put to it. We have put money in the budget. My team and me have put money in the budget to enable us to buy in expertise to be able to do that, but of course we will need to have that discussion with Ministers around is that the best way to do it. I think if we are going to do this piece of work it does have to be done properly. We need to know that we have robust information and robust data that people can trust and rely on.

**Deputy P.M. Bailhache:**

We have seen concerns expressed in the United Kingdom recently about the large percentage of the population which is not working. Is there a risk of travelling in that direction?

**The Minister for Social Security:**

That is not a risk that we have currently here in my opinion. We have very high employment, near enough full employment. In fact, we are dependent on people coming into the Island to fill posts. Again, when we looked at the data and looked at the analysis around increasing the minimum wage, we considered that very carefully as well. So we do not currently think that there is a risk of lots of people without jobs on the Island.

**Deputy P.M. Bailhache:**

Is one of the matters that you are considering as Minister the possible disincentive to work by reason of these benefits?

**The Minister for Social Security:**

There is not a situation that I am aware of on the Island where somebody would be better off just on benefits rather than working because of the disregard on earned income. So you will always be better off working, even if you are still claiming income support. In fact, the majority of our income support claimants I am sure will be working and working full-time.

**Deputy L.M.C. Doublet:**

Just to go back to the minimum income standard, is there a chance that that work will not be complete by the end of this term of office?

**The Minister for Social Security:**

I am hoping that it will be very much complete by the end of this term of office. Of course, we will need to go through the terms of reference and the procurement for that piece of work, but it is on the agenda for the next Cost of Living Ministerial Group.

[10:15]

**Deputy L.M.C. Doublet:**

Is that going to be something that will be supported? Given you said procurement, which I am assuming means a consultant, is that going to be supported by the rest of the Government?

**The Minister for Social Security:**

I would hope so. This is the type of work that is not done as a matter of routine. It is not business as usual work. Like I said earlier, it is really important that we get the right expertise. I think there are probably only a few specialists that undertake such work so it is really important that we get the right expertise to get that level of detail that we need.

**Deputy L.M.C. Doublet:**

Is that someone on-Island or ...? No?

**Associate Director - Public Policy:**

You are basically looking at research units inside universities, so there are only a few of those and one of those few then does this work commercially mostly.

**Deputy L.M.C. Doublet:**

Okay, but obviously there will be a procurement process?

**The Minister for Social Security:**

Yes, if that is what Ministers decide to do. I obviously cannot act unilaterally in that case and it will be up to me to make the case for us needing specific expertise in this area in order to get the very best outcome for Islanders.

**Deputy L.M.C. Doublet:**

How much is that going to cost?

**The Minister for Social Security:**

Off the top of my head, I am trying to remember what we budgeted for it.

**Associate Director - Public Policy:**

There is £200,000, which is the Government Plan bid from last year. Just to clarify, the money sits with the Minister for Sustainable Economic Development because it is part of the living wage overall package, which all that money was put into that department but it is being done as a float project.

**Deputy L.M.C. Doublet:**

Okay, thank you. I will come back to that cost of living group in a minute, but just another general one on cost of living. The panel notes that there has been reports of some recent delays in receiving the short-term incapacity payments and income support payments. Are you aware of these reported problems and what steps are you taking to resolve?

**The Minister for Social Security:**

I did get asked a States question. I followed up on that. That appeared to be a specific case. Obviously, I do not particularly want to discuss specific cases in this realm, but I asked the department to speak directly with that person. My understanding is in that case it was to do with a bank account and the requirement for a cash payment. We do make cash payments from the Union Street building, so that provision is in place.



**Chief Officer, Employment, Social Security and Housing:**

There are no other delays to regular income support payments or S.T.I.A. (short-term incapacity allowance) payments. They are being processed as normal.

**Deputy L.M.C. Doublet:**

Okay. So there was not anything systemic that was identified?

**The Minister for Social Security:**

Not that we identified. It was very, very specific to that case.

**Deputy L.M.C. Doublet:**

How do you review your systems regularly to make sure that there are not any little tweaks that need to be made or any systemic issues? Is that part of your business as usual?

**The Minister for Social Security:**

I suppose we can talk from different angles. From a Ministerial angle, I mentioned before I am always keen to hear about examples so that I can then look at them. I get critical cases coming across my desk several times a week and they come across my desk because they are outlier cases, not because there is an issue with the general procedures within the department. But it is important, I think, from my perspective as Minister to look at those outlier cases and say: "What was the root cause to that? Is there anything that we can do to prevent that or make this journey a bit easier?" Because if something is coming to a Minister, that would have been quite a journey. I know that Sophie might well want to speak about the continuous improvement efforts from the department perspective.

**Chief Officer, Employment, Social Security and Housing:**

I suppose from our perspective things like we have a lot of high-volume transactional things like payments but we are always trying to look at that end to end customer experience to see are there any points where we can reduce the amount of friction or time taken to do these things. We also do things like we are continuously measuring, looking at the time taken to do things, and any time we see any outliers in that we can look to see can we support with other areas. We look at our risks and sample those, just to check that things are working as we would expect. We have quite a big focus on performance, which then leads into just continually improving how we do things.

**The Minister for Social Security:**

I think we can talk about some quite specific examples as well. The team have worked very closely with the maternity and the neonatal unit recently to do with the introduction of the improved benefits for premature babies. That is a process that is really hands-off from the parents' perspective. So

the team are really keen where possible as well to work across government and I think that is really important. I would like to see us being able to work more closely with adult social services, so that is conversations that we have had as well. Because I think sometimes people think that they are engaged with a Government department and there is then assumption that the whole of government must know, but of course we need to deal with data protection and things like that. So making things like that easier, I think.

**Deputy L.M.C. Doublet:**

Going back to something that you said, Sophie, about your continuous improvement and when is friction picked up, could you give some examples of recent areas that you have identified and maybe how you have solved them?

**Chief Officer, Employment, Social Security and Housing:**

So I suppose I could use the example of the application for income support. That is something where we are always monitoring how to make that as easy as possible. We know for some people to make that initial application can sometimes be a daunting thing. You get someone who is feeling vulnerable, they are at a challenging time in their life, so we have done a project looking at that process. We have almost mapped out all of the individual steps and we have worked out how we can ... we have managed to improve that process even more. There is an online process but we can absolutely support people if they do not want to use online. We can help with that. We have looked at how we can proactively ... if someone has contacted us asking to apply for income support, we do need bits of evidence, bits of proof, different things that we need from them, but if we then have not heard from them we will proactively say: "How are you getting on with this? Is there something we can help with?" to make sure that people are not ...

**Deputy L.M.C. Doublet:**

That was not happening before?

**Chief Officer, Employment, Social Security and Housing:**

It was, not in as organised a way. From when we actually receive the application, we absolutely would be on track with people, but that pre-application process we have definitely managed to improve support.

**Deputy L.M.C. Doublet:**

Yes. I have noticed the calculator thing on the website because that was something that we had been approached about previously. That seems to be much improved now.

**Chief Officer, Employment, Social Security and Housing:**

Yes, and just even we have tweaked the wording with that as well. Something that again we are really trying to focus on is making sure that people do not feel put off, that this does not feel like a ... so just even softening the language around that calculator, for example, is ...

**Deputy L.M.C. Doublet:**

It sounds really good. Is there anything that you could ... what message would you send to people who may be feeling trepidatious or may be feeling a sense of shame around applying or receiving income support?

**The Minister for Social Security:**

I really do not want people to worry. Income support is the safety net that is there for all Islanders. I hear stories all the time, particularly within the pensioner community, of people that may not want to apply or think it is not for them. I would encourage people to contact the department. That is one reason why we have a social media campaign going as well to encourage people to apply, to make contact with the department. It is an ongoing conversation I have as well with our communications team around how we can change the perception around benefits and just flip that over. Like I said before, the vast majority of people on income support will be working.

**Deputy L.M.C. Doublet:**

So it is not like the ... Philip, you mentioned reports from the U.K. (United Kingdom). It is a different context, is it not, in Jersey?

**The Minister for Social Security:**

Yes. People will be better off, and I had this conversation with somebody I met with the other week who made the comment: "Oh, people are better off on benefits and not working." That is not the case. They will always be better off if they do work as well. Of course, we have the fantastic Back to Work team as well to help people find those jobs and the right jobs for them.

**Deputy L.M.C. Doublet:**

Thank you. I wanted to ask a specialised question around benefit payments to any Islanders with a terminal illness. This has come out of the work of the Assisted Dying Panel. Is there a process in place to make sure that Islanders with a terminal illness receive benefit payments as a matter of urgency?

**The Minister for Social Security:**

Yes. We have just improved our processes as well. So Sophie can talk about the process improvement but also we have the non-statutory ...

**Associate Director - Public Policy:**

You have issued law drafting instructions ...

**The Minister for Social Security:**

Yes, I have.

**Associate Director - Public Policy:**

... in the last couple of weeks to absolutely speed up that process as you described.

**The Minister for Social Security:**

We are making the change to the legislation so that everything is in place legally but also Sophie and the team have been making some improvements in the meantime as well.

**Chief Officer, Employment, Social Security and Housing:**

That is it, just things like having key contacts with, for example, colleagues at the hospital to make sure that if someone is receiving a terminal diagnosis we can be made aware and we can all be joined up. The last thing we want is someone to have to try and navigate that difficult journey themselves. So if we can get that we can then make sure even holistically as a department we are all joined up.

**Deputy L.M.C. Doublet:**

That would be an automatic notification then from the Health Department to your department?

**Chief Officer, Employment, Social Security and Housing:**

The law drafting will be the formal part.

**The Minister for Social Security:**

A few weeks ago I went down to the Oncology Department and met with Friends of Jersey Oncology and some of the staff there. They talked about some of the very practical experience. So obviously I was quite keen to take fairly immediate action, which we have done within the department and then also within that law drafting instruction as well, which then enables us to have that more seamless process. If somebody is already going through an extremely and incredibly stressful situation, we want them to get the help that they need as soon as possible.

**Chief Officer, Employment, Social Security and Housing:**

Yes, and sometimes people do not know what it is that they need, so that is where we can ... as soon as we are joined up, we will make sure they are getting everything that they are entitled to. We can work behind the scenes to do what we can.

**Deputy L.M.C. Doublet:**

So it will be more like the department approaching the person saying: "This is what we can offer you" rather than waiting for people to come to the department. That sounds great. You mentioned that legislation needs changing. When will that come to the Assembly?

**The Minister for Social Security:**

I have just signed off on the law drafting. This is where I want to be careful about ...

**Associate Director - Public Policy:**

We are talking about 2 slightly different things which are connected, yes. One is about getting diagnosis. So not all diagnoses are terminal, obviously, which is important. So the work with oncology recently has been about people getting diagnoses and reassessing their life situation and the department proactively helping out, making sure they understand what is available, which is perhaps something they did not have to worry about before. Secondly, and importantly, the terminal diagnosis is something which has come out of another piece of work where we have identified an area where a law change would be very useful because we can create a shortfall, if you like, through the law. We would use the U.K. process which is in place for medical professionals, who would sign a certificate to say that the person is likely to have less than 12 months left to live. It is not to say they are going to die but it is likely, so it is very important that the wording is words we would use, say, from the U.K. We have not tried to create a new version of this because it is important that people, the medical professionals, are ... they can feel confident and feel secure to sign this piece of paper. So we would pick up an existing process and then the idea would be that that process would then bypass all the need for separate medical examination and tests and forms and things like that. It would give you access to a couple of things. They are not talking about a new benefit but just quicker access to existing benefits.

**Deputy L.M.C. Doublet:**

This is the law change that you are talking about?

**Associate Director - Public Policy:**

This would be a law change, yes.

**Deputy L.M.C. Doublet:**

Okay. When would that come to the Assembly?

**Associate Director - Public Policy:**

In a few months. It is not a particularly big piece of work.

**Deputy L.M.C. Doublet:**

So will it be before the Assisted Dying debate?

**Associate Director - Public Policy:**

When is the Assisted Dying debate?

**Deputy L.M.C. Doublet:**

It is before the end of the year.

**The Minister for Social Security:**

I think because of the type of change this is, it would be good to get ...

**Associate Director - Public Policy:**

I will make sure that we are joined up with the Assisted Dying debate.

**Deputy L.M.C. Doublet:**

Yes. Thank you.

**The Minister for Social Security:**

It is our aim to get these changed because they are helpful changes for people. We will try and get the changes through as quickly as possible.

**Deputy L.M.C. Doublet:**

Okay. Thank you.

[10:30]

**Deputy P.M. Bailhache:**

I think the Chair has already asked a related question on this, but the panel is concerned about child poverty. The Jersey Opinions and Lifestyle Survey report recently stated that 82 per cent of single parent households find it difficult to cope in 2024. Have you considered the results of this survey, Minister, and what do you intend to do about it?

**The Minister for Social Security:**

That is why I am quite keen that a single parent household is one of the households that we would look at from the minimum income standards perspective. I am always keen to look again at specific examples so that we can identify what any of the quicker changes that we might be able to make or

process changes are. Obviously, subsequently to that meeting that we had with the Childcare Trust, I have asked them for case studies as well because I think case studies from the organisations that are working with families that may be in this situation are always very helpful. I also have a meeting scheduled with CentrepoinT this week as well and I will be making the same request to them. Because I think those very real situations is where we can see whether there might be some gaps where we can look to where there are shorter-term changes or even people who may not realise that they are eligible for the benefits that they are eligible for. Again, that is part of that piece of work to ensure that people are applying for what they are eligible for as well, but also the other side is spotting where the gaps are which are leading to people being in distress as well.

**Deputy P.M. Bailhache:**

I am not sure, you might have dealt with this, Minister, but are you considering updating any of the benefit systems in order to target better the right families and the right children?

**The Minister for Social Security:**

If we talk about the actual system itself, the system is due for its major upgrade and we should be starting that ... well, we will be starting that this year and starting with income support. One of the conversations that I had in my Ministerial meeting last week was how much richer the data will be. The work that we have been doing in readiness for putting the new system together has highlighted some gaps in data. So I was pleased to have the conversation with the team on Thursday around how they feel that the changes to our system will give us the data that we need to then make the changes to the income support benefits to ensure that people are getting what they need when they need it. Because we have limited data at the moment and improving that data is really important.

**Deputy L.M.C. Doublet:**

Yes, that was another question that we had. The Children's Commissioner has recently spoken about this, I believe, in the *J.E.P. (Jersey Evening Post)*, one of the concerns being that the cuts to the Statistics Unit means that there is going to be even less data collected going forwards. Is there anything that you feel you could do to address that and make sure that we get some quality data, which is already far less than what, say, the U.K. have around child poverty?

**The Minister for Social Security:**

From what is within my remit and what I can do, obviously our improvements in systems will vastly improve the data that we are able to get as a department.

**Deputy L.M.C. Doublet:**

Is that only for people that are accessing income support already, though?

**The Minister for Social Security:**

Therein lies the problem as well. We do not know the people that we are not dealing with. That for me is that piece around cross-government work and effective cross-government work. That then comes across around the conversation around data sharing and interactions between government departments and other government departments feeling confident, people working in other departments feeling confident about making the referrals at the right time through to Employment, Social Security and Housing. That is where I touched upon earlier I think there is a piece of work for us to do with adult social services. I have asked for a meeting to be had between my department and Health around that specifically as well. I know that sometimes again it tends to be the more critical cases. Our department will attend multidisciplinary team meetings, but I think there is that piece of work to give other people - and this is the conversation I had in oncology as well - the confidence to direct people that they think they should be directing back in and say to them: "Make that application for income support."

**Deputy L.M.C. Doublet:**

Yes, but given it is not going to be easy to draw on existing data to understand things like the percentage of single parent households that find it difficult to cope financially, that is quite a subjective measure which J.O.L.S. (Jersey Opinions and Lifestyle Survey) measures very well in a very reliable way. Have you advocated for restoring that budget to the Statistics Unit so that that data can be collected?

**The Minister for Social Security:**

I think we had a fairly robust discussion around the specifics. We can only do with the budget what we can do with it. Of course, the conversation will come around again, I am sure, around the next Government Plan as well. I can do what I can do within my remit to ensure that my department is collecting the data that it can, but also the ongoing conversation that we have and I keep on having with other Ministers and in various different groups is that conversation around data sharing and using the data that we have ...

**Deputy P.M. Bailhache:**

With which departments do you currently share data?

**The Minister for Social Security:**

On the website there is a number of data-sharing agreements that are currently in place. I suppose there is a bit of a softer side to it - and, Sophie, please jump in - is people having the confidence to use data-sharing agreements as well.

**Chief Officer, Employment, Social Security and Housing:**



You have to have the right purpose. So, for example, as well as your obvious departmental ones, sometimes we can design data-sharing agreements where we see that there is a benefit and it would feel appropriate, but we have to go through the right checks and balances. So there is a lot of good that can come from that data sharing and there are examples around things like pupil premium, healthy start, the vouchers for children, those sorts of things, where absolutely we do support into those more wider policy pieces of work because we know that those are appropriate.

**Deputy P.M. Bailhache:**

So you have an existing sharing agreement with the Education Department?

**Chief Officer, Employment, Social Security and Housing:**

You do not share ...

**Associate Director - Public Policy:**

You have to have an agreement for every single purpose. So it is not to say that there is an agreement between E.S.S.H. (Employment, Social Security and Housing) and C.Y.P.E.S. (Children, Young People, Education and Skills). It is much more specific than that. You have to specify what data is ...

**Deputy P.M. Bailhache:**

More specific?

**Associate Director - Public Policy:**

... and what it is for, yes. We have multiple agreements with C.Y.P.E.S., one for pupil premium, one for health ...

**Chief Officer, Employment, Social Security and Housing:**

One for student finance, one for ... yes.

**The Minister for Social Security:**

We can send you some copies if you like. They are publicly available as well.

**Deputy P.M. Bailhache:**

They are on the website, are they?

**The Minister for Social Security:**

Yes, I think they are.

**Chief Officer, Employment, Social Security and Housing:**

I do not know about the individual ones, but certainly, yes, there is a number that we can give more examples of.

**Associate Director - Public Policy:**

You are making the balance between the Government being very efficient and kind of like telling people immediately whenever they think about anything, and people's privacy, and that is a difficult balance to make. You have to continually weigh up how far you basically go against people's privacy in order to protect and safeguard their interests. Some people will see that area in fear, some people see it that ... yes, it is just a complicated issue.

**Deputy P.M. Bailhache:**

It is no good protecting privacy if the right people do not get ... you do not have the information about the right people.

**Associate Director - Public Policy:**

But that is the really difficult policy tension is how far do you go to make sure you are protecting people but at the same time you are also protecting individual people who prefer to be private and do not want to have the help or have the interference or whatever it is how they see it, yes.

**Deputy L.M.C. Doublet:**

Yes, I understand that must be difficult.

**Deputy P.M. Bailhache:**

I would have thought that efficiency trumps privacy on most occasions.

**Deputy L.M.C. Doublet:**

It is quite subjective, is it not, I think? I think you would get a variety of ...

**The Minister for Social Security:**

Yes. Where possible we will try and be as efficient as possible and it does come down to consent, so sometimes consent-based sharing. So if we cannot get, say, a blanket data-sharing agreement in place, then it might well be that we look at processes where we can get consent to share data at the earliest possible point in time so that then the officers working with the individual or the family can do what they need to do as quickly as possible.

**Deputy L.M.C. Doublet:**

Okay. So just to go back to you mentioned about the robust conversations around the Statistics Unit, I am reading between the lines that you were advocating for support for that department. Is that something that you will be advocating for in the next budget and do you think that that would be supported?

**The Minister for Social Security:**

I think I am going to be realistic and say it really does depend on what the budgets are looking for and what those cost pressures are. I think we do need to look at cost pressures in the round and it would be very hard for me to say I would advocate for one thing when I do not actually know what some of the other cost pressures that other departments have, whether they would be more beneficial to the community than that particular one. What I can say is I absolutely do see the value in data but obviously I am very, very conscious about limited budgets that we are working with as well.

**Deputy L.M.C. Doublet:**

You are conscious of the calls from people at the Children's Commissioner that addressing child poverty requires sufficient data?

**The Minister for Social Security:**

Yes, and in fact I have requested a meeting with the Children's Commissioner so I can follow up on what she said in that article as well.

**Deputy L.M.C. Doublet:**

Okay. Thank you. Do you have anything more to add on child poverty or shall I go on to ...? You have finished on this section?

**Deputy P.M. Bailhache:**

I have finished with it, yes.

**Deputy L.M.C. Doublet:**

Okay. Thank you. So talking about social security payment gaps, in terms of the U.K. - and the panel are aware that there is a system whereby members of the public can buy back certain weeks of contributions where they might have gaps - could you just give us a brief outline of whether that is possible in Jersey and how that works?

**The Minister for Social Security:**

Yes. So the U.K. legislation is different to the legislation in Jersey. I have spoken to a few people in this situation, particularly people who may well have been unmarried at the time that they had the

children before the contributions legislation was changed and home protection responsibility credits were put in place.

**Deputy L.M.C. Doublet:**

What year was that?

**Associate Director - Public Policy:**

H.R.P. (home responsibility protection) was 2001. I think, Minister, the question is probably more a general question about just general gaps in contribution records. Is that what you are saying?

**Deputy L.M.C. Doublet:**

Yes.

**Associate Director - Public Policy:**

In the U.K. you can buy pension years, yes?

**The Minister for Social Security:**

Yes. Okay. I can answer that more generally and then I can leave you to speak. So people do have the option to get a quote and buy back. Obviously, they would need to take financial advice about whether that was the correct thing for them to do. For people now, we do have a piece of work that is being undertaken at the moment to look at contributions and some flexibility. I know that some people, for example, get frustrated because they have all of their contributions and then they are still working and still paying social security. That is the other side of that; they have their full contribution record. I am also very aware that because of the way that our credits currently work, that also has an effect on parental benefit as well if people have children soon after one another. There are cases where people find that they are then ineligible to receive parental benefit because they do not have their contribution covered for the relevant quarter. So this piece of work is looking at all of that and the changes that need to be made to make that process better.

**Deputy L.M.C. Doublet:**

Yes, we will be asking more detail about that in our new review that we have just launched, so that is something that we are interested in.

**The Minister for Social Security:**

My apologies, everything is interwoven.

**Deputy L.M.C. Doublet:**

Yes, it is. Okay, so it is possible for people to do that in a similar way to the U.K.?

**The Minister for Social Security:**

It is, but it may not be the financial ... they would need to take their own financial advice as to perhaps the best use of ...

**Associate Director - Public Policy:**

The U.K. Government seem to have taken a decision to let people buy extra years at quite a cheap rate, so that has an impact on the rest of the people in the U.K. who cannot pay a cheap rate. So Jersey does have a way in which you can buy a year that you missed out for whatever reason, but the Jersey rule is that it is actuarially neutral. So it is not good for you, it is not good for the fund, it is just whatever the cost is.

**Deputy L.M.C. Doublet:**

So what would that look like in terms of ...?

**Associate Director - Public Policy:**

It is quite expensive because you are then paying a full rate contribution in for a previous year. So the Minister is absolutely right. Somebody in that situation might want to do that, but they would be well advised to take independent financial advice as to whether it would be better to invest that money in some other way because there might be another product that might be even more suitable to them. So it is possible to do but it is not one that the Government is specifically subsidising at the minute to encourage that.

**Deputy L.M.C. Doublet:**

Is that something that the Government would consider doing, given concerns about lack of private pensions in Jersey?

**The Minister for Social Security:**

It is not currently on the work plan but we will be picking up on the Pension Saver piece of work as part of the work plan as well. So we can talk about that now or later if you want.

[10:45]

**Deputy L.M.C. Doublet:**

Yes. I have pensions and I might come to that later on so that we do not go out of order with our questions. I will go on to social security but a slightly different area. The social security cap at the moment is capped at £250,000, so people who earn above that do not pay a higher percentage. There was an amendment in 2022 which would have removed this cap and it was rejected by States

Members. I wanted to understand whether this is something that you had a view on and whether you had considered revisiting that issue.

**The Minister for Social Security:**

Of course, my manifesto has a very, very clear view on a cap and my voting record aligns with that. The Assembly has voted on that in this term of office, so it is not something that I would be seeking to bring back because the Assembly has had its say. I think we do need to consider earnings limits. We need to consider the effect on the funds and in particular any effect that such limits would have on the long-term care fund, which is of course the fund that is the most riskiest at the moment. So that is the context through which I will be looking at that.

**Deputy L.M.C. Doublet:**

Okay. So not in this term of office?

**The Minister for Social Security:**

Of course, I will be bringing any proposals through to the Council of Ministers looking forward to this Government Plan based on what is the best thing to do for the funds, and I have asked the team to look at whether that might be something that we could do with regard to long-term care more specifically.

**Deputy L.M.C. Doublet:**

Right, okay. Thank you.

**Associate Director - Public Policy:**

Can I just note that that limit goes up every year, so it is now £317,000. It was set at £200,000 a few years ago. That goes up automatically every January.

**Deputy L.M.C. Doublet:**

Okay. £317,000 did you say?

**Associate Director - Public Policy:**

Around that, yes.

**Deputy L.M.C. Doublet:**

Oh, right. Okay. Thank you.

**Deputy P.M. Bailhache:**

Removing the cap would be a fundamental change, would it not? I mean, it would turn a contribution into a tax.

**The Minister for Social Security:**

It would do, and like I said, the Assembly has already voted on that, so I will not bring it back.

**Deputy L.M.C. Doublet:**

That is fine; so your answer to that one is: "No, not in this term of office." Thank you. Would you like to go on to the living wage?

**Deputy P.M. Bailhache:**

Can we move to the living wage, Minister? Can you give us an update on the implementation of the living wage?

**The Minister for Social Security:**

The minimum wage will go up on 1st April. I have had an update from the Minister for Sustainable Economic Development at the end of last week on the Better Business Support package as well. Obviously, that sits with him, so I was pleased to hear that that seems to have gone down well within the business community as delivering on what we need to deliver as Government for them to help them raise the wages that need to be raised. Then I will be raising the 2026 minimum wage from 1st April to the equivalent of 2/3 of the median wage for 2024. I am just trying to recall when the final figure comes out for that.

**Associate Director - Public Policy:**

We will get the ... we need the median wage, and that will be part of the gender pay gap, so that is that report. There is a very detailed analysis of wages by gender, one, and past that you get a median wage, so we will be able to use that figure, so that will be in the next few months.

**The Minister for Social Security:**

That is to respond as well; businesses wanted to know as soon as possible what they should be looking at.

**Deputy P.M. Bailhache:**

Have you had any response from small businesses, medium businesses?

**The Minister for Social Security:**

Of course, the Chamber of Commerce, Jersey Hospitality Association and Jersey Farmers Union will always come and represent their members. I had discussions with them prior to taking decisions

last year. Obviously, the Assembly had set a political course of action that was in place and a political decision had been made at that point. So, it was about how to enact that decision in the best way possible and I think we have done well to get where we have got to.

**Deputy P.M. Bailhache:**

What about financial support for low-earning workers with less than 5 years' residence? Any consideration being given to that?

**The Minister for Social Security:**

We did make the payments back in November last year for exactly that cohort of people, which was roughly as much as we could get to the equivalent of the community costs bonus. We will be doing the same this year, so the same type of payments will be made this year as well.

**Associate Director - Public Policy:**

You just asked for the dates ...

**The Minister for Social Security:**

Yes, I did. Thank you, Sue. Just last week I asked the officers to look at what would be the most appropriate dates to look ... because the way that we did it to ensure that people were eligible was to look at contributions records for 3 months within the year - bearing in mind that a number of people might well be on a 9-month work permit and we probably want them to come back because they have trained on the Island, they know the Island - so I want to ensure that the dates that we have do not leave people out.

**Deputy L.M.C. Doublet:**

So it does not have to be just the 3 months prior?

**The Minister for Social Security:**

We will pick the 3 months to take for eligibility, based on when we think the seasonal workers will be here, so we just need to look at that to make sure that we do not inadvertently miss people out that should be getting that payment.

**Deputy P.M. Bailhache:**

Can we turn to A.D.H.D. (Attention Deficit Hyperactivity Disorder), Minister? We have noted from the Ministerial response to recommendation 6 - I think it was - which asked the Minister for Health and Social Services and you to continue discussions with the Primary Care Board to find a solution to the problem of additional medical practitioners in being able to engage in this particular work. Can you give us a timeframe as to when this might be completed?



**The Minister for Social Security:**

Those discussions are ongoing and of course my action in all of this is to respond to when the Pharmaceutical Benefits Advisory Committee come back and are able to make a recommendation to me to put the necessary medications on the H.I.F. (Health Insurance Fund) funding list. I think the major piece of work at the moment is around that shared care agreement, which sits more with the Minister for Health and Social Services than myself, but of course I will take any action that I can do to encourage that to be done as quickly as possible. But they are not conversations I am personally involved in; I do not think it would be particularly helpful for me to be personally involved in those conversations because they are conversations that need to be had with the specialists that are involved in that.

**Deputy P.M. Bailhache:**

There was a recommendation that an Assistant Minister should be given responsibility for this particular issue and both Ministers I think rejected that recommendation. Can you elucidate why you rejected that?

**The Minister for Social Security:**

I think that is more in the realm of the Minister for Health and Social Security's area around A.D.H.D., so I think it is up to that Minister how he puts together and delegates his own portfolio. It is an important subject and I would think that the Minister for Health and Social Services is going to retain responsibility as well, but I do not want to put words into his mouth.

**Deputy P.M. Bailhache:**

Are you personally sympathetic to the idea that a sole person should have responsibility?

**The Minister for Social Security:**

For A.D.H.D. in particular?

**Deputy P.M. Bailhache:**

Yes.

**The Minister for Social Security:**

I think we always need accountability; that is the ongoing part of the discussions that we are having around health in general and the Ministerial responsibilities surrounding that. I am obviously responsible for the social security - or the fund - side of things and the Minister for Health and Social Services is responsible for the secondary care. The Minister for Health and Social Services - you will have been briefed - has got plans to restructure the department. Part of that restructure also

looks at Ministerial responsibilities and shifting some of the responsibilities so that they do come under one Minister. At the end of the day, I want the most effective processes and procedures and line of accountability that we can possibly have.

**Deputy L.M.C. Doublet:**

If there were an opportunity to have an Assistant Minister that perhaps was an Assistant Minister in your department and in the Health Department and could oversee this, is that something that you could support?

**The Minister for Social Security:**

I think if we were not looking at structures and potentially using Assistant Minister roles, that might be, but I currently do not have an Assistant Minister that would be taking that on. I do not really delegate functions like that, because I want to make sure as well that these things are at the top of my priority list as well.

**Deputy L.M.C. Doublet:**

You talked about the Pharmaceutical Benefits Advisory Committee and that you are waiting for recommendations from them, but the final decision lies with you, does it not?

**The Minister for Social Security:**

The final decision would lie with me, but it is a very clinical decision that I will look at the advice that I am given at the time.

**Associate Director - Public Policy:**

That is in the same decision to put A.D.H.D. drugs on to the prescribed list, so there are many other decisions to talk about. Shared care is absolutely crucial; the shared care/other ways of prescribing and overseeing A.D.H.D. patients is really key. There are some ways - which the Scrutiny Panel did refer to in its recommendations - as to how you could do that. I think the Minister for Health and Social Security is interested in basically almost all of them. We will need to have lots of different ways of doing it. It is not just about nurses; it is not just about G.P.s (general practitioners); it is about a variety of different solutions to support people locally.

**The Minister for Social Security:**

Yes, the signing off to put it on the list of medications is an important part, but it is quite a small part in the whole. That needs to come at the right time. It would be ill-advised for me to act unilaterally and sign something off against advice when all of the other pieces of the jigsaw are not in place.

**Deputy L.M.C. Doublet:**

It is a jigsaw, but what is the first piece that needs to be laid down, as it were?

**The Minister for Social Security:**

I think it is around knowing what that shared care agreement looks like and knowing as well that G.P.s are confident in the place where they can prescribe.

**Deputy L.M.C. Doublet:**

Okay.

**Deputy P.M. Bailhache:**

Recommendation 9 of the review considered a programme of activity to support the A.D.H.D. Awareness Month and that was partially accepted, I think. Can you explain why it was only partially accepted and whether the Neuro-Inclusive Jersey Strategy Steering Group will be making all the plans for the awareness month?

**The Minister for Social Security:**

I am just jogging my memory as to ...

**Associate Director - Public Policy:**

It is a very Health-related question.

**The Minister for Social Security:**

Yes. I am always quite happy to support awareness activities and I am sure that my local services team will be at the forefront of that. I cannot ...

**Deputy P.M. Bailhache:**

Do you have sufficient funds to deal with that?

**The Minister for Social Security:**

The local services team are always working in the community and with other organisations to raise awareness, so I would say that they will definitely be supporting A.D.H.D. awareness month as part of business as usual. I cannot explain off the top of my head why it was partially accepted, but I am quite happy to get back to you. I am quite happy to support my team to do what they need to do to ensure that awareness is raised as well.

**Deputy L.M.C. Doublet:**

Great, thank you. I am going to ask some questions about pensions now. The Pension Saver Scheme, we previously talked about this, Minister, and you informed the panel it had been put on hold. Are you planning to restart work on this scheme before the end of this term of office?

**The Minister for Social Security:**

Yes, we will be picking that work back up towards the end of the term of office. It is likely then that further work would be done within the purdah period as well, so that there is information ready for whoever is in the position following the next election to pick up. It is an important piece of work; I like to see things across government and across policy areas as well. The piece of work that I have asked the team to do first is look at issues to do with the ageing population within the context of the population policy work as well.

[11:00]

I sit on the H.A.W.A.G.+ (Housing and Work Advisory Group) with other Ministers and it is my intention to bring that through to that group specifically so that we can actually understand and I can say to Ministers: "These are the issues that we are going to be facing." There is some work to do around perceptions of the States pension as well and understanding of the States pension and how it works. I am going to come back to the point about income support. There should not be anybody that is just surviving on a States pension and struggling, because income support is that safety net that then picks that up.

**Deputy L.M.C. Doublet:**

The States pension alone is not designed to be enough for someone to live on?

**The Minister for Social Security:**

It was never implemented to be the sole income or the sole thing that somebody lives on. I do not know if that is broadly understood in the community; it is certainly a conversation that I have had with officers around what people see as the purpose of the States pension, and how they understand how it works and what it was set up to do. Is it doing what we are expecting it to do? But also, how do we encourage people to think about their own future and save appropriately for their future? For me, that is part of a much broader piece of work of which the Pension Saver Scheme is one component. I will certainly be taking this as a topic to the H.A.W.A.G.+ group of Ministers so that we can discuss it in the round.

**Deputy L.M.C. Doublet:**

Okay.

**The Minister for Social Security:**

It is a policy topic, really.

**Deputy L.M.C. Doublet:**

Thank you. In terms of the resources required to restart and progress the work, are those resources already secured or will you need to bid for those?

**The Minister for Social Security:**

That would be what I will be working on as part of my planning for the Government Plan for 2026. The team and I have already started working on what we want to see within that Government Plan. Obviously, there had been a budget put in place in 2024, 2023; that was a saving because we paused that piece of work. We will need a budget in place; it is a complex piece of work to bring in a secondary pension scheme.

**Deputy L.M.C. Doublet:**

Yes.

**The Minister for Social Security:**

We will also need to make sure that adequate consultation is done as well, so that anything that should be brought forward is brought forward in a way that people buy into it.

**Deputy L.M.C. Doublet:**

Would that be a growth bid or would you be stopping other work or making cuts elsewhere in order to proceed with the Pension Saver?

**The Minister for Social Security:**

It is not my plan to stop other work. I hope by now you have got a copy of the departmental business plan, and I have asked for that to be done over 18 months so we have the clear ... the work that we are planning to progress during this political term.

**Deputy L.M.C. Doublet:**

It will be a growth bid, then?

**The Minister for Social Security:**

I need to see what the budget process is to see whether it will be a growth bid or not. Again, this comes back to the discussion that we had about Statistics Jersey as well, is it not? We need to see everything on the table to see what then becomes a priority for additional funding within any department or not.

**Deputy L.M.C. Doublet:**

We talked about consultants earlier. Due to the Government-wide consultancy freeze, do you foresee any challenges in progressing the work around Pension Savers?

**The Minister for Social Security:**

When you need to bring in specific expertise, you can make the case. Of course, it is important to always think very carefully around what expertise you bring in. The piece of work around consultants is more around where people were being used on ongoing consultancy contracts, not for a specified piece of work for specified expertise. I think that is where you can make a clear case for bringing in a consultant, rather than just bringing somebody in who is working on a consultancy but actually you could get the expertise in-house.

**Deputy L.M.C. Doublet:**

Just to clarify, it is just this kind of ongoing consultancy embedded within Government, that is what the freeze is on? But the time-limited use of consultants, that is still an option available to Ministers?

**The Minister for Social Security:**

The point at which I would ask to bring in a consultant is when very specific expertise is required - for a time-limited period of time - that does not exist within the public sector.

**Chief Officer, Employment, Social Security and Housing:**

There is still a process around that, with additional C.E.O. (Chief Executive Officer) sign-off and that sort of thing. But yes, there is an ability to make a case for something which is very specialist.

**Deputy L.M.C. Doublet:**

Okay, do you think it would be supported by the rest of the Ministers?

**The Minister for Social Security:**

That is a question I need to ask them. It is not a conversation that we have had, so I am not going to put words in other people's mouths.

**Deputy L.M.C. Doublet:**

Okay. When will you be taking that to C.o.M. (Council of Ministers)?

**The Minister for Social Security:**

The Pension Saver discussion?

**Deputy L.M.C. Doublet:**

Yes.

**The Minister for Social Security:**

The Pension Saver discussion will come around the Government Plan discussion, I am sure.

**Deputy L.M.C. Doublet:**

Okay. I would be grateful if you could keep the panel updated on the Pension Saver. Two more questions. You talked about people being aware that the States pension is not enough to live on and other methods where they might save for retirement. In the U.K. I believe there is something called a junior I.S.A. (individual savings account) and there are other similar financial products which are supported by Government and people get tax allowances. I am not exactly sure how it all works, but are any of those schemes or products being considered by Jersey's Government? Particularly the junior I.S.A. that might help with also encouraging families?

**The Minister for Social Security:**

Not to my knowledge, but this is exactly why I want to put this topic on the agenda for the H.A.W.A.G.+, because the issues around the ageing population are something that I cannot just deal with myself as Minister for Social Security. I have to work with other Ministers and indeed the Assembly as a whole to find the whole remit of solutions that we might then use. There might be other levers other than what was being proposed with the Pension Saver Scheme. Also, going back to what we heard from J.O.L.S., pensioners who are homeowners would report that they generally feel financially comfortable, certainly more comfortable than, say, your single parents that we referred to earlier. The Jersey pension obviously is an un-means tested benefit. We need to see that in the context of the other means-tested benefits and how they all work together. I will stop and chat with pensioners and very often what they will say to me is: "Actually, it is not for me that I am worried; it is for other people." Then they will say: "I worry about those that cannot afford to go to the doctor." So one of the things I have asked the team to do is look at Pension Plus, for example, one of those benefits that we currently have a hard drop-off of benefits when somebody starts paying a little bit of income tax. So, is there something that we can do for those lower earners in that just above paying income tax bracket? How do we smooth out that hard drop-off? Then do useful things such as ... Pension Plus is a really good one because it encourages people to do the right things to look after themselves. It also gives access to the Health Access Scheme as well and cheaper G.P. visits. That is the type of thing that we are looking at, that whole piece of work.

**Deputy L.M.C. Doublet:**

The last question I had on pensions was around the gender pension gap, and I know there is some data in the U.K. showing that there is a gender pension gap. I would expect there to be a gap in

Jersey given the way our benefits scheme is set up for the married women's exemption, and also the high rate of domestic abuse in the Island. Can you comment on whether you think there is a gender pension gap in Jersey and how we might tackle it?

**The Minister for Social Security:**

I am sure that there is. This goes back to what I started talking about earlier, when our systems were improved in 2001 and the married women's election is now being grandfathered. Of course, private pensions and other savings are going to be influenced by pay, so one of the first things to start with there is the gender pay gap. I have looked in my sphere of influence around what I can do around pay transparency. For example, I had a conversation with Sophie and her team around what we can do with the Jobs in Jersey site. Very often we see jobs are being advertised as negotiable. We already know that women - I think - will negotiate at a lower rate than men would tend to, and that lack of pay transparency does lend itself to bigger gaps, not only in gender but probably ethnicity as well.

**Deputy L.M.C. Doublet:**

Yes.

**The Minister for Social Security:**

Within my sphere of influence, what I did in terms of that is to speak to that team and try and get them to encourage employers to be more transparent when they are advertising jobs on Jobs in Jersey.

**Deputy L.M.C. Doublet:**

That is good to hear. Thank you. I am going to move on; I have just noted the time. A couple of questions about primary care services. Could you give us an update on the progress of the Dressings in the Community Scheme please?

**The Minister for Social Security:**

It is a while since I have actually discussed that one. It had been implemented as the pilot scheme and everybody that should have been getting access to free wound dressings ...

**Associate Director - Public Policy:**

It is running through Family Nursing at the minute. Family Nursing are by far and away the biggest provider of wound dressing services. This is the first part of the whole thinking about it at the minute, running it through Family Nursing. That is working really well and a number of local pharmacies are providing products. Family Nursing identifies what they need and it is completely free. The final stage would be to maintain satisfaction on that and to put in place a more permanent contract with



the pharmacists, and that is something which is happening at the minute. We are just going through a variety of negotiations with various people to get it all right. But the service was provided from September/October last year, so that is up and running. In terms of putting it on the ground, it is basically there. Behind the scenes, we have got a bit more work to do to get everything sorted out. But the aim of the scheme is up and running now.

**The Minister for Social Security:**

When I last spoke to somebody from Family Nursing about it, they were telling me what a positive impact that scheme had made.

**Deputy L.M.C. Doublet:**

That is great. When would that work be complete?

**The Minister for Social Security:**

That probably depends on the negotiation with the pharmacies.

**Associate Director - Public Policy:**

A couple of months, probably.

**Deputy L.M.C. Doublet:**

Did you say a couple of months?

**Associate Director - Public Policy:**

A couple of months. It is just the details of which products you specify, how you specify, what happens if you have not got something in stock, you use something else. There is just that level of detail which we want to get to now, to make sure we have a fully robust financial system behind the service. The service is running fine at the minute; there is a certain amount of trust within how we are paying for things. All will get sorted out within a couple of months.

**Deputy L.M.C. Doublet:**

Okay, thank you. Another States decision was on free G.P. visits for students. Could you give us a brief update on how that scheme has been received and how it is working?

**The Minister for Social Security:**

That has now been implemented. Systems-wise, it is similar to the H.A.S. (Health Access Scheme), so for the most part G.P.s will know who the people are that are getting those. I think the implementation is now complete.

**Chief Officer, Employment, Social Security and Housing:**

Yes.

**The Minister for Social Security:**

It got done as early in this school academic year as possible so that students could receive their free G.P. visits.

**Deputy L.M.C. Doublet:**

Okay, thank you. Another area which was a States decision was the whistleblowing legislation. Could you give us an update on that, please?

**The Minister for Social Security:**

Yes. The Employment Forum has been undertaking its consultation and it will be releasing its recommendations in the coming months.

**Deputy L.M.C. Doublet:**

When can we expect to have something before the States Assembly on that?

**The Minister for Social Security:**

They will present their recommendations to me; I will then need to consider those recommendations and then bring law drafting as appropriate.

**Deputy L.M.C. Doublet:**

Okay. Will it be before the end of this term?

**The Minister for Social Security:**

I would hope it will be before the end of this term. I did make it a priority to try and bring forward States Assembly decisions. I am keeping Deputy Alves up to date with that. She is the politician that brought that particular proposition to the States.

**Deputy L.M.C. Doublet:**

Okay, thank you.

**Deputy P.M. Bailhache:**

It is the case that there is going to be an actuarial review of the Social Security Fund and the H.I.F. and the Long-term Care Fund this year, is that correct?

[11:15]

**Associate Director - Public Policy:**

The actuarial review is as at 31st December this year, so it is not H.I.F. Happy to answer that for next year. We are preparing for this year.

**Deputy P.M. Bailhache:**

Right. So when is that likely to come out?

**Associate Director - Public Policy:**

It will come out during the course of next year. First half next year.

**Deputy P.M. Bailhache:**

Next year. All right.

**Deputy L.M.C. Doublet:**

First half, did you say?

**Associate Director - Public Policy:**

It should be, yes. We are trying to do as much preparatory work beforehand as possible, but the reviews are as at the end of this year; this year that has not happened yet. So you have to have the data ready. There are various types of people who can pay a little bit late on their contributions, so you have not got a fully mature set of data probably until March of 2026, but lots of it will be done before then, but it will be the 2nd or 3rd quarter before you are going to get any results out.

**Deputy P.M. Bailhache:**

Can we focus on the H.I.F., Minister? Because I would like to press you a little bit, if I may, further to questions that were put in October 2024 when you said that you did not expect that any action was going to be taken during this term of office to ensure the sustainability of the H.I.F. The 2019 Actuary's Report and the 2023 Actuary's Report both found that if no remedial action was taken, the H.I.F. would be exhausted by 2035, which is now only 10 years away. Can you tell us whether any action has been taken to remedy the position?

**The Minister for Social Security:**

This is something that we need to look at within the broader realms of health funding. This is linked to some of the work that the Minister for Health and Social Services is undertaking around the structure. He and I speak very often around the pressures on health funding, not just for primary care but also secondary care and, as I mentioned earlier, the Long-term Care Fund as well. What we do need to do is have a look at health funding as a whole. I know the Minister for Health and

Social Services has proposed in his plans to bring all health funding under one Minister. I would be in favour of that because I think it is a sensible thing to do, but I think it is a matter of timing. We need to focus on getting the Health structures correct and in place, and then we will have better information around the funding as a whole and how that best may sit. I know this is something you feel very strongly around as well, about protecting the money in the H.I.F. for primary care to make sure that people get access to primary care.

**Deputy P.M. Bailhache:**

Well, is that not important?

**The Minister for Social Security:**

It is very important. I am in complete agreement with you that it does need to be protected as well. But it is how, then ...

**Deputy P.M. Bailhache:**

What is going to happen, Minister ... because these discussions with Health and the health funding generally are hugely complicated and they are going to go on, I suspect, for quite a period of time. What is going to happen if the H.I.F. is exhausted, so far as subsidising G.P. fees is concerned?

**The Minister for Social Security:**

I do not think we are going to let the H.I.F. get exhausted. We will obviously be informed by the actuarial review that will come next year, but we cannot see the H.I.F. fund in isolation from all of the other things that need to be done in Health. Today we have been discussing A.D.H.D.; the H.I.F. funding component is an important part of that, but it is a small part of the whole that needs to be done. We do need to make sure that all of the things that we have are all working together as efficiently and effectively as possible.

**Deputy L.M.C. Doublet:**

If the H.I.F. is absorbed into overall health funding, will it still be ring-fenced?

**The Minister for Social Security:**

That would be my intention to absolutely have that ring-fenced funding for primary care, but we need to see that within the pressures that Health has as a whole, to help the best-placed Minister to be able to do that.

**Deputy P.M. Bailhache:**

I do not understand why action cannot be taken now to protect the viability and sustainability of the H.I.F. The Actuary's reports on the last 2 occasions - and I am sure that the new report is going to

say exactly the same thing - show that projected break-even contribution rates required for income to equal expenditure need to go up, because otherwise the fund is going to be exhausted. Increasing the rate by even 0.5 per cent would surely make an enormous difference to the sustainability of the H.I.F. Why can it not be done?

**The Minister for Social Security:**

If we were to increase the contribution rates at this particular point in time, I cannot actually see it passing through the States Assembly. It would be another pressure. We have talked about cost of living at the moment, so it would be another cost of living pressure on people. If we did not put that pressure on employees, then we would be putting that pressure on employers. All of those things need to be thought through. Of course, the other area that we could bolster the H.I.F. from would be other States revenues. We have lots of funding pressures across ... we have just been talking about funding pressures on Health, so would you choose to put it in to the H.I.F. rather than the other elements of Health? As you rightly say, it is very complicated, but we do need to have a look at it in the round and also within the context of all of the policies that we have and all of the Government policies.

**Deputy P.M. Bailhache:**

You do not have to increase the rate, though, do you? I mean, you could assign an additional portion of the rate which currently goes to the Social Security Fund to the Health Insurance Fund.

**The Minister for Social Security:**

That could be done. Sorry, when you said increase the rate, I made an assumption that that is what you were suggesting. Apologies for that.

**Deputy P.M. Bailhache:**

No, it was not my suggestion, actually, no.

**The Minister for Social Security:**

Then we would need to look at what the effect of that would be on the Social Security Fund and what changes we may well wish to make on social security benefits as well. We do have a sub-panel of this panel, for example, looking at family-friendly benefits. I know that a number of people feel that those benefits are not high enough, so we do need to see all of that in the round.

**Deputy P.M. Bailhache:**

We were told that the Social Security Fund was so flush that money could be taken out for it to support the living wage. So, is there not a possibility of moving a percentage from the Social Security Fund to the H.I.F.?

**The Minister for Social Security:**

We of course did not take money out of the Social Security Fund; we reduced the States grants. It is for the betterment of our community that we have got people earning a decent minimum wage. I think that is a good outcome for our community. Again, whenever we make changes, we always do need to look at what the best outcomes are for our community, so we need to look at those as a whole.

**Deputy P.M. Bailhache:**

Well, I will not cross swords with the Minister on whether money was taken out of the fund or not; we will leave that one.

**Deputy L.M.C. Doublet:**

Okay. Thank you for your answer to those questions. We have one final section on the Period Products Scheme. You have given us some previous updates; could we have a further update, please, on how the scheme is progressing?

**The Minister for Social Security:**

The scheme is now fully implemented and operating as business as usual. Whenever we do get any media coverage or anything, we do get people or potential venues contacting the department saying: "Can we be added in?" You are dealing with that now on a quarterly basis, Sophie ...

**Chief Officer, Employment, Social Security and Housing:**

Yes.

**The Minister for Social Security:**

... so that new venues can be added in, if they are high footfall venues.

**Deputy L.M.C. Doublet:**

Are there criteria for what venues can be added?

**The Minister for Social Security:**

They need to be publicly accessible, they need to have a fairly high footfall, and that is where the supermarkets have actually been particularly good for those "take a monthly supply". Then with regard to the Caught Short dispensers, those high footfall public toilets ... because of course we need to make sure that they are filled up and regularly checked, so it would not make financial sense from an efficiency perspective to have lower volume places, but Sophie may be able to add.

**Chief Officer, Employment, Social Security and Housing:**

Yes. We also look at the geographical spread. If we have already got some accessible ... we have the list on our website. This is not about putting them in absolutely every single location possible but is making sure that they are readily available in a range of places spread across the Island. We are getting some good feedback on both the monthly supplies - we are getting through good stock of those, which is almost showing it is working - and the Caught Short has a good geographical spread.

**Deputy L.M.C. Doublet:**

Do you have any stats on who is accessing the products, what kind of venues are being accessed more than others?

**The Minister for Social Security:**

It is a while since I have seen any stats, but Sophie might ...

**Chief Officer, Employment, Social Security and Housing:**

The supermarkets are significantly high venues. I do not have numbers on me, I am afraid, but that would be our biggest footfall. We also have some in the Union Street reception which go well. We have some in schools for monthly supply, as well as for Caught Short. Generally, we do not know who is taking them, but we monitor stock levels through the reorder value.

**The Minister for Social Security:**

I think it is also important to take this opportunity to say that you have worked with C.Y.P.E.S. so that rather than the schools doing them themselves now, it is through this scheme as well. That is the secondary schools and the primary schools.

**Deputy L.M.C. Doublet:**

In terms of data, possibly after the hearing, would you be able to show the panel some of that data? We would be interested to see how you are using that data to make any improvements to the scheme. In terms of the public scheme, the panel understands that there is no offering of products within Government of Jersey offices. Has that received any criticism?

**The Minister for Social Security:**

We do have them in the Union Street building. I am trying to remember where else they were. We did an all-colleague communication letting people know where they were within the Government buildings.

**Chief Officer, Employment, Social Security and Housing:**

The key thing is that we do not have them - and Government do not provide them - for back of house, behind closed doors. All of the products need to be publicly accessible. However, for example, in Union Street, on the ground and first floor, there are toilets there for customers, but employees can also use those. That would be the same in public toilets in Driver and Vehicle Standards, in schools, for example. There is absolutely nothing stopping employees and we have made sure, for example, in the new Union Street building that if a colleague needs a product, they know that they are just as ... they are an Islander who can use a product as well. There have been communications reminding people of that.

**Deputy L.M.C. Doublet:**

Given it is one of the Government's schemes, should Government not be setting an example as an employer to make sure that the products are available in all of the staff toilets in all of their offices?

**The Minister for Social Security:**

It was one of the conversations I think I had with you, Sophie, fairly early on when I took this role on, because that is where my starting point was as well. The thing is, if you are going to do it for Government employees, then you should then open that up to other employers as well. It all of a sudden becomes a far less efficient scheme, particularly in terms of if you think about supplying them in every single toilet block in each Government building. So, it is around efficiency of the scheme and people knowing where they can get those monthly supplies as well. But also it is about fairness and making sure that they are always available to all members of the public. I raised it and I know Sophie then, following me raising it, raised it with H.R. (Human Resources) colleagues in People and Corporate Services as well.

[11:30]

I am obviously not a member of the States Employment Board, but that is certainly perhaps a recommendation I could make in my role. Again, this is around my sphere of influence and what I can do, around saying to the States Employment Board that that might be something that they wanted to think about, is providing those as an employer.

**Deputy L.M.C. Doublet:**

Could you let us know? Personally, that is something I am very surprised to see was not being provided for all Government employees and I would like to understand if that could be done. Also, you mentioned private employers. In terms of venues stocking publicly, could private businesses not have somewhere where they could pick up stock for their employees and for that to be part of the scheme that way? So that employers who want to offer that to staff could do that and administer it themselves.



**The Minister for Social Security:**

It comes down to efficiency and value for money as well in how that then would operate and how much staff time it would take to do. We focused on public areas so that as many members of the public can access products as possible. Of course, good employers may well be looking at staff incentive schemes and I would always encourage employers to do that. Whether administering such a scheme would be the best use of public funds or not, that is something that I would need to be convinced about.

**Deputy L.M.C. Doublet:**

But in theory, employers could go and utilise those stocks that are in the supermarket and take them for their employees; that is a legitimate use of the scheme, is it not?

**The Minister for Social Security:**

In theory. We are not going to stop anybody from taking the products, but the main thing is that those products should be there for use. In the very early iterations of the scheme we saw a lot of product wastage, which is why we have improved the dispensing machines in the public toilets. If people are going to take them for use, then that is one thing, and then make sure that they are going to be used, but that would be incumbent on those people to do that.

**Deputy L.M.C. Doublet:**

Thank you. Has the full budget been spent for this area?

**Chief Officer, Employment, Social Security and Housing:**

No, we use the budget to order on a monthly basis. We know that this year we have still got headroom in the budget, but obviously we are continuing to promote the scheme and uptake can increase. But at this point, there is still some flexibility there, which is why we consider new venues on a quarterly basis. It is the sort of thing that we are happy to consider.

**Deputy L.M.C. Doublet:**

Any underspend, could that be diverted to groups such as the Jersey Sustainable Period Products Project?

**The Minister for Social Security:**

I do not think we have been approached by them, but of course we do provide sustainable period products as well. I did hear an interview on the radio around that the other week and I did mean to make contact with someone, because I think it was said that the products were not available in schools yet from the Government, but actually they are and perhaps what we need is ...

**Deputy L.M.C. Doublet:**

Is that the reusable products?

**The Minister for Social Security:**

That is a question that we need to look at as well, is whether that then gives us an opportunity to provide some of the reusable products. Of course, when we started that pilot with the reusable products, we started them in 5 specific venues.

**Deputy L.M.C. Doublet:**

That is still going, is it?

**The Minister for Social Security:**

Yes, that is still going. That is now business as usual, running along. But I think you are correct, the schools are possibly another place where we could look at the ...

**Deputy L.M.C. Doublet:**

Is that something you would commit to today, to making sure that there are the reusable products available in schools?

**Chief Officer, Employment, Social Security and Housing:**

Yes, I mean, it is sometimes about the schools do have challenges around stock, storage, these sorts of things. That is why some of the schools - although they want to be as supportive as possible - actually, they have often signposted to Brook or to Brighter Futures or because sometimes they have things like the monthly supplies, but some of those are outside in the more communal areas, they have things in the individual bathrooms, but sometimes there are practical elements where there are restrictions on how much ... when you order, you cannot keep everything. So it is sometimes not ... we absolutely can keep up the conversations.

**Deputy L.M.C. Doublet:**

Yes, if you could update us on the progress in that area; it is of interest to the panel. Okay. Do you have any final questions on any area?

**Deputy P.M. Bailhache:**

No.

**Deputy L.M.C. Doublet:**

That is the last of our questions. Is there anything that you would like to add before we close the hearing?

**The Minister for Social Security:**

No, nothing in particular, aside from noting that you have the review into family-friendly legislation, so I will be looking forward to reading that review and its recommendations.

**Deputy L.M.C. Doublet:**

Yes, and we also will be looking at P.70. We have a meeting tomorrow that will be looking at a scoping document for that, so we will keep you updated on that as well.

**The Minister for Social Security:**

Thank you.

**Deputy L.M.C. Doublet:**

Okay. Thank you very much for all of your work and for your time today. I will close the hearing.

[11:35]