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Health and Social Security Scrutiny Panel

Quarterly Hearing

Witness: The Minister for Social Security

Wednesday, 24th September 2025

Panel:
Deputy J. Renouf of St. Brelade (Vice-Chair)
Deputy P.M. Bailhache of St. Clement
Deputy L.K.F. Stephenson of St. Mary, St. Ouen and St. Peter
Connétable K. Shenton-Stone of St. Martin

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

[13:02]

Deputy J. Renouf of St. Brelade (Vice-Chair):
Welcome and thank you, Minister and team, for coming. This is a hearing of the Health and Social Security Scrutiny Panel. I am Deputy Jonathan Renouf. I am the vice-chair of the panel. Unfortunately the chair is unwell and unable to attend, so I will chair the meeting today. We will just do a quick round of introductions and then begin with our questions.

Connétable K. Shenton-Stone of St. Martin:
I am Karen Shenton-Stone, Constable of St. Martin and member of the panel.

Deputy L.K.F. Stephenson of St. Mary, St. Ouen and St. Peter:
Deputy Lucy Stephenson, member of the panel.

Deputy P.M. Bailhache of St. Clement:

Deputy Philip Baihache, member of the panel.

Deputy J. Renouf:

Perhaps, Minister, if you could introduce your side.

The Minister for Social Security:

I am Deputy Lyndsay Feltham and I am the Minister for Social Security, and we have ...

Associate Director, Public Policy:

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

Chief Officer, Employment, Social Security and Housing:

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

Deputy J. Renouf:

Okay, great. Thank you very much. We will begin, if we may, with some questions around the minimum income standards, which inform the living wage, part of the living wage discussions transition. You are doing some work, I believe, on minimum income standards. A study has been commissioned. Can you tell us about the household types that are going to be in that study and how they are going to be selected?

The Minister for Social Security:

The piece of work is being led by the Minister for Sustainable Economic Development and his team. I am working closely with that Minister. Where we are at at the moment is we are just nearing the end of the procurement stage. We wanted to ensure that the organisation undertaking the piece of work was the best organisation to do the work. It is quite specialist work, so it was not something that we would be able to find the expertise for on-Island, so because of that the procurement process has taken a little longer than what I or the Minister for Sustainable Economic Development would have wanted, but we are now in a position where we can move forward to the final stages and get those pieces of work done. Back to the question that you asked, which was about the household types, when we initially went out for quotes, and I think when I discussed it previously with the panel, we thought that we may only be able to afford to undertake the piece of work in relation to 2 types of households. What we found during the procurement process is that we can do far more with the money than we thought we could, so this is a good news story. We will be able to do a variety of different household types. I know that the panel in particular was keen that we included single-parent families, so of course they will be included, but we need to get to the end of the procurement process and then we will have the scope of the work then agreed with the suppliers. I will be able to give the panel more information but I do understand that there is a private briefing that has been arranged already, so we will give you more information at that.

Deputy J. Renouf:
In terms of that timetable that has slipped, can you provide us with some information about when you will complete that commissioning process and when the work will, therefore, begin?

The Minister for Social Security:
The work will begin within the next couple of months, is my understanding. The supplier is stood up and ready to go. The aim has always been to get that piece of work completed around the end of this term of office so that it will be ready to inform the next incoming Government so that they have the information to inform the next Common Strategic Policy.

Deputy J. Renouf:
Is it the intention to publish the report in full?

The Minister for Social Security:
I believe that the report will be published. It is an academic institution that will be undertaking the work and academic institutions do like to publish that work as well.

Deputy J. Renouf:
Will the findings from the study inform other parts of the social security brief, for example benefit levels and so on, or is it going to be focused entirely on or will be used entirely for working around the living wage?

The Minister for Social Security:
I think it is going to be an incredibly useful piece of work on a number of levels. Not only will it be able to inform where we may go with minimum wage increases into the future, I think it is really important for a Minister for Social Security to also understand how minimum income standards may well affect benefit levels and things like that into the future. I think what it is going to do is give us all a far richer understanding of the cost of living in the Island and also what groups of people understand what those minimum standards are for different households as well.

Deputy J. Renouf:
So in terms of those other things that it might inform, have you been able to design the commissioning of that with that in mind or was it designed purely with the living wage issues in mind?

The Minister for Social Security:

The minimum income standards piece of work is a very specific type of work, so it is not us designing the methodology. We are using the leaders in the field of defining what a minimum income standard looks like. So it is not for us to define the specific methodology. What we are looking for is the outcome, which is what a minimum income standard might look like in Jersey for different types of households.

Deputy J. Renouf:
If I could just broaden it out for a moment and look at the living wage increases, which obviously we had one in April and the next one is forecast to bring the minimum wage up to the living wage in the next setting in April, I think it is, is it not? What work has been done so far or interactions have you had at a less formal level to ascertain the impact of that minimum wage increase and to balance the potential benefits to people who are receiving the minimum wage with potential risks to employers who are struggling with the stress of that in their wage bills?

The Minister for Social Security:
Firstly, to be clear, even in 2026 we will not be at a stage where we are at a living wage, so I want to make that absolutely clear. The States Assembly commitment was to work towards two-thirds of the median wage. Again, I will reiterate what I have said to the panel before. That commitment was to get to two-thirds of the median wage by 2026. We are effectively seeing a year's lag because we are using the - I will try to get my years right now - 2024 median wage to calculate the two-thirds of the median wage 2026. So I want to be absolutely clear, this is not a rushed process and in fact I could be criticised for not meeting the States Assembly's true commitment to that two-thirds of the median wage because if we were going to do that in the absolute way, we would do the two-thirds of the median wage as it is understood at 2026. So we are lagging behind there. In terms of the effect, I think what we have seen by the recent wage statistics is that we have seen a real terms increase in wages. In effect, the objective of the policy change has been met. We are also obviously rolling out the better business support package, which is firmly under the control of the Minister for Sustainable Economic Development, so it is him that will be having those conversations with the different sectors. As I have said before, I have always maintained conversations with that Minister and when we decided how to raise the minimum wage, I did it in conjunction with him and in agreement with him.

Deputy P.M. Bailhache:
Has that led to a corresponding decrease in the amount of income support?

The Minister for Social Security:

It was never meant to lead to a corresponding decrease in the amount of income support. Yes, people will become less reliant on income support as they earn more but that was never one of the objectives of this particular policy.

Deputy P.M. Bailhache:
No, that was not the question. The question was whether it has led to a decrease in the amount of the minimum wage paid.

The Minister for Social Security:
The income support paid.

Deputy P.M. Bailhache:
I am sorry, income support. So sorry.

The Minister for Social Security:
I do not think we have got the statistic that would see that but, like I said, we never expected that that would be the case. We have offsets in relation to earned wages and it was always the principle that somebody working on income support, as the majority of people that are on income support do, will be better off by working. So it was never the policy intention to decrease the amount paid out by income support because if people still need the income support then they will get that, but if that is something that the panel is interested in, that type of statistic, then I am sure that the department could provide it.

Deputy J. Renouf:
It is one of the things when you have general discussions around the increase in minimum wage, one of the arguments is that the burden of paying for low wages should fall on employers rather than on the state, so you do hope in general that an increase in the minimum wage would mean a lower burden on the state.

The Minister for Social Security:
I think what we need to get to ... and this again is around we are not yet at that living wage point and we will not be even at 2026. If we were going to get to that point, I think we would need to be raising the minimum wage even higher than we are anticipating, but also I think it is really important to remember that the way that income support works is it is very dependent on the type of household, the needs of those households and how the different components are met. So I think it would be quite difficult to extrapolate from data around whether the increase in wages has had an impact but that is certainly something that we can do.

Deputy J. Renouf:

I am happy to move on to the next line of questioning, which is Deputy Bailhache.

Deputy P.M. Bailhache:

Can we talk, Minister, about the Social Security Fund, in particular in relation to the proposals set out in the budget? What is the current forecast for the fund's solvency beyond 2030?

The Minister for Social Security:

The measures that are in this budget will not have a long-lasting negative impact on the fund. I am just trying to find the figures that you have asked for in terms of the longevity of the fund in my notes. I would like to give the panel assurance that I have sought advice from actuaries about the impact on the fund of this short-term reduction into the fund in the States grant. We have got the closing balance ... Sophie, can you talk through it?

Chief Officer, Employment, Social Security and Housing:

In terms of the longevity, do you mean not in terms of the 4 years but what the impact would be until? The previous projections were based on a 325 net migration. There was a longevity until the 2080s sort of thing. The impact of the States grant for a temporary 4-year period does bring it down slightly but it is still well beyond the ...

Deputy P.M. Bailhache:

There was a projection, was there not, for the ability of the fund to support the payment of pensions up until I forget how far ahead it was? Quite a long way, I think. I am wondering what effect upon that long-term forecast this particular move is going to have.

[13:15]

The Minister for Social Security:

The advice from the actuaries is that this short-term change of money into the Social Security Fund will have a very, very minimal effect on to the long-term longevity of the fund, which is why I felt okay to have that in the budget. I am very conscious that I have an actuarial review programmed for next year. We will also be asking additional questions within that review around what any future impacts of the fund may be and what is a suitable kind of amount for us to be putting in. I think the challenge that we face at the moment is that the States grant is, of course, taxpayers' money. We have got a lot of financial pressures coming into Government. Looking at the relative health of the fund, considering how well the fund has performed compared to the projections when it was first initiated, it was felt that the best way of using those taxpayers' funds at the moment was, rather than put that money into the States grant to support a fund that is already performing and outperforming itself and performing extraordinarily well, to deal with the financial pressures that we have got as an Island that need to be resolved right now.

Deputy P.M. Bailhache:

You say it is a temporary move but the effect of the taking of this money is actually to support the excess of expenditure over revenue, is it not? Why is there a feeling that in 2029 things are going to be miraculously better and we are not going to have to carry out the same task?

The Minister for Social Security:

I think it is really important to understand the challenges that we face at the moment. One of the places, as you said, which I think if I said over-budget the Minister for Health and Social Services may beg to differ because, of course, he is saying that he needs greater budgets in health ... we need to meet the health needs of our population and then when we look at the other areas of expenditure. We have to respond to the outcomes of the care of children, the care inquiry, so the expenditure into children's services is incredibly important and it is something that I see has to be an absolute priority for the Island. When I looked at what the things that needed funding were that would been unmet needs had we not made this adjustment to the Social Security Fund, I felt that our taxpayers would want us to meet those needs. They want us to deal with the emergency services control room. People want access to more affordable childcare and those are the things that we are able to deliver because of the change in the States grant.

Deputy P.M. Bailhache:

People would probably say that that was conditional upon not affecting the pension outcomes of everyone in fact who is going to benefit from the Social Security Fund in due course.

The Minister for Social Security:

We have no evidence to suggest that it will affect the pension outcomes.

Deputy P.M. Bailhache:

Minister, it is a staggering sum of money, is it not? A quarter of a billion pounds is being removed from what would have gone into the Social Security Fund and is being used for other purposes. What would your position be as Minister if the same situation arose in 2029 and we would ask to use the fund for extraneous purposes?

The Minister for Social Security:

Firstly, I want to make it absolutely clear, I am not using the fund. This is taxpayers' money that was due to go into the fund as set out within the formula that was set out many years ago. The fund's performance has exceeded expectations. There is no evidence to suggest that this short-term measure will impact the fund's ability to deliver what it was intended to deliver when it was set up and that is ...

Deputy P.M. Bailhache:

It is an extraordinary sum of money, is it not?

The Minister for Social Security:

It is an extraordinary sum of money but it would be, I think, a greater loss to the Island if we were not able to provide those very essential services that we will be funding using that money.

Deputy P.M. Bailhache:

When will we have the actuaries' report which will give us some firm indication of the effect of this change?

The Minister for Social Security:

I already have advice from the actuaries around the anticipated effect of this particular change. We will get the broader actuarial report, the full review, which will be done looking at the fund as at the end of this year. We will get that report at the end of next year, beginning of 2027. I think that has not changed since we last met.

Deputy P.M. Bailhache:

Can I turn now to the Health Insurance Fund? The Social Security Fund supports, as you know, not just pensions and other benefits but it supports the payment for drugs and for doctors' fees and so on under the Health Insurance Fund. The budget shows that the Health Insurance Fund is diminishing in value from £90 million in 2026 to £60 million or thereabouts in 2029 and on that progression, it will have run out completely by early 2030s. Is this not a matter of concern for you?

The Minister for Social Security:

It is, of course, a matter of concern for me. However, my position has not changed from the last time we spoke - I think it was in June - which is that the Health Insurance Fund and how we move forward in respect of that fund needs to be done in the context of broader health funding. Again, the change that we are making in this term of office around the social security grant is very much related to health funding as well and the need to ensure that our health services are fit for purpose. I am at risk of repeating myself from the last hearing because the position has not changed. Something that myself and the Minister for Health and Social Services are very keen to get right is around the long-term funding for health as a whole. That is not just primary care in terms of G.P.s (general practitioners) and pharmaceuticals, as may be funding through the H.I.F. (Health Insurance Fund), but also the broader healthcare. That is part of the work that the Minister for Health and Social

Services is leading around future funding for healthcare as a whole. It all needs to be seen within that context.

Deputy P.M. Bailhache:
Your policy, as I understand it, is that everyone should have free access to primary care. Is that your position?

The Minister for Social Security:
That is my personal position and that is outlined within my manifesto. It is not something ... well, it is something that we have moved towards. I am very pleased that we now have free access to G.P.s for children and full-time students. I do not think anybody should be prevented from seeking access to their G.P.

Deputy P.M. Bailhache:
I only needed a yes or no answer really. That is your policy, so is the purpose of running the Health Insurance Fund down to zero to support a move to entirely free access to primary care?

The Minister for Social Security:
I think this is why we need to look at health funding as a whole. Access to primary care and ensuring that people are able to access ...

Deputy P.M. Bailhache:
No, could you answer the question, please, Minister? Is the purpose of running the Health Insurance Fund down to zero to support the argument for free access to primary care?

The Minister for Social Security:
We are not running the Health Insurance Fund down to zero. We are looking at health funding as a whole. Access to primary care can, therefore, then lead to savings within the secondary care settings. It is really important that people are not afraid to go to their doctor and that cost is not a barrier and that is my primary focus.

Deputy P.M. Bailhache:
Okay. One of the ways of making sure that the Health Insurance Fund is not reduced to zero or something close to it would be to increase the percentage that goes into the H.I.F., is it not? At the moment, 2 per cent goes in from the contributions. That could be increased and the Social Security Fund could easily afford that at the moment, so why is that not the policy?

The Minister for Social Security:

As I said before, health funding is being looked at as a whole. That piece of work is being led by the Minister for Health and Social Services. Myself and the Minister for Treasury and Resources sit on a group with the Minister for Health and Social Services, who is leading that. What we need to understand is the full picture of health requirements and health expenditure for the Island as a whole and the place that access to G.P.s, access to pharmacy and other what could be considered primary care fits into that whole picture so that the whole, I suppose, health infrastructure works together to the best outcomes for Islanders. I think that part of that is ensuring that Islanders feel that when they are worried about their health that they go and seek help from their G.P. as soon as possible. We know that that will save money into the secondary care processes, fewer people going into hospital, people being able to work for longer. The benefits to me far outweigh the disbenefits that you are describing.

Deputy J. Renouf:
Can I just come in there for a moment? I think the point, if I have understood correctly, that Deputy Bailhache is making is you are waiting to do that work and doing work with the Minister for Treasury and Resources and the Minister for Health and Social Services, but in advance of that you have severely restricted your freedom for manoeuvre because rather than using the surplus in the Social Security Fund to go into the H.I.F., that money is all being spent on other things and you have not, in your capacity as Minister for Social Security, lobbied for that to go into the H.I.F.

The Minister for Social Security:
At the moment there is not an immediate need for that money to go into the H.I.F. There is an immediate need for money to go into children’s services so that we are able to provide adequate children’s residential care and that is the immediate need for funding. That is why we have come to the position that we have come to.

Deputy P.M. Bailhache:
Many people might think that moving to free access to primary care for everyone in the style of the National Health Service would be a fairly monumental change for Jersey and it is one that ought to be flagged up if that is the purpose of the exercise.

The Minister for Social Security:
We already know where we are at the moment. We have reduced the ... well, we have increased the amount of subsidy to G.P.s for visits. Now the amount of subsidy to G.P.s is £55 per visit. That should lead to reductions in the cost for people. We have also got free G.P.s for children. That is something I am incredibly proud of. I am proud of the fact that children can go, that people can take their children to the G.P. for free and I am proud of the fact that they are able to do that without fear of not being able to afford it.

Deputy P.M. Bailhache:

I think most people would agree with you on that and that is what the States decided, but wholesale access to primary care is a different matter. Are you going to take any steps in the future to safeguard the fund's investment portfolio against future volatility?

The Minister for Social Security:

Of course investment decisions about the fund are made by the investment advisers. In relation to the investment plan, it is laid out via Treasury. Yes, the Minister for Treasury and Resources has to consult with the Minister for Social Security but investment decisions are effectively made by Treasury with the advice, of course, from the Treasury Advisory Panel as well. There are really very good and robust safeguards when it comes to investment decisions and how the fund is managed, but it is not managed by politicians. That is the important thing to say.

Deputy P.M. Bailhache:

I understand that. Fortunately. Can you tell us whether the actuarial review in 2026 will include international benchmarking to assess whether or not our funding model is still up to scratch?

The Minister for Social Security:

You are in the middle of working on that at the moment, are you not, Sue?

Associate Director, Public Policy:

In addition to the statutory actuarial review, which Lyndsay has described, the Minister is commissioning a separate piece of work - which will come through more quickly so that will be available for the next Council of Ministers right at the beginning of their term - in the context of the Social Security Fund, the amount of tax-funded money that goes into it each year, the level of reserves it will be prudent to hold as a whole, the way in which other countries address these issues. This broad review, which is not a straightforward actuarial review, it is a much broader policy-based review, the Minister is currently commissioning. The details are still to be decided but that is an ongoing piece of work. That broad review will be available to the incoming Ministers very, very early in their term in the summer next year.

[13:30]

Deputy J. Renouf:

Minister, can I follow up just on one point you mentioned earlier? You said you had sought advice from the actuaries before agreeing to the reduction in the Government grant to the Social Security Fund. What form did that seeking of advice take? Will you be able to publish that advice?

The Minister for Social Security:

It took advice in the form of a letter. I need to ... we can certainly share the advice with the panel, can we not?

Associate Director, Public Policy:

Yes, perhaps on a confidential basis.

The Minister for Social Security:

It is not something that we have agreed with the actuaries would be made public but will absolutely share it in confidence with the panel.

Deputy J. Renouf:

You have mentioned a piece of new news, I think, which is that in addition to the actuarial review there will be a separate piece of work that you are undertaking. Can I ask, given that the need for revenue for the Government was so acute and was flagged last year when there was a small amount taken from the Social Security Fund, why was more work not done to ascertain the strength or otherwise of the Social Security Fund in the form of bringing forward the actuarial review or commissioning other work that would have given comfort?

The Minister for Social Security:

The very short-term measure that is being taken now ...

Deputy J. Renouf:

Four years.

The Minister for Social Security:

It is short term in relation to the longevity of the fund, is not going to have a long-lasting impact on the health of the fund. The actuarial review and the work that is required to undertake that review is significant and the resources were planned along this timeline. We are, of course, putting more resource into that to get that additional piece of work done. That additional piece of work will then be able to inform long-term decisions but what we are talking about here within this budget is very short term in the lifespan of the fund decision and it was a decision made in the best interests of our community.

Deputy J. Renouf:

Minister, you do keep using this phrase "there will be no long-term impact on the solvency of the fund". We would like to see the evidence for that. It seems to us that there is no evidence for that statement. It is an article of faith on the basis of what you are telling us at the moment.

The Minister for Social Security:

I have just told you I will be sharing with you the advice that I have received from the actuaries and that is the evidence that I have around the effect on the long-term impact on the fund.

Deputy J. Renouf:

When?

The Minister for Social Security:

We can send it, I would imagine, when we get back and I am sure you will have extra questions that you may wish to put to me in writing.

Deputy J. Renouf:

Possibly, possibly. That would be very helpful.

Deputy L.K.F. Stephenson:

I wonder if I could add one at the end of that section. What assurances can you give that it is a short-term thing - short term being 4 years - that is not just setting a precedent? There is always going to be funding pressures; there is always going to be improvements that are needed.

The Minister for Social Security:

I think that is why we need to look more long term with the actuarial report in hand and have that available for the future Government to take longer-term decisions on. The fund has outperformed where we anticipated it to be and if it continues. At the moment we are looking at a 4-year time period. That is all that is planned at the moment. Any future decisions will have to be made with regard to the actuarial review which is forthcoming.

Deputy J. Renouf:

It is being used to fund health funding, which will not suddenly drop after 4 years have gone by.

The Minister for Social Security:

No, health funding is unlikely to drop after 4 years have gone by. There will be lots of decisions that any future Government will have to make about revenue streams but also how to spend that revenue. At the moment I am making what I consider to be the best choices for our community at this point in time. There will be future choices to be made by future Governments, which may well be in terms of tax policy, they may well be in terms of other revenue expenditure. I do not have a crystal ball to see what future Governments may do.

Deputy J. Renouf:
I think the point is, is it not, that essentially you have kicked the door down to the Social Security Fund contributions and the question is: are you going to try to put the door back in place or is that the door gone?

Associate Director, Public Policy:
Can I add a technical point? It has not been published yet but the Minister will be publishing regulations that will adjust the value of the States grant in the Social Security Law. You can only adjust the value of the States grant by a States decision and the proposition that the Minister will put forward will only adjust the grant for the next 4 years. It will have a short-term impact on it, so if nothing else happens in 2030, the grant will go back to its current value.

Deputy J. Renouf:
Thank you. I am happy to move on.

Deputy L.K.F. Stephenson:
Moving on to family friendly legislation and obviously the panel has been reviewing and gathering evidence and that work has been continuing, but we just wanted to revisit some of the areas that we have discussed at previous hearings and follow up on a few things. One of those is around will the department consider commissioning regular or periodic surveys of new parents to assess uptake, barriers and satisfaction with family friendly, to ensure that you are hearing feedback on a regular basis?

The Minister for Social Security:
You talk about uptake. In a sense, we already will have data in relation to uptake and that data will only get better as our I.T. (information technology) systems improve as well as part of the transform programme.

Deputy L.K.F. Stephenson:
You will only have data on uptake to the point where benefits are paid, not beyond that.

Chief Officer, Employment, Social Security and Housing:
I suppose the good thing is new babies is a much easier area for us to measure in terms of uptake because we know exactly who they are, where they are born. We do proactively make sure we frequently look at the report of babies born to make sure that we cross-check that with what benefits

have been paid out, do we know about them, and we proactively reach out if we have suddenly got a baby on our system and it looks like we have not had interactions and that sort of thing. We are talking quite small numbers on a monthly basis and the teams work in that sort of way to check. In some cases it is someone who has very recently moved with a youngster and, yes, they know, they are fully aware of their entitlements or otherwise, but in a way, compared to some other groups for which it is much harder to know your target audience, whether you are reaching them, here that is something that we do. We do try to have an active promotion of: "Let us know your feedback." We try to encourage that with our interactions to say: "Tell us what has worked, what could we do better." That sort of learning culture is really important so I think that ...

Deputy L.K.F. Stephenson:

That is fine where there are benefits that are payable but where the legislation ... there is a gap, is there not, between financial benefits and the legislation where people would end up in periods of effectively unpaid leave, which you cannot automatically collect data on? If we are talking about uptake of parental leave and the measurement of how you know if people are taking full periods of leave or if they are feeling that there are barriers because there are gaps financially perhaps, that is something that I think you cannot capture automatically. Will there be an ongoing conversation about how it is being taken up?

The Minister for Social Security:

Obviously I am conscious that the sub-panel is undertaking its review at the moment. I am obviously very interested to see what the findings and recommendations of that review are, considering the amount of input that we have had from both employers and employees. I think whatever Government do in the future needs to be balanced on the resources available and what the value of expending resources on ongoing surveys would be. I am happy to be informed by the findings of the panel when the sub-panel publishes its review.

Deputy L.K.F. Stephenson:

On a similar level, I suppose, I think there is a gap around the employer level data and whether more could be done to collect data on their policies and how it is working for employers and what is in place to inform future policies. If you have not got an idea of what the reality is like out there in the employer landscape, how do you inform your policy decisions?

The Minister for Social Security:

I think what is really important is that new parents are able to make the right decisions for them. Sometimes data around uptake is not going to be particularly helpful because what is right for one family is not going to be right for another family. One family may choose to take longer periods of leave, another family may not choose that and may choose to utilise the nursery provision. I think there are lots of different policies that need to be looked at, at once. I am pleased that the sub-panel has been put together because, as I have said before, the good thing around Scrutiny is the opportunity to deep dive into specific subjects and that is not an opportunity that Ministers can necessarily take all of the time. I am really keen to see the findings and recommendations of the sub-panel so that we can plan future work in relation to that.

Deputy L.K.F. Stephenson:
As you point out, there has been a lot of information shared by people to the point that it is still coming in even after the deadline. I think it shows it is a very important issue to lots of people. We talked about plans for your department for a new information leaflet about rights and benefits as part of the parental leave. Have you got any updates on that and will it be distributed beyond maternity packs?

The Minister for Social Security:
We gave you the final draft, so my understanding is that is out and ...

Chief Officer, Employment, Social Security and Housing:
It is quite robust because it with maternity. We are confident that the feedback that we are getting from midwives, et cetera, is positive and that is reaching the intended recipients. We had thought about should this be a general flyer that we put out in parish halls but it was almost felt that ... again we know who these people are, unlike some things where you want to catch people in lots of different places, so at the moment ... but if you have feedback that there is a wider group that need it, but it is quite a targeted group. It is in and working.

Deputy L.K.F. Stephenson:
That is good news. Is it accessible anywhere for those who may be planning ahead and want to know their rights early?

Chief Officer, Employment, Social Security and Housing:
It is on the website as well.

Deputy L.K.F. Stephenson:
Also there were some discussions around materials available from J.A.C.S. (Jersey Advisory and Conciliatory Service) and how they might be improved. I am wondering if a joint working group might be regularly looking at that, for example, to make sure that just because it is raised at one point and perhaps improvements might be made, it does not get lost along the way 6 months, 12 months down the line. Is it something that will be regularly looked at?

The Minister for Social Security:

My understanding is the department has been working closely with J.A.C.S. There has been work ongoing around improving the J.A.C.S. website, which I believe is coming towards the end of that piece of work. That is an ongoing piece of work. As far as working groups or things like that go, I do not want to start solutionising to problems in a Scrutiny Panel as to whether that would be the right way to go, but the officers and J.A.C.S. continue to work closely to make sure that there are improvements into communications that are going out and that website work is now nearing completion.

Deputy L.K.F. Stephenson:

Okay. Is the department considering offering any financial or administrative support to small businesses to help them with family friendly legislation, to help them comply with it? Is that something you have considered or are considering?

The Minister for Social Security:

No, that is not something that I have considered.

Deputy L.K.F. Stephenson:

Is it something you would consider in the future?

The Minister for Social Security:

Again, if that is a finding or a recommendation of the Scrutiny report ... again, I have not seen the findings of the sub-panel report. I am awaiting that. My position has not changed since the last time we had a hearing. I have been encouraging people to participate within that. I think the Scrutiny process is incredibly important, so I am awaiting the report so that we can see whether there are any future steps. What I will say is that we are nearing the end of this political term, so I do need to be realistic about what can or cannot be achieved. I have a published work programme, which is using our resources, so I think it is likely that the findings and recommendations will be picked up in the next political term rather than this one.

[13:45]

The Connétable of St. Martin:

Minister, we would like to discuss the trainee minimum wage rates. What specific evidence or feedback led you to reverse the January 2024 decision to abolish the trainee rate?

The Minister for Social Security:

I had feedback from both employer and employee representatives that there was concern around apprenticeships being available. Also other States Members discussed it with me as well and the chair of the Children, Education and Home Affairs Scrutiny Panel had also raised that. I also had discussions with the Minister for Sustainable Economic Development and the Minister for Education and Lifelong Learning. I had always made it clear and, as Deputy Renouf had questioned me in the States around an equal day's pay for an equal day's work, I was keen to ensure that what we had in place were some set guidelines to ensure that the trainee rate was only used for something that was a suitable viable alternative to in-school post-16 education. So I am pleased that the team was able to put guidelines together in conjunction with Skills Jersey so that we have specified training programmes that people need to be on before the trainee rate can be applied. I am more confident now that what we have now is quite different to what we had previously where anybody could have been paid just because they were in their first years of work and we were not guaranteed that there would be a proper training programme in place. What I will say is of course there may well be some things, some training programmes that may fall outside of that that employers want to contact Skills Jersey about, something that is less common that may well be a proper apprenticeship. If employers do feel that they have that type of apprenticeship that is not on that list because they are an outlying kind of field ... I am trying to think. I am sitting here and there is a jeweller, say it was like a watchmaker wanting to have an apprenticeship, then I would encourage them to contact Skills Jersey and discuss that avenue, but really what I wanted to be assured prior to reinstating that trainee minimum rate is that the trainee will receive something from the employer that will lead to them having a qualification at the end of it, which will improve their potential into the future.

The Connétable of St. Martin:

That is good to hear because I know that there were certain industries - I was approached by hairdressing and things like that - that they were saying that they could not afford to have trainees on that wage.

The Minister for Social Security:

Apologies for that.

The Connétable of St. Martin:

How will you ensure that the trainee rate is not misused by employers to underpay staff who are genuinely in training?

The Minister for Social Security:

That is where it come down to us having those guidelines. It is really important that employees know what their rights are, so again this is an ongoing conversation that I have with the team around communications around knowing your rights in a number of ... whether it is employment rights or your parental leave rights. I think my team know that that is something that I am keen they do, and again that is a conversation that I have had with the communications team about doing a piece of work there. I have spoken with the team around whether we have any data that would lead us to understand whether somebody is being paid a trainee rate so that we could check it, but we do not. That piece of work on ensuring that people know their rights and that young people know their rights if they are being paid a trainee minimum wage is, to my mind, really important. Again, those people should be in contact. It is mainly Highlands courses, so we know who those people are, so there is that piece of communications work I think to complete on that.

The Connétable of St. Martin:
I think the communications work is vital because one of the questions is what safeguards are in place to protect trainees from being kept on lower pay beyond the intended 2-year period. Hopefully if the trainees know their rights, they will be able to voice this.

The Minister for Social Security:
Yes, absolutely.

The Connétable of St. Martin:
What modelling has been done to assess the financial impact of the trainee rate on low-income households, particularly young workers?

The Minister for Social Security:
So, because it is an alternative, that would be like saying what is the impact of staying in post-16 education. We have not done that type of modelling. The premise is it is an alternative to full-time post-16 education.

The Connétable of St. Martin:
How will you monitor whether the reintroduction of the trainee rate actually leads to more training and apprenticeship opportunities?

The Minister for Social Security:
That is something very much to work in partnership with the Minister for Education and Lifelong Learning and his team at Skills Jersey. I know that Sophie keeps in regular contact with them. Again, this comes back to when we did not have the trainee rate, I always said if we were to do it I would do it in conjunction with the other Ministers. I think that that collaborative work is really important and keeping those conversations going around the effect and the impact so that we can be sure that they are continuing to do the right thing.

The Connétable of St. Martin:

Thank you.

Deputy J. Renouf:

Just one follow-up, if I may. The original decision to equalise rates and have no trainee rate was a States decision. Are you planning to bring a rescindment?

The Minister for Social Security:

The States decision was amended at the time to still include that rate in the legislation and it was around harmonising it at that point in time at the £10.50 rate. The advice that I have had is that I do not need to do a rescindment. We needed to act quite quickly. Obviously when I signed the order any Member of the States could have chosen to question the order and take something to the States. I have not had any negative feedback from any Member of the States. I did listen to feedback. I listened to what my colleagues were telling me and I felt that it was the right thing to do. I needed to work at pace in the summer recess to ensure that we could make sure that something was in place before 1st September.

Deputy J. Renouf:

I understand you had to move at pace but you could move a rescindment now when we have a situation where we have an outstanding States decision that has effectively been set aside. I think you have made a big thing in the past about the need to respect States decisions and I just wonder where that sits with you.

The Minister for Social Security:

That is why I was very keen to make sure that the rate did not go below the £10.50 rate that the States agreed, so that we did not go backwards from that States decision. I wanted to make the change in the spirit of that States decision, which was made at a different point in time as well. It was made at a point in time when the Government at the time was not increasing minimum wages to the extent that I have been able to do in this Government. I felt that given all of those changes and the change in me publishing the guidelines, it was quite a different space to when that States decision was made to harmonise that rate at the time, but my understanding is that the way that that particular proposition was amended was amended in such a way that would enable a future Minister to make such a change.

Deputy J. Renouf:

Okay, thank you. Can I move on, please, to a piece of work you have published since we last talked to you, which is the benefit fraud strategy, which I think was published in August?

The Minister for Social Security:

To be clear, it is not my piece of work to publish. It is the department's piece of work to publish. It is very much an administration piece, so I can pass to Sophie to discuss that because it is not a political policy.

Deputy J. Renouf:

I am happy to do that, whoever is the most appropriate person to answer the questions. Could you perhaps outline for us what measurable outcomes you are expecting from that strategy?

Chief Officer, Employment, Social Security and Housing:

To be fair, the strategy is not a new strategy but what we have done is publish what we were already working to and we published it on the recommendation of the Comptroller and Auditor General. We had previously kept the strategy internal but I think for valid reason it was thought that having a published strategy could help deter potential fraud. Our strategy is primarily focused ... for me, a deterrent is if you can stop fraud happening to start with that is always what you want to do, so that prevention piece is an important piece. We were more than happy to publish something but we have also got various other strands in that prevention piece. We recognise that fraudulent activity is a very small percentage of all of the claims that we are involved with but there is a recognition that within that very small percentage we absolutely do need to ... where we have not prevented it, the strategy focuses on how we detect it and then how we investigate it. We are absolutely committed to investigating and enforcing where we find that there has been fraudulent activity but that is where the strategy sits, in terms of pecking order, deterring it and preventing it is absolutely at the heart.

Deputy J. Renouf:

That is useful context. Thank you. How is the department improving its fraud detection capabilities?

Chief Officer, Employment, Social Security and Housing:

We are a department who almost prides ourselves on making sure that we are learning lessons, learning from activity. We have had a number of fraud cases this year, last year, and in all of those cases there is obviously a focus on the enforcement aspect in that particular case, but in each of those cases we will also always step back and look and think is there something here that we could have done differently, done earlier, and is there any, for example, messaging that we could do to ... that could have brought it ... if we think of that circle of deter and prevent, is there something that we could do to have closed this earlier. The learning lessons is a big part, but equally we have got a very professional, capable fraud team and investing in ... they have gone through professional training, making sure that we are using the data that we have got to make sure that we are as on it as we can be. Even with our future transform programme, we will have even more data available. It is making sure that we are spotting that fraud as early as possible and that we are confident that we are, but certainly the levels of fraud that we are investigating is absolutely where we would expect it to be. Although there is a learning, I am confident that we are focused on the right area.

Deputy P.M. Bailhache:

Can you say to what extent applications for benefit can be made online? I ask that question because experience in the United Kingdom has apparently shown that when applications are made in person, it becomes much more difficult to lie or to dissemble and fraud rates have diminished considerably.

Chief Officer, Employment, Social Security and Housing:

We encourage online applications but there is quite a high bar in terms of evidence, especially if we are thinking in terms of something like income support. We absolutely do our evidence levels of what we need. To actually put a claim into payment is something where we will be wanting to see bank statements, payslips, if there are any assets. We will be looking at valuations, these sorts of things. Although the application is online, we will often, as part of that getting a claim into payment process, be phoning the individual saying: "We have looked at your bank account. Can we just understand this regular payment here that is going to this bank account? Whose bank account is that?" So that is very much the role of an adviser. It is certainly not ... there is nothing about the income support application process that is automated, goes through a system. It is very much each new application is assigned to an adviser who works through, looks at all the different evidence that is there and it sometimes might include a discussion with a landlord, an employer - with consent obviously - and the individual. Although the actual application is online, which really does help from our efficiency perspective because it means we have got a very clear way of making sure that the evidence that we need is coming in in a uniform way, every claim is processed and we are confident that we are finding things there.

[14:00]

The bit that we are really focused on as well is making sure people know that if their circumstances change ... so they have applied to us, they have got an open claim. If their circumstances change, a partner moves in, their job changes, making sure people know that they must notify income support because that is a change in their claim. That is also available to do online as well or they can obviously pop in and visit us.

Deputy J. Renouf:

Coming at it from the other side, have you considered using A.I. (artificial intelligence) tools to spot any unusual patterns that might be indicative of fraud?

Chief Officer, Employment, Social Security and Housing:

It is not something that we are using at the moment. I think the Government are certainly looking at how A.I. can be useful to Government as a whole. We take anything that involves ... for example, personal data, individual claim data for us is something that we absolutely protect at a very high level. We are not at the stage of maturity for us that we would be exposing our claim data to A.I. That is not to say in the future that there might not be some sort of learnings that we can take but at this stage we are more focused on our internal analysis because there would be quite a lot of comfort we would need to have, I think, before putting our customer data near that. Government as a whole, we are quite aware of the potential that could be there with A.I., so we do have some workstreams on that but not to the point where we are using it.

Deputy J. Renouf:
Not in this area. Finally, it is around £800,000 a year, I think, is it not, that you say is for benefit fraud?

Chief Officer, Employment, Social Security and Housing:
For fraud, yes. I am trying to remember the number off the top of my head. I know it is less than 0.5 per cent of our …

Deputy J. Renouf:
By international comparisons, it is a low figure.

Chief Officer, Employment, Social Security and Housing:
Yes.

Deputy J. Renouf:
Would you say that your attitude is that you are comfortable with that, pretty unrealistic to get it below that, or do you have a target to improve that and have a lower figure than you currently have?

Chief Officer, Employment, Social Security and Housing:
No, we do not have that as an explicit target. For me, it is that if we can get the prevention and the deterrent aspect of the strategy really correct, it will naturally be low but equally sometimes the value amount can be one or 2 cases - we are talking very small cases here - which sometimes if a fraud has maliciously gone on over a period where people have deliberately tried to deceive authorities, kept information going, the value can be significant just from one or 2 particular cases. That is why I think we are not target driven on a value amount but we do have a regular fraud board where we are looking at cases, the M.O. (modus operandi) related to it, our confidence levels in the data that we are getting. It is an area that we have quite strong operational focus on.

Deputy J. Renouf:
I will hand over to the Constable.

The Connétable of St. Martin:
Thank you. Minister, we have some questions regarding the use of non-disclosure agreements to conceal sexual misconduct or discrimination in the workplace. As a Minister, are you considering following the U.K. (United Kingdom) in amending the Employment Law to prohibit the use of N.D.A.s (non-disclosure agreements) in cases involving sexual harassment, discrimination or other forms of misconduct?

The Minister for Social Security:
I am closely following the changes of the Employment Rights Bill in the U.K. and know that there are some good things in there. Obviously, I have my workplan set out currently within employment legislation work. We are doing the work to implement the whistleblowing legislation, so that is where the focus is at the moment. It is important that we maintain focus there so that we can get that delivered. I think that it is a really important thing to keep focused on delivering delivery so that we can get things done without losing focus. I have asked the policy officer who works in that area to give me a summary of where we sit in relation to the changes within the Employment Rights Bill. This is an area, in relation to non-disclosure agreements, that I would be interested in pursuing. It is not something that I have the capacity to do within this …

The Connétable of St. Martin:
It is not in your workplan now at all.

The Minister for Social Security:
No, not at the moment. If we did do it, I think it would be important to involve the Employment Forum because non-disclosure agreements may be used fairly broadly. I understand that the way in the U.K., the barring, is very specific around sexual harassment, so I think that specific thing would be appropriate and would be something that I personally would support. Given where we are in this political term and the resources and knowing the work that we have got to complete, I would not want to take focus away from completion of that work in order to move on to something new but certainly it is something that I would be supportive of.

The Connétable of St. Martin:
Following on from what you have just said, I take it that you have looked at the Employment Law but you have not reviewed similar legislative reforms in the U.K. or other jurisdictions that have restricted N.D.A.s in these contexts.

The Minister for Social Security:

Not at this point in time. One of the first things that I did when I became Minister was asked the policy team to give me a comparison between our legislation and other legislations across the world so that I could get a good look at that, so we know where work needs to be done. We, of course, need to be careful in progressing things at an appropriate pace as well. We have spoken about communications and ensuring the people understand change as it happens. The whistleblowing piece of work has been quite a large piece of work for the Employment Forum and now we are at the stage of law drafting for that. It is really important that we get that completed and into the States for approval so that we can get that into law first.

The Connétable of St. Martin:

Thank you.

Deputy J. Renouf:

Philip wanted to ask a question.

Deputy P.M. Bailhache:

Yes. In my experience, Minister, in the Employment Tribunal N.D.A.s are routinely used and the effect is usually to obscure bad behaviour by employers. The problem with that is that if bad behaviour is obscured then there is no incentive to improve it or change it. May I express the hope to you that the department will look at what is being done in the United Kingdom in relation to N.D.A.s

Deputy L.K.F. Stephenson:

Could I follow up on that and say, appreciating that it is not in your work programme currently for changing the law, is it something that Government could seek to lead the way on and set an example?

The Minister for Social Security:

I cannot speak on behalf of the States Employment Board. I am not on the States Employment Board. I would hope that Government would seek to set an example of being the best employer on the Island, but it is not my place to speak on behalf of the S.E.B. (States Employment Board).

Deputy L.K.F. Stephenson:

Is it something you could take back to them perhaps?

The Minister for Social Security:

I am always happy to speak on behalf of better employment rights.

The Connétable of St. Martin:

Do you know what safeguards currently exist to ensure that N.D.A.s are not used to silence victims of workplace abuse or discrimination in Jersey? This follows on from Deputy Bailhache really.

The Minister for Social Security:

Yes, obviously agreements are agreements and people take the choice whether to sign an agreement or not. I think that is why it is really important that we involve the Employment Forum and do some proper consultation work. I would not like to think that such non-disclosure agreements were being used to hide such despicable behaviour and, of course, I would hope that people would use their rights and take employers to the tribunal if the Employment Law is being breached in that way. I can absolutely see the issue with non-disclosure agreements being used in those circumstances.

The Connétable of St. Martin:

Thank you. As it is not on your workplan, would you be able to take this back then, please, to the Council of Ministers? It would be good if employers, legal professionals and advocacy groups could be engaged with and shape any proposed reforms because this is obviously a very important area.

The Minister for Social Security:

Yes, and that is absolutely what the Employment Forum would do.

The Connétable of St. Martin:

Yes. Thank you.

Deputy J. Renouf:

Deputy Bailhache, I think it is state pensions.

Deputy P.M. Bailhache:

Yes. Minister, the full state pension at the moment is £286.51 per week. Are you satisfied that that amount of pension meets basic living costs in Jersey?

The Minister for Social Security:

That is one of the reasons why I am so keen to get the minimum income standards piece of work done as well. Of course, pensioners, if their only source of income is just the state pension, would then be eligible for income support to help with the cost of living. I think that combined with income support, we do have a good package. Whether or not it could be improved is something I would like to be informed by that forthcoming piece of work. We also have money in the budget to progress with the pension saver work, which I had paused on the basis of introducing the higher minimum wage. I did not want to do the 2 things at the same time so we will also be looking at the workplace pensions and the possibility of auto-enrolment as well and how we can encourage people to save for their retirement as well. There are lots of different facets. I do not think that it is a simple question to answer. We always need to remember that it was never the intention that the state pension was set up to be a single and sole source of income in retirement, so we need to consider things in the round when we answer those questions around …

Deputy P.M. Bailhache:
Which makes the pension saver project rather more important; would you agree?

The Minister for Social Security:
It is an important project. I felt it was important to work on the minimum wage first because, of course, as I have said to this panel before, I thought it would be very difficult for me as Minister for Social Security to say to people that cannot afford to put a loaf of bread on the table: "Now you need to save for a pension." So, for me, working towards a living wage was the thing that needed to be done first.

Deputy P.M. Bailhache:
Is the pension saver project going to be taken forward during this governmental term?

The Minister for Social Security:
As I have just said, there is money in this budget to restart that piece of work and I think, as I said during the last hearing, it is in the workplan to pick up towards the end of this term.

Deputy P.M. Bailhache:
So the answer is yes?

The Minister for Social Security:
Yes. My position on that has not changed since the last hearing.

Deputy P.M. Bailhache:
Would you hope to bring any work to fruition during this governmental term?

The Minister for Social Security:
This is something that will require consultation but also possible legislative change, so we will not be seeing actual change in this term because that would be nigh on impossible given the time period left and the resources required in order to make such a change.

Deputy P.M. Bailhache:
Okay. Is the department taking any steps to raise awareness of the importance of private pension saving, especially among young workers?

The Minister for Social Security:
It is not something that we have currently got on the communications plan, but I am quite happy to have that conversation with the Communications Department. As I said previously, I am really keen to ensure that we use our communications through Government to ensure that people are aware of their rights, and their responsibilities as well, so that is certainly something I can take back.

Deputy J. Renouf:
It has gone into the budget to begin work on the pension plus project, which is obviously good news. Is there political unanimity to pursue that project?

The Minister for Social Security:
Sorry, you mentioned pension plus, did you talk about …

Deputy J. Renouf:
Pension saver, sorry, pension saver project.

The Minister for Social Security:
The budget for the pension saver project is in the Government Plan, so it has …

Deputy J. Renouf:
You have agreement on that.

[14:15]

The Minister for Social Security:
It has been approved. There is a long road to travel, I think, before we get to what the end of that looks like. There will be lots of consultation to be had. Employers will want to have their say about what that looks like and there are lots of decisions that will need to be made along the way. So there will be lots of robust discussion, I think, around what the end product looks like.

Deputy J. Renouf:
Okay, so there is agreement because it is a basic starting point rather than because any decisions have been taken.

The Minister for Social Security:

Yes, I would say that because there are lots of decisions that will need to be made along the way around what we end up with.

Deputy J. Renouf:

There are no assumptions built in at this stage around whether it should be compulsory for employers, for example.

The Minister for Social Security:

Not at this point in time, there are no assumptions like that.

Deputy L.K.F. Stephenson:

Sticking with pensions but on a slightly different note, the panel has been made aware of some unfairness or perceived unfairness within the law particularly where people have overcontributed, usually because they have started paying contributions very early at, say, 15 and then worked their whole lives in Jersey so they have a long contribution record. Where they achieve full contributions before pension age, they face a decision about overpaying, or sometimes have to overpay for a period, or taking pensions early and then losing - what is it - 17.4 per cent of their pension because they have chosen to take it early. Is that something that you are aware of? Is it on your radar? Are you doing any work around that currently?

The Minister for Social Security:

Yes, I think I have received similar correspondence to the panel during this term of office. It is certainly something that was on my list of things to do. I had a piece of work where we looked at pension flexibility. Now it is around how I can fit what I can do within the remaining term of office with the resources that I have available, but certainly that type of flexibility around giving people more flexibility if they have paid in all of their years and then say: "Well, what am I getting back for my contributions?" That was certainly on my list of things to do. I cannot promise the panel at this point in time that I will get that piece of work completed, just due to resourcing requirements at this point in time because we have got other things that we are doing in relation to contributions that need the same staff. Again, my message is probably to try to focus on doing a piece of work, get the piece of work completed and then move on to the next piece.

Deputy L.K.F. Stephenson:

In your view, is it something that you see as fair or that needs sorting out for those people?

The Minister for Social Security:

Like I said, it was on my list of things that I have asked officers to do. As we have an ageing population, we know things that we can do to encourage different choices, particularly as people get to what may be perceived to be a retirement age. Encouraging people to think about working for longer is a good thing to do. Also, tackling any perceived unfairness is a good thing to do so, yes, absolutely, that was on my list of things that I want to tackle.

Deputy L.K.F. Stephenson:
We just cannot guarantee that you will get there before the end of the term.

The Minister for Social Security:
No. I have said this before; I am not in the game of making promises that I do not think I will be able to meet.

Deputy J. Renouf:
Can I just push a little bit on that? Do you accept that this category of people exists, that there are people in this category?

The Minister for Social Security:
Yes.

Deputy J. Renouf:
Okay, so there are people there and at the moment there is no solution for them. They will simply have to keep paying the extra amounts. There is no individual solution that can be offered, no appeals process, nothing.

The Minister for Social Security:
That is the way the legislation is at the moment. When I receive correspondence, similarly to the panel, I do challenge things that I think may need to be changed or I challenge what we can do in this circumstance, and the legislation is the legislation so that is where we are at the moment. Like I said, I have got it on my to do list of things to tackle, and we are working through that list.

Deputy J. Renouf:
It is potentially costing these people money that were the problem solved, they would not be paying. We are talking probably mostly unskilled workers. Do you have any idea of the scale of the problem and how many people this might affect?

The Minister for Social Security:

I am not sure if that is something that we have got statistics on. It would be very small and that is where when we have come to prioritising the work to get done in this term of office and putting that list together, what we have prioritised is the work that impacts the most people first.

Deputy L.K.F. Stephenson:

Acknowledging that point and taking on board it might be a small number of people, for one of the examples we have worked up, just to give it as an example, an individual overpaying for 2 more years would be overpaying £16,500 over 2 years. It may be a small number of people, but it is not insignificant amounts to those people who have worked all their years in Jersey and stayed here and committed to the Island. It is a hard one for them to swallow, I think, is the point.

The Minister for Social Security:

Yes, if you can see anything on my workplan that you would like me to consider deprioritising in order to do this piece of work, please let me know, but where we are at the moment is I have worked through with officers what potential solutions might well be. I have given them an indication about my preference. We are working through the workplan at the moment. That is on the workplan around contributions and more flexibility around that retirement age, but I can only do what I can, given the time that I have got and the resources that I have got available.

Deputy L.K.F. Stephenson:

Thank you. Single parent income support we will move on to now as well. Minister, do you believe that the current single parent component of income support reflects the true cost of raising children in Jersey?

The Minister for Social Security:

Again, the position has not changed since the last time we discussed this, I think it was in June. This is one of the reasons why I am so keen to get this piece of minimum income standards work done. I am really conscious that we have got an issue with far too many children living here in low-income families that are struggling. That is one of the reasons why I was keen to secure within the budget some money for the back-to-school bonus to roll out next September. I am hoping that as a short-term interim thing, while we are waiting to look at the minimum income standards work, that at least will help families on low incomes who may be struggling with the cost of school uniforms and equipment when they go back to school next September. Again, it is something that is a larger piece of work to ensure that we are making sure that all families - not just single-parent families but all families - have what they need and we do not have families living in poverty.

Deputy L.K.F. Stephenson:

The message is similar to previous answers that you are waiting for that work on the minimum income standards to then inform what comes next.

The Minister for Social Security:

It would be hard for me to make a long-term decision or make decisions without relevant information and data. I have taken a short-term decision to be able to get some money into the budget to help something that we know is a critical need for many Islanders, which is around the cost of starting school, school uniform, school equipment. That is something that I could do in the short term and get the funding in the budget to do. I am pleased to be able to do that, but I also know that that is not going to resolve the problem in the long term.

Deputy L.K.F. Stephenson:

I understand that there is a childcare component of income support in this case, but I think eligibility depends only on registered providers. Have you received any evidence or approaches that that presents challenges for those who rely on, perhaps, informal childcare or maybe flexible arrangements that might not fit into the standard category? Is that something that has come up for you?

The Minister for Social Security:

In relation to paid childcare, no, but I am not going to start discussing individual cases in a Scrutiny hearing. If the panel is aware of …

Deputy L.K.F. Stephenson:

No, but as a general theme, it is not something that you have been made aware of that there is a group of people who are not able to access that component because they do not fit into a certain category of how they get their childcare.

The Minister for Social Security:

Not outside of specific cases. It is not something that has been raised as a general … and, again, I am not going to discuss specific cases with the panel.

Deputy L.K.F. Stephenson:

I understand that, yes.

The Minister for Social Security:

Although I would encourage panel members if they are approached around specific cases to please bring them to my attention sooner rather than later and please do not wait for a hearing to bring it up.

Deputy L.K.F. Stephenson:

Yes. No, that is certainly not what we are trying to do there. It is whether there is a general theme there that needs looking at. How is the department addressing the housing support gap for single parents under 25 who may not meet current eligibility criteria?

The Minister for Social Security:

I think that would be a question for the Minister for Housing, not me.

Deputy L.K.F. Stephenson:

Okay.

Associate Director, Public Policy:

If you have got a child, you would be entitled to both social housing and income support housing components.

The Minister for Social Security:

Are you talking in terms of income support or are you talking about in terms of access to affordable housing, because that would depend on which Minister it is?

Deputy L.K.F. Stephenson:

About the housing support, the criteria for the components of income support, they would always qualify for it, is what you are saying, no matter ages and accessing, whether they cannot stay in the family home, and things like that. If you have got a child, no matter their age, they are entitled to …

Associate Director, Public Policy:

A parent with a child and the parent is under 25 years old and the parent is living independently, they would be able to access income support housing accommodation.

Deputy L.K.F. Stephenson:

So it is where they … maybe it is something we could come back to in a letter before we go into loads of detail.

Associate Director, Public Policy:

Just to be clear to people, both social housing and income support housing components are accessible to parents aged under 25, and I think above 18, perhaps, but certainly below 25, yes.

Deputy L.K.F. Stephenson:

So, 18 to 25.

Associate Director, Public Policy:
Yes.

Deputy L.K.F. Stephenson:
Okay. All right.

Deputy J. Renouf:
I think we have finished. Everybody happy?

Deputy P.M. Bailhache:
Yes.

Deputy J. Renouf:
Okay, Minister and your team, we have finished 5 minutes early, I think. Thank you very much for your time. It is very much appreciated. We can finish the broadcast at this point. Thank you very much.

[14:27]