



Income Support for families

Policy Principal

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Income Support: Jersey's benefit for low income households



- Subject to conditions (e.g. residency) Income Support is available to:
 - Working parents (low income)
 - Unemployed / underemployed parents
 - Pensioners – they are sometimes parents
 - Families with children (including single parents)
 - Families where somebody has a disability or long-term illnesses
 - Families where somebody is a carer
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Three tests before you can get Income Support

- Residence test – 5 years + in Jersey
- Work test – work or look for work if you are expected to
- Income test – looks at whether you have any income or capital



Some Income Support statistics (end 2018)



- 5672 Income Support claims
 - 7181 adults
 - 3099 children
 - Roughly 50% of all claims with children are single parents
 - Average number of children
 - 1.9 (claims with multiple adults)
 - 1.5 single adult with children
 - Only a small percentage of households with children wholly reliant on Income Support
 - 2% (multiple adult claims)
 - 11% (single adults)
 - Many parents are working
 - 90% (multiple adult claims)
 - 64% (single adults)
 - Only 24% of children in a household with no earned income
 - 53% of lone parents are getting maintenance income
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Government of Jersey 5 Strategic Priorities



How does Income Support help families with children?



• Putting children first –

- financial support for typical household costs
- targeted increases to child components – all families with children got a guaranteed increase in benefit
- Rental component increases most years
- Single parent component

• Reduce income inequality –

- Help finding work – households always better off in work
- Help improving income
- Support with costs of childcare when working
- Disregards on income to promote financial independence
- Income Support financial criteria drives the Jersey Premium scheme (more detail)



How is the amount of Income Support awarded?

- Get information from CLS about eligibility, then apply by bringing in supporting documents
 - Awarded for a household's needs
 - Add up 'components' for a range of needs
 - Reduced by household income and capital
 - Deductions made for overpayments or penalties
 - IS can stop when in prison, hospital (long term), or if you stop being eligible (failed jobseeker)
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Costs covered by components



Type of expense	Covered by this component
Rent	Accommodation component
Utility bills	Household component
Food	Basic component (child / adult)
Clothes	Basic component (child / adult)
GP visits (4 annually per person)	Basic component or medical component
Care for sick/disabled person	Medical component, carer's component
Childcare	Childcare component
Emergency expenses	One-off special payments



Calculating Income Support entitlement

+ Total of eligible components

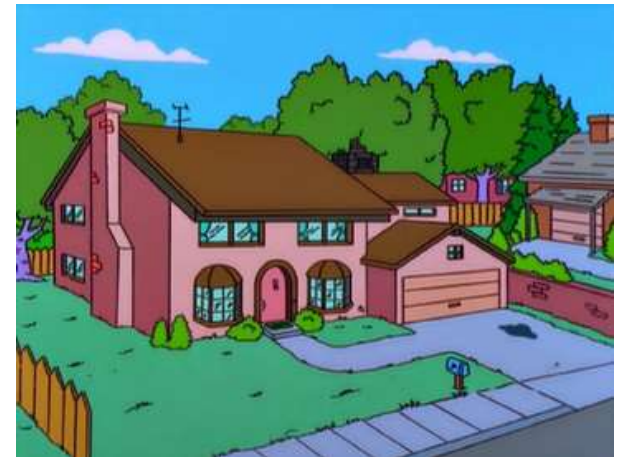
- Take off any relevant income

= Income Support entitlement

Housing costs: how does Income Support decide what kind of home is appropriate?



- How many bedrooms are needed?
- Is the rent reasonable?
 - Maximum 'fair' rents – separate rules for social housing
- Same sex children usually share a bedroom
- Extra bedroom for health/disability needs
- Restrictions on help for under 25s



Supporting separated families : shared care and help with extra bedrooms



- Where parents are separated, Income Support recognises the need for shared care arrangements
 - An extra bedroom may be available for children to stay overnight, even if they aren't part of the Income Support claim
 - Children can only be included in one Income Support household (for child component)
 - This will be the household that benefits most
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Maintenance agreements



- Maintenance must be pursued for all children where the other parent isn't in IS household
 - Maintenance income is subject to a disregard – households always better off
 - A court agreement isn't necessary if parents can agree between themselves
 - If no agreement, we expect parents to investigate legal aid
 - There are some situations where legal aid won't be available – parents aren't penalised
 - Legal aid guidelines under review
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The Affordable Housing Gateway



- Support for social housing is one of the largest parts of Income Support expenditure
 - AHG based at CLS, single point of access for all social housing
 - Independent of social housing providers
 - One central list of clients – no longer separate lists
 - People assessed and placed into 6 bands - needs and circumstances
 - Gateway also manage purchase schemes
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Promoting financial independence: the Back to Work Programme

- Extensive programme of employment support
- One to one advisory support
- Targeted services to help different groups of unemployed people
- Work placement
- Training and development courses
- Job Club
- Targeted help for
 - long-term unemployed
 - young unemployed people
- Employer Incentives
- Paid Training Incentives



When parents are expected to work



- Parents of very young children not expected to work or be jobseekers
 - Once the child is old enough to attend a States' nursery, parents are expected to engage with Back to Work (usually part time)
 - Call in letter sent a long time before they start school
 - If a parent chooses to go back to work earlier, we will help with childcare then
 - Shared care is available of a very young child, if both parents want to work part-time
 - Back to Work offers specialist support for parents
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Specialist Back to Work support for parent returners



- Letters sent out long in advance of requirement to attend BTW
 - Limited work/jobseeking hours required
 - Each parent gets an employment advisor for one-to-one support
 - Specialist training available depending on needs
 - Computer training
 - Vocational training
 - CV workshops
 - Confidence courses
 - Mock interviews
 - Enablement fund to help purchase equipment clothing
 - Can also help with childcare whilst in training
 - Employment advisors work closely with the Bridge
 - Also work with early years intervention support workers
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Help with costs of childcare



- Income Support can help towards the cost of childcare
 - Must be with a registered care provider or nanny
 - Help is available to people with needs because of an impairment
 - Help is available for people who have approval to undertake education or training
 - Help may be available for after school or breakfast clubs
 - Set hourly rates depending on the age of the child – based on JCCT figures
 - Extra hours allowed to cover time taken to get to work
 - In most cases, you need to earn more than the value of the childcare component
 - Wraparound and flexible care a challenge for low income families
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Extra help: Medical component (impairment)



- For people who need help with everyday activities
 - Personal care (help in the home)
 - Mobility (help getting around)
 - Clinical cost (extra GP visits)
- Applicants complete a special form
- We get information from GP or hospital specialist
- May be available to children regardless of parental income
- People with higher care needs can get Long-Term Care benefit

Extra help: Special Payments



- Help with emergency and essential expenses – can be dealt with straight away at our desks
 - Medical, optical and dental costs
 - White goods, beds, carpets
 - Moving house
 - Funerals and return of bodies to Jersey
 - Repatriation to home country
 - Expenses to take up work
 - People must contribute from any savings
 - Special Payments are mostly given as loans
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End: Any questions?