



# Employment, Social Security and Housing

## Benefit Fraud Strategy 2025-2028

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# 1. Introduction

Employment, Social Security and Housing (ESSH) oversee Jersey's Income Support benefit. The total spend for Income Support by the department is over £80m per year. Income Support is a means-tested benefit. It provides financial support towards the cost of housing, living, medical needs, and childcare.

The majority of benefit claims are made by Islanders who genuinely are entitled to the support. Benefits such as Income Support exist to provide financial support to Islanders who really need it when they need it.

Benefit fraud is a risk in all areas, including Jersey. Employment, Social Security, and Housing have created a robust fraud strategy to combat this risk. This strategy document explains how the department intends to reduce the risk of benefit fraud.

ESSH is committed to tackling benefit fraud and will use all available resources to investigate suspected cases. When necessary, the department may recommend prosecution, which could lead to custodial sentences where applicable.

Also, ESSH oversees all contributory benefits, which include sickness, pensions, and long-term care benefits. These extra benefits account for a further £400m+ per year.

# 2. Purpose

The [Income Support \(Jersey\) Law 2007](#) details how Income Support benefit works. The law sets out the responsibilities of the claimant in applying for and receiving Income Support benefit in Jersey.

The law is very clear in relation to 'offences':

## Section 16 Offences

A person who –

(a) with intent to obtain an award, whether on behalf of himself or herself or any household or person, furnishes any information that he or she knows to be false in a material particular, or recklessly furnishes any information that is false in a material particular, or withholds any material information.

(b) obtains or receives an award, whether on behalf of himself, herself or any household or person, knowing that it was not properly payable to, or not properly receivable by, him or her; or

(c) fails to notify a change of circumstances as required by an Order under this Law, is guilty of an offence and liable to imprisonment and a fine.

## **Section 17 Parties to offences**

(1) Where an offence under this Law committed by a limited liability partnership or body corporate is proved to have been committed with the consent or connivance of, or to be attributable to any neglect on the part of.

- (a) a person who is a partner of the partnership, or director, manager, secretary, or other similar officer of the body corporate; or
- (b) any person purporting to act in any such capacity, the person is also guilty of the offence and liable in the same manner as the partnership or body corporate to the penalty provided for that offence.

(2) Where the affairs of a body corporate are managed by its members, paragraph (1) shall apply in relation to acts and defaults of a member in connection with the member's functions of management as if he or she were a director of the body corporate.

(3) A person who aids, abets, counsels, or procures the commission of an offence under this Law is also guilty of an offence and liable in the same manner as a principal offender to the penalty provided for that offence.

The [Social Security \(Jersey\) Law 1974](#) details how the contributory benefits work such as the state pension and health benefits. The law sets out the responsibilities of the claimant in applying for and receiving contributory benefits in Jersey.

The law is very clear in relation to 'offences':

## **Section 36 General provisions as to offences and penalties**

(1) Paragraph (1a) applies where an employer is required to furnish prescribed information to the Minister before a prescribed date to enable the Minister to calculate any amount of Class 1 contribution payable by the employer.

- (a) If the employer fails to furnish the information before the prescribed date the employer is liable to pay an additional contribution equal to 5% of the amount of the Class 1 contribution unless the employer satisfies the Minister that it was not reasonably possible to furnish the required information before the prescribed date.
- (b) If the employer fails to pay any amount of Class 1 contribution, including any additional contribution payable under paragraph (1A), before the date prescribed for the payment of the Class 1 contribution the employer shall be liable to pay an additional 1% of the amount unpaid and shall also be liable to pay interest at the rate of 1% of any amount unpaid for each month it remains unpaid
- (c) A rate of interest mentioned in paragraph (1A) or (1B) may be amended by the States by Regulations.

(2) An employer or insured person who fails to pay a contribution that he or she is liable to pay under this Law within the time prescribed for payment of the contribution shall be guilty of an offence and liable to a fine not exceeding level 3 on the standard scale.

(3) A person who, for the purpose of obtaining a benefit or other payment under this Law, whether for himself, herself or some other person, or for any other purpose connected with this Law –

(a) knowingly makes a false statement or false representation; or

(b) produces or furnishes, or causes or knowingly allows to be produced or furnished, a document or any information that the person knows to be false in a material particular, shall be guilty of an offence and liable to imprisonment for a term not exceeding 7 years or to a fine, or both.

(4) Provision may be made by Order for the recovery of monetary penalties in respect of any offence under this Law, being a contravention of or failure to comply with any provisions of the Order, so, however, that such penalties shall not exceed level 3 on the standard scale for each offence or, where the offence consists of continuing any such contravention or failure after conviction thereof, level 3 on the standard scale together with a further level 1 on the standard scale for each day on which it is so continued.

(5) Where an offence under this Law which has been committed by a body corporate is proved to have been committed with the consent or connivance of, or to be attributable to any negligence on the part of, any director, manager, secretary or other officer of the body corporate, or any person who was purporting to act in any such capacity, he or she as well as the body corporate shall be deemed to be guilty of that offence and shall be liable to be proceeded against and punished accordingly.

### 3. Definition

Benefit fraud is committed by deliberately claiming benefits where there is no entitlement, for example:

- Claiming benefits and not telling us about a change in circumstances
- Being dishonest in order to claim benefits
- Knowingly withholding information

This includes, but is not limited to, not telling us whilst claiming benefits about:

- Being in an interdependent relationship
- A new job, or any additional earnings
- Inheriting money, assets or property
- Leaving the Island for a holiday or temporarily
- Living away from Jersey or have changed address
- Having savings or not telling us the right amount of savings
- About children who have left home

If circumstances change, it is the responsibility of the claimant to inform Employment, Social Security and Housing immediately.

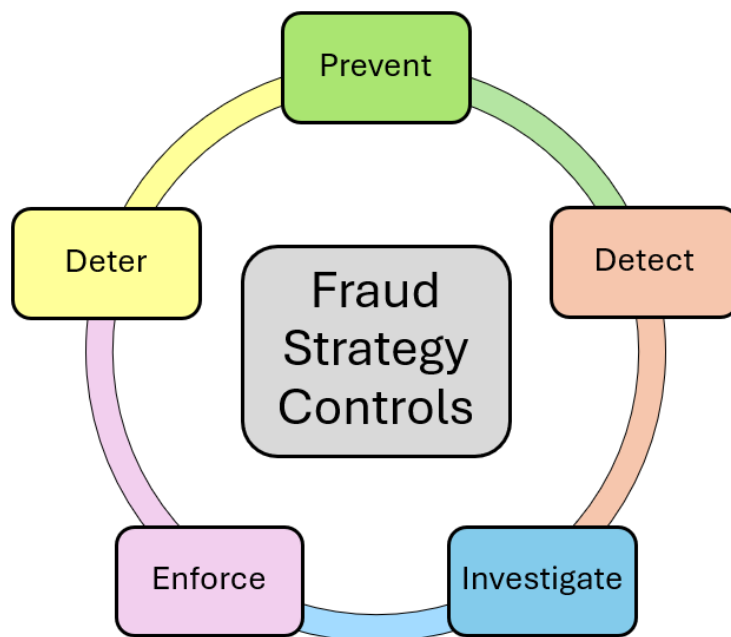
## Consequences of claiming benefits you are not entitled to

Claiming benefits when there is no entitlement, could mean claimants will:

- have to pay all the money back
- face criminal prosecution
- have a bad credit record
- have benefit stopped or reduced

## 4. Aims and Objectives

The aims and objectives of the benefit fraud strategy are:



### 4.1 Prevent:

ESSH will always focus on preventing fraud. The controls in applying for benefits will always be designed to ensure a robust application processes, whilst also ensuring that Islander can easily access the help they are entitled to.

ESSH will also liaise with the Government Central Counter Fraud team to protect public funds and assets.

The principles the department follow, but are not limited to:



- 4.1.1 Clear information on benefit application forms. All correspondence is carefully considered to minimise misinterpretation. Declaration pages explain clearly what a claimant's responsibilities are when receiving benefits. These responsibilities are regularly communicated on all written correspondence.
- 4.1.2 Use Behavioural Insight to assist correspondence throughout the benefit application process.
- 4.1.3 Identify new and emerging fraud tactics alongside intelligent assessment. Analysis of data support the implementation of preventative controls within the benefits system.
- 4.1.4 Use robust measures for proofs, evidence and supporting documentation in the application process to ensure awards are accurately made.
- 4.1.5 Detailed staff training on the claim and changes process within benefits is delivered. Staff are trained to ask the right questions on applications to detect anomalies and potential fraud.
- 4.1.6 Quality Control and assurance checks are built into the benefits process. This makes sure new claims for benefits are checked by a second officer.
- 4.1.7 Application forms and change of circumstance forms are designed using the latest technology to ensure we collect the right information at the beginning of the benefits process.

## **4.2 Detect:**

Where there is fraud in the benefits system, ESSH will proactively work to quickly detect and disrupt the activity, this includes:

- 4.2.1 Using data matching to help assist in identifying claim anomalies which can indicate potential fraud.
- 4.2.2 Using emerging advances in technology (such as machine learning) where appropriate to identify high risk patterns of activity that can indicate fraud.
- 4.2.3 Assess benefit fraud cases for patterns and make improvements to processes.
- 4.2.4 Implementing an easy "Report a Concern" webpage [Report benefit fraud](#) and phoneline +44 (0) 800 735111 that is anonymous to ensure referrals are regularly investigated.
- 4.2.5 Have close working relationships, advanced detection methods and intelligent sharing networks to support law enforcement.

## **4.3 Investigate:**

We invest and develop officers in the specialist investigative skills. They then have the capability required to effectively identify, refer, and assess alleged cases of benefit fraud. Activities conducted include:

- 4.3.1 Staff training on Benefit Fraud during an induction to ESSH. Refresher training is provided regularly. This ensures staff are adequately trained to identify and detect potentially fraudulent activity and indicators.
- 4.3.2 Our established Enforcement team provide training, advice and guidance to all ESSH employees.
- 4.3.3 The Enforcement team work with benefit officers to review cases and examine benefit claims, when preparing a case for prosecution.
- 4.3.4 ESSH use a range of options to gather intelligence, using the National Intelligence Model (NIM) to assess and when appropriate, a case will be opened and investigated.
- 4.3.5 Trained enforcement officers prepare case files and evidence for the Law Officers Department recommending prosecution.
- 4.3.6 Fraud cases will always be supported and presented by Law Officers when a case is taken to court.

#### **4.4 Enforce:**

Where Fraud is evident, we take appropriate action, whilst making sure that unintentional error is not criminalised by the following actions:

- 4.4.1 In considering enforcement action, the department will always apply a fair and consistent approach supporting the fraud strategy.
- 4.4.2 To minimise the risk to public funds, the department aims to minimise fraud as quickly as possible once detected.
- 4.4.3 Standard operating procedures and policies for Government of Jersey officers are used to remove the risk of internal staff fraud, taking appropriate disciplinary action when required.
- 4.4.4 As a senior stakeholder we follow direction from the Government of Jersey Fraud and Corruption Management Team to ensure our anti-fraud culture aligns to and is complimentary to the Government of Jersey fraud strategy.

#### **4.5 Deter:**

We continue to have a focus on deterring fraud. Communicating messages on fraud cases taken through the Jersey courts discourages anyone from committing fraud in the future.

Deterrent activities include:



- 4.5.1 Regularly communicating a public awareness message. Using a “Reporting a concern” on any fraudulent activity campaign.
- 4.5.2 Using media coverage of fraud. When required the department will provide responses to fraud, to ensure people are aware benefit fraud is not a victimless crime. Detailing the consequences on our web pages of claiming benefits fraudulently, from paying all the money back, facing criminal prosecution, receiving a bad credit record and having future benefits reduced or stopped completely.
- 4.5.3 Clear internal messaging to ensure all staff are aware of the serious consequences of intentional misuse of the system or circumvention of clearly communicated standard operating procedures.

## 5.0 Fraud Commitment

This Fraud Strategy supports ESSH in Jersey to make sure that tax-funded income is protected against potential external fraud and to enable a financial safety net for Islanders in financial difficulty.

From an internal fraud and corruption perspective, ESSH are a member of the GOJ Fraud and Corruption and Money Laundering Management Team and follow the GOJ protocols in managing any internal fraudulent activity: [Fraud and Corruption Response plan.pdf](#)

This plan is reviewed annually or following any significant fraud incidents or legislative changes.