Employment, Social Security and Housing

Ministerial review of support for unpaid carers and people with care needs – Report on findings

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Government of Jersey

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1. Ministerial foreword

In late November 2025, the Jersey Evening Post highlighted the role played by family members who care for a relative with long term care needs. I have tremendous respect for people who take on the role of caring for their loved ones, and I appreciate that it can be hard and even daunting at times. Therefore, I immediately committed to undertake a review of the support that is available and to identify where action was needed.

This review is now complete and I would like to express my thanks to Carers Jersey, Enable Jersey, the Diversity and Inclusion Advisory Group, the various Government departments and particularly the individual carers that I have met with over the past couple of months who have assisted in providing feedback that has been vital in compiling this report.

One message that came through loud and clear were the difficulties faced by many unpaid carers in understanding what support was available to them and how they can access it. I am pleased that we have been able to work within the existing Employment, Social Security and Housing Department's (ESSH) resources and create a dedicated carer support role within the Department. This will be reinforced through a dedicated webpage on the Government of Jersey website as well as a booklet to make it as easy as possible for carers to get the information they need.

In addition, under the Connect Me banner, a dedicated carers event will be held in March. The Connect Me events bring together a wide variety of local charities and services as well as providing an informal opportunity to meet other carers.

The review has also looked in detail at the range of benefits that are available to people with care needs and their carers. I hope that setting this information out clearly in this report will help in understanding the level of financial support that is available. One specific aspect of the current contributory benefit system – the overlapping benefits rule - has received significant public commentary in recent months. Home Carers Allowance (HCA) is unique in the Jersey system in allowing a pensioner who does not have a full contribution record to "top up" their pension amount by maintaining their HCA claim after pension age. Requests to override the "overlapping benefits" rule and expand the current concession so that a pensioner carer could receive a full HCA amount in addition to their old age pension amount have been fully considered. However, delivering this change would require a significant increase in funding and would change a fundamental principle of the Social Security system. It would also not benefit carers of working age, would not target financial support where it is needed most, and is not the type of support that carers have been asking for more generally.

For these reasons, I am not proposing any changes to the existing overlapping benefits or HCA rules. However, the review has identified three specific areas within the Long-Term Care (LTC) benefit system where meaningful improvements can be made. These changes will help strengthen the support available to people with care needs and to their carers who play such a vital role in their lives. The intention is to focus on the areas where changes will have a positive impact, ensuring that the system continues to be fair, practical and provides sustainable support to those who depend on it. Going forwards, individuals will be able to arrange direct benefit payments to allow them to manage their own LTC benefit payments and the care package will be made more flexible to take better account of the needs of individual families. At the start of an LTC claim, families will also be given more detailed advice on how the LTC benefit can support respite costs.

This review has taken place rapidly over the course of two months and has focused on actions that can be put in place quickly to provide better support now. One area of concern that has come up consistently in the course of the review is the difficulty of finding respite provision in Jersey. This area will be a challenge to resolve before the election, but I ask my successor to listen to carers and to work across Government to ensure that we develop the respite facilities that the Island needs.

Deputy Lyndsay Feltham

Minister for Social Security

2. Executive summary

The Minister for Social Security committed to undertaking and completing a review of the support available to unpaid carers and cared for individuals by the end of January 2026. The Minister requested that the review took a holistic look at the support available to unpaid carers, and how best to provide this, while putting it into the context of the care needs of the individuals being cared for.

This report summarises the information that has been gathered during the course of the review and the actions that have been and are being taken as a result of the review.

The report also provides a useful reference document for the incoming Council of Ministers to identify additional areas in respect of actions which require a longer timeframe than the few months remaining to the current Minister.

The report provides detailed information on existing benefit systems and examines the background to the overlapping benefits rule within the contributory Social Security system. The rule provides balance within the Social Security system, ensuring that a single individual only receives one contributory benefit at a time in respect of their individual contribution record. Under the current system a carer claiming HCA who reaches pension age and would normally be entitled to a partial old age pension, is able to top up their pension amount by maintaining their HCA claim. This concession is only available to carers at the point that they reach pension age. The review has confirmed the significant cost associated with the proposal to allow a pensioner to claim a full HCA amount on top of their existing pension amount. Feedback from carers and carers organisations has not highlighted this specific change as a priority. The review has concluded that no change should be made to the overlapping benefits rule.

There are a range of benefits that are available to unpaid carers and to individuals who have care needs. The review highlights several ways the existing benefits could be improved through some process improvements. These changes will be made as soon as operationally possible and rolled out in February and March:

LTC direct payments: while many LTC benefit claimants appreciate their benefit payments being managed on their behalf by the team in the ESSH department, some benefit claimants would prefer to manage their benefit payments directly. This option has been developed and is now available to any LTC claimant on request.

LTC approved care packages: at the start of an LTC claim, a healthcare professional will liaise with the LTC claimant and their family to agree an appropriate care package taking account of any unpaid care being provided by the family. The review identified that the existing process did not always take into account some of the costs associated with the care package when it includes unpaid carers. Additional flexibility is being added to the design of these care packages to fully reflect the personal care needs of the individual and the way in which their unpaid care is delivered. This will require some minor IT development and is due to be in place by the end of March.

LTC support for respite costs: When an approved care package includes support from unpaid carers, a weekly sum can be reserved to create a respite budget to cover the cost of the unpaid carer taking a complete break from time to time. The review has identified that this feature could be better explained to claimants. The LTC team will update this part of the application process to make sure that every family is given full information in respect of respite funding. This will be rolled out for all new LTC domiciliary care claims from the beginning of February.

A key message consistently received from carers themselves, and carers organisations was the need for better information and advice to identify what support is available and how to get it. The review has concluded that practical support in this area will be of help to all individuals who have unpaid caring responsibilities, whether or not they see themselves as a "carer". The following new support will be provided from existing departmental resources and will be rolled out during February and March:

Care Support Advisor: from 23rd February, there will be a dedicated "care support" advisor in place within ESSH to provide carers with direct advice and signpost support services that are available to help them. Full details of this service will be shared ahead of launch

Webpage: from mid-February a dedicated "carers" page on the Government of Jersey website will bring together key information and resources. This will ensure that carers and individuals receiving care have everything in one place, and they can easily find the support that is available to them. A summary of the website information will be published in a leaflet that will be widely distributed. This will also include contact details for a range of charities as well as government services.

Connect me event: the Government Connect Me service is dedicating its next community event to carers. The aim to bring people together and share information and resources. The Carers Connect Me Event will be held on 17th March. More details will follow closer to the dates.

This review has focused on actions that can be delivered quickly and within the resources and budgets already available. At the same time, it has highlighted the need for a more in-depth, longer-term looks at the respite services available in Jersey and how these can best support carers and the people who are being cared for. This is an important area, and the hope is that the next Government will recognise it as a priority and allocate the necessary time and resources to explore it in more detail. Strengthening respite options has the potential to make a real difference to many families, and this review has helped to identify that need.

3. Introduction

Late in 2025, following extensive coverage in the local media, the Minister for Social Security made a commitment to work collaboratively with unpaid carers, their families, States Members and community organisations to better understand the challenges faced by those who care for loved ones and to identify actions to improve the support available to them.

Initial actions included:

- Briefing States Members and the Diversity & Inclusion Advisory Group on current financial support for carers.
- Meeting with Carers Jersey and Enable Jersey to understand the challenges that carers face and discussion of the steps that Government could take to better support carers.

Since then, there have been continued discussions inside and outside Government to look at how we can improve fairness and consistency in support for carers

In addition, the Minister requested a summary of the benefits that are available to people with care needs and their carers, to explain the support available and to identify any gaps where additional financial support might be required. There has been significant media attention focused on one element of the current system, namely, the Social Security Overlapping benefits rule and this rule is explained below.

4. Benefit systems

Jersey has three different benefit systems which support people who require care and their carers:

Long-Term Care Scheme (LTC)

This scheme – established in 2014 - provides financial support to someone over 18 who has lifelong care needs. This care can either be received in a care home or in the person's own home.

The level of financial support available from the scheme is assessed based on the care needs of the individual. Benefit payments are available either immediately or after a waiting period depending on if the person has significant assets i.e. the greater the means someone has, the more they contribute to the cost of their own care before the LTC benefit payments start.

The scheme is funded by LTC contributions from taxpayers and by an annual Government grant.

When someone receives care in their own home, a respite budget to support an informal carer can be included in their approved care package.

Social Security contributory benefits (SSF)

The Social Security Fund pays out a number of contributory benefits to support working age adults and for older Islanders, their old age pension. The system is not means tested. The scheme is funded by workers and their employers who make contributions to the Fund, and an annual Government grant.

The worker's contribution acts as an "insurance premium" supporting the worker with a standard weekly income at times when they are less likely to be able to work – the scheme covers weekly payment amounts across the following areas:

Working age benefits available up to pension age

- Short and long term incapacity allowance
- Parental benefits
- Home carers allowance
- Survivors benefits

And from pension age onwards:

- Old age pension

The system has a rule which ensures that someone can only receive one contributory amount at a time, based on their own contributions into the scheme.

Means tested (tax funded) support

These benefits are funded from income that comes from all tax payers and provide a variety of support to low income households. Unlike Social Security benefits, these benefits are means tested, meaning that they are targeted at people with lower incomes.

They include:

- Income support – provides financial support made up of various components that are calculated based on household income and other conditions.
- Cold Weather Bonus and Cold Weather payments – provide support for heating costs to people with care needs living in Income Support households. Support is also available to pensioners who do not pay tax. The amount paid varies depending on temperature during cold weather months (October to April) and on the fuel element of RPI.
- Christmas Bonus - £114.19 - paid in December to people with care needs and carers who live in an Income Support household, as well as pensioners who do not pay tax.
- Community Costs Bonus – currently a lump sum payment of £516.50 to support for general living expenses, means tested based on household setup and income tax liability.
- Pension Plus – financial support for health related costs (e.g. dental and optical treatment) – available to pensioners.[1]

The Child Personal Care benefit is also tax funded but, unlike the benefits above, it is not subject to a means test. This benefit is available to the parents of children who have high level care needs due to a long-term illness or disability.

[1] The Minister has lodged proposed changes to this benefit to expand eligibility to pensioners with a small tax liability – these will be debated in February 2026.

5. Contributory benefits

5.1 Home Carers Allowance (HCA)

HCA is part of the contributory Social Security system. It is a contributory benefit for carers of working age who spend at least 35 hours a week caring for someone who requires a very high level of personal care. HCA supports carers who have to stop working or substantially reduce their working week because of their caring commitments.
People claiming HCA are able to also have paid employment for a maximum of 15 hours a week. The benefit is paid at the standard contributory rate of £295.75 per week. People receiving HCA have their social security contributions covered via contributions credits.

When reaching pension age, HCA claimants who do not have a full pension record can choose to top up their old age pension entitlement by continuing with their HCA claim. This concession is only available under HCA and was designed to support carers who otherwise would not qualify for a full old age pension due to gaps in their contributions record prior to becoming a carer. All other working age contributory benefits stop automatically at pension age.

Overlapping benefits

The Social Security scheme is designed to collect contributions from employers and employees and to provide benefits and pensions based on a standard weekly amount to individuals if they qualify for payment.

The Social Security Fund is balanced by the general principle that no one can receive an amount totalling more than 100% of the standard rate of any contributory benefit. Because it's a contributory scheme, a person can't claim two benefits based on one set of contributions. This is the rule that the Overlapping Benefits Order sets out. All contributory benefits, including sickness benefits and parental benefits, are covered by the rules of the Overlapping Benefits Order. HCA is unique in allowing an individual who has reached pension age to top up the value of a partial old age pension to the full value of HCA, while they continue to act as a carer.

Petition

In 2021, the previous Minister for Social Security responded to a petition from an HCA claimant that called for the repeal of the Overlapping Benefits Order.

Repeal the Social Security (Overlapping of Benefits) (Jersey) Order 1975 - Petitions

The previous Minister concluded that repealing the Order or indeed amending the Order to remove the application of overlapping benefit provisions, would fundamentally change the rules of the entire social security system i.e. not just for those claiming HCA, and could result in a position where people could claim multiple benefits. This would lead to increased costs being met by the Social Security Fund at a time when there are significant and growing pressures on it due to the growing older population.

A recent FOI request confirms that there are currently 18 people aged above pension age who have chosen to top up their partial old age pension by maintaining their HCA claim. There will be other carers who have a full pension record and do not need a top up when they reach pension age. In addition, many other carers will start to care after they reach pension age – typically caring for a partner. These individuals already have a pension in payment, and they do not have the option of claiming HCA to top up any partial pension entitlement.

A suggestion has been made that both HCA and OAP should be able to be claimed in full at the same time. There is no current data on the number of pensioners who are also carers but there are around 20,000 people claiming their OAP locally and engagement with groups like Carers Jersey suggests there could be thousands of informal carers in Jersey.

The additional cost of providing a full HCA benefit in addition to an existing OAP entitlement to pensioners who are carers would be just over £1.5M per 100 carers. If provision was made for around 500 pensioner carers, the cost would be an extra £7.5M a year. This would require a new funding stream or an increase in social security contributions to support this additional cost. With a growing older population this cost would also increase in coming years, at a time when there will also be pressure on public funds to support the growing cost of pensions and healthcare.

Such a change would also be of no benefit to carers of working age, who may be struggling more financially. Statistics from Jersey Opinion and Lifestyles Surveys consistently identify pensioners as the group that is least likely to feel under financial pressure[2]. It would also not be targeted at those in most financial need as these benefits are not means tested. Further information about means tested payments available via income support can be found in section 7.

A proposal to allow pensioners to claim two full contributory benefits at the same time would also be likely to lead to calls from working age contributors to be able to make use of the same option – this would further increase the additional funding requirements.

The suggested change would not address the main concerns raised by carers, would not be targeted at people who need the most financial support, and would come at

[2] For example – The proportion of households that found it difficult to cope financially, by household type in 2025 identified 17% of pensioner households compared to 69% of single parent households. https://stats.je/publication/jersey-opinions-and-lifestyle-survey-2025/

considerable cost, therefore the Minister has no plans to make any changes to the current rules in respect of overlapping contributory benefits. The Minister supports the current arrangement, which allows ongoing HCA claimants to top up a partial old age pension by maintaining their HCA claim past pension age.

5.2 Long-Term Incapacity Allowance (LTIA)

LTIA is a Social Security contributory, working age benefit that someone can apply for if they have a long-term health condition or disability. The current benefit does not cover congenital conditions. The benefit ceases at pension age automatically.

Benefit payments are made on a percentage basis, from 5% to 100% loss of faculty, current rates range from £14.79 to £295.75 per week. Payments are not means tested.

This benefit is subject to a complete rework during 2026, and the Minister has already received Assembly approval[3] for the framework of the new benefit.

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[3] Draft Social Security Law (Long Term Disability Allowance) (Jersey) Amendment Regulations 202-

6. Long-Term Care scheme

This scheme supports the costs of long-term care needs for adults. Funding for the scheme is ring fenced and held in the Long-Term Care fund.

Care can be delivered either in a registered care home or in your own home by a care agency or carer that is registered with the Jersey Care Commission.

There are currently around 1,800 Islanders being supported by the scheme.

The financial support that is available depends on your assessed care needs. This care assessment is carried out by a professional health care coordinator in Health and Care Jersey.

There are 4 care levels, each with a maximum amount of weekly financial support. As of January 1st 2026 the maximum weekly amounts of benefit that are available are as follows:

Care Level	Maximum weekly benefit
Level 1	£547.12
Level 2	£834.61
Level 3	£1206.38
Level 4	£1516.62

Support is available from the scheme straight away if your financial assessment confirms that you don't have the means to cover the cost of your own care for a set waiting period. Your financial assessment is carried out by one of the teams in the ESSH department. If you have less than £419,000 in assets and a relatively low income, you will not have to pay towards the cost of your approved care package. Where assets are tied up in the family home a bond can be used to cover the waiting period and protect the home.

6.1 LTC home care packages

In Jersey, the Long-Term Care scheme supports Islanders living at home with around £16 million of funding a year.

Part of the LTC scheme involves a care assessment, carried out by professional Health Care Coordinators in the Adult Social Care team in Health and Care Jersey. The professional assesses a person's care needs and draws up an approved care package that meets their care needs – taking into account their family situation including informal care and allowing for respite breaks[4] for informal carers – this produces an indicative weekly budget that is set against one of the 4 LTC care levels.

The overall review has highlighted an opportunity to improve the way in which LTC approved care packages are put together to ensure that the package of care fully reflects the needs of the individual and the way in which informal care is provided. The Adult Social Care team will update the process to provide more flexibility for Health Care Coordinators to include items in the care package which support the specific needs of the person and the way that they receive care from informal carers, for example including fuel costs for someone who requires therapeutic car journeys on a regular basis. There will be some work required to fully implement this change e.g. IT systems changes, however we have already engaged with several families to discuss how to pilot this new process.

Once implemented, these changes will mean that certain elements of the care package will be paid directly to the individual or to an informal carer on their behalf, to support them with the cost of care needs focused on the person needing care. For example, this might be funding to support socialisation e.g. regular attendance at an event or venue or funding for a specific subscription or item that is vital to them receiving the care they need.

These changes will still mean that care packages stay within existing LTC maximum weekly benefit limits but will give more flexibility to support individual families in meeting the needs of the cared for person.

Direct payments

Following feedback from Carers Jersey and individual informal carers, changes are also underway to improve access to LTC benefit payments via direct payments.

The ESSH team have streamlined their processes to enable direct LTC benefit payments to individuals or families.

Most people choose to have the ESSH LTC team look after their LTC benefit and make payments on their behalf to care providers; however, some people would rather manage their own finances and pay their carers directly.

As long as individuals are using an approved LTC provider (an agency or an individual) who is registered with the Jersey Care Commission as part of their overall care package,

[4] This is where the person receiving care gets that care from a care provider, so that an informal carer can have a break from their caring responsibilities.

then they can be paid their LTC benefit entitlement directly. Individuals will be responsible for settling the invoices issued by their registered care provider.

The LTC team will work with individuals and care providers to ensure that the benefit they receive is being spent on their approved care package, and periodically ESSH will audit the benefits against the cost of the care package that they are receiving.

Support for respite costs

Where a family provides informal care as part of an approved care package, the package can include an allocation for respite costs. This provides funding that accrues from week to week to allow a budget to build up to support a complete break for an informal carer from time to time. An example of this is where out of home respite care isn't available, but respite care can be provided in the home, respite breaks may take the form of a hotel stay for the carer. This gives informal carers the flexibility to arrange for a longer respite break if they wish – the respite budget is never lost and the team in ESSH will provide updates on how much is available.

The overall review has identified that today there is a limited uptake of respite funding through the care package allocation. Stakeholders and LTC claimants have noted that the provision for respite costs within the approved care package is not well understood. The ESSH team will adapt their process and ensure that the support for respite costs is clearly explained when an LTC claim starts. This will include providing information on "respite only" LTC claims where all of the benefit is allocated to support an unpaid care package and provide periodic full respite to the unpaid carers.

The overall review also highlighted a further – more long term - issue, in respect of the availability of respite provision in Jersey. Feedback from Carers Jersey suggests that a key barrier is access to certain types of respite placement, rather than the ability to pay for it. Subject to more detailed analysis, there is significant informal evidence that there is a lack of respite provision in Jersey and that new facilities may be needed to support local needs. There may be significant cost attached to this, it could either mean launching a project to identify suitable sites for new premises to provide respite services or undertaking an exercise to expand existing respite services in the care sector or within Government itself. The separate ongoing review of the LTC scheme will include an initial consideration of current and future respite demand against available provision.

7. Tax Funded benefits

7.1 Child Personal Care Benefit

The LTC scheme provides financial support for people aged 18 and above. For children and young people, assessed care needs are supported directly by CYPES. In addition, the parents of a child with significant care needs can receive financial support through the Child Personal Care benefit. This is the only tax funded benefit that is not subject to a means test. It is available regardless of household income.

The benefit is available for children with an illness or disability who require a very high level of help with their personal care and the condition is expected to last at least six months (this can be before or after the claim is made). It is also available to children who are terminally ill. To qualify, a child must meet the requirements for either of the highest two levels of the impairment component (Personal Care levels 2 and 3) under Income Support.

In addition, one adult in the household must pass the Income Support residence test, the minimum residence requirement is 5 years continuously before claiming.

As of January 2026, the value of the payments are:

- Personal Care level 2 £143.64.11 per week
- Personal Care level 3 £206.01 per week

7.2 Income Support

Income Support is funded from general taxation. It is fully means tested and payments of the benefit are made up of many components which support housing and living costs. The scheme is not linked to Social Security contributions, but it does include a residency test. Income support is a household benefit, taking into account the assets and income of all family members. However, a cared for individual who remains living in the family home as an adult can receive support in their own right and based on their own income and assets, separate to their parents' household.

The different types of components that make up the Income Support benefit include:

Component	**Value per week**
Adult	£130.83
Child	£107.80 (first child) £90.79 (subsequent child)
Accommodation	Varies depending on housing situation

Single parent supplement	£51.10
Household	£73.01
Carer's Allowance	£74.48
Ancillary Care Costs	£32.55
Personal Care	up to £206.01
Mobility:	£32.97

As part of the overall income support claim, an accommodation component reflects the housing costs of the household. For tenants living in private or social rented accommodation, the component will reflect the full rent or a capped maximum rental value depending on circumstances. For owner occupiers, a small weekly amount is allocated to support the cost of parish rates and building insurance.

The income support system allows an adult with significant care needs to make a claim in their own right even if they continue to live in the family home, whether or not the parents qualify for income support themselves.

Where the parents are renting accommodation and receiving income support, the benefit payable across the parents and the adult child will cover the full rental component for that situation.

If the parents own their **own** accommodation but have an income that is too high to receive income support, the income support payments made to the adult child will not include an accommodation component.

If the parents **rent** accommodation but have an income that is too high to receive income support, the current benefit rules mean that the payments made to the adult child do not include a rental accommodation component. The policy in this area has been reviewed to consider whether financial support should be available to the adult with care needs in this situation. There is very limited data in respect of the number of families living in this situation. Taking information from the census and other data an initial estimate of between 30 and 46 families has been made. Providing a rental component in line with current income support rates would suggest a cost of approximately £10,000 a year per family or in the range of £300k to £460k in total.

The Minister is supportive of making such a change, however, additional funding would need to be secured to make it, and this would be subject to a future budgeting process. The details of the investigation will be included as an annex to the separate ongoing review of the long term care scheme which is being prepared for consideration by the next government.

Ancillary care costs

Introduced in 2024, this component of Income Support provides just over £30 per week in additional financial support for around 300 families which include a family member who is receiving support from the LTC scheme, as well as receiving Income Support benefit.

The purpose of the component is to provide additional money for things associated with care being delivered at home and the extra costs of utilities, consumables, clothing and other items (wear and tear).

The component is designed to help low income families who wish to support the care needs of a family member by removing a potential financial barrier in respect of extra domestic costs associated with the delivery of a care package at home as well as demonstrating support for the important role played by informal carers.

7.3 Other means tested benefits

Christmas Bonus

A Christmas Bonus is payable to anyone in an Income Support household who has significant care needs (personal care 2 or 3 or has an LTC benefit); or
is receiving the carer's component of income support.
The annual payment is £114.19.

Cold weather payments

Cold Weather Payments are provided to income support households that include someone with high care needs (personal care 3 or has an LTC benefit). Only one set of Cold Weather payments is available per household. The payment will vary depending on the monthly temperature, with higher payments during colder months[5].

Support for pensioners

Many pensioners act as unpaid carers for a partner or spouse. Additional means tested support for pensioners is available as follows:

The Christmas Bonus scheme and cold weather support are available to pensioner households who don't claim income support but have an income too low to pay income tax.

Pension Plus

The Pension Plus scheme is only available to pensioners. Pension Plus is a tax funded scheme that aims to help lower-income pensioners with the costs of dental, optical and chiropody treatment. It also allows access to the Health Access Scheme (HAS) which provides support for discounted visits to General Practitioners (GPs).

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[5] A cold weather month is defined as a month where the aggregate daily temperature is below 15.5°C.

To qualify, someone needs to have reached pension age at the time of application, be in receipt of a Jersey Old Age Pension or have Entitled residential status and have total household savings of less than £64,000 (excluding the value of their home).

Currently, the scheme also requires that applicants have no tax liability for the year before joining the scheme – but the Minister has already lodged proposals to change these criteria to allow for a small tax liability, these changes are being debated by the Assembly in February and will potentially extend eligibility to a further 1,300 pensioners.

Community Costs Bonus

The Community Costs Bonus is a tax funded annual payment to help households with cost-of-living pressures. In 2025 the value of the bonus was £516.50. Many claimants are pensioners but there is no age restriction on this payment.

To receive the bonus, the household must meet the following criteria:

- At least 1 adult member has been resident in Jersey for the last 5 years.
- The household had a combined tax liability of less than £2,735 for the previous year.
- No member of the household within the previous 7 days of application had an open Income Support Claim.

8. Worked Examples

Examples of how benefits can support a carer and a person with care needs

Many households include a carer looking after a family member. Here are a few examples to show how all the different benefits covered in this review, can apply:

1. Single parent caring full-time for a child in a low-income household

Zena is the full-time carer for India, her eight-year-old daughter, who has a significant disability and needs daily care. They live in rented accommodation and have a low income.

Zena could receive:

- Home Carer's Allowance - which also counts as a full contributory record for future benefits and pensions £295.75pw
- Income Support – to help with living and housing costs £373.24pw
- An additional Carer's Component £74.48pw

On behalf of her daughter India, Zena could also receive:

- Child Personal Care Payments – to help with the extra costs of caring for a child with additional needs £143.64/£206.01
- Christmas bonus £114.19
- Cold weather payments Variable, dependant on temperature

2. Parent caring full-time care for adult son

Miguel is 34 and has significant disabilities. He lives with his parents, Jose and Maria both in their early 60s. Jose works full time, and Maria provides full-time care. Jose and Maria own their home and do not qualify for Income Support because their joint income is above the threshold.

Maria could receive:

- Home Carer's Allowance – £295.75 per week which also counts as a full pension contribution.

Miguel could receive:

- Long-Term Care benefit – covers a weekly care package, including daytime care, activities, and regular overnight respite stays. Part of the benefit is set aside for periodic respite breaks for Maria. Up to £1516.62pw
- Income Support – to help with living costs £130.83pw
- An additional Ancillary Care Costs Component £32.55pw
- An additional mobility component £32.97pw
- Christmas bonus £114.19pa

3. Parent receiving full-time care from adult child in a low-income household

Peter is 82 and has significant care needs. He lives with his son David, who is 45 and Peter's full-time carer. They live in rented accommodation, and both have a low income.

Peter could receive:

- Long-Term Care benefit – covering care costs and respite breaks. Up to £1516.62pw
- Income Support – to help with living and housing costs £130.83pw
- An additional Ancillary Care Costs Component £32.55pw
- An additional mobility component £32.97pw
- Christmas bonus £114.19pa
- Pension Plus Dental £55pa for a check-up, and £1900 towards treatment every 4 years, Optical £55 towards an eye test every two years, £165 towards glasses/lenses and Chiropody £165 every year

David could receive:

- Home Carer's Allowance £295.75pw
- Income Support – to help with living and housing costs £561.19pw
- An additional Carer's Component £74.48pw
- Christmas bonus £114.19pa

9. Summary of benefits in the UK and Guernsey for unpaid carers and people with care needs

Support for unpaid carers in the UK and Guernsey is not directly comparable with Jersey.

The system in Guernsey is very different. There is a carer's allowance benefit which is subject to an income limit and is tax funded. The benefit is not part of their Social Security system. Guernsey do not have the same level of provision for the support of home care costs. The carer's allowance is paid at £117 per week, compared to £295.75 per week in Jersey. The LTC scheme in Guernsey does not include care received at home but individuals with high care needs can claim a tax funded severe disability benefit, which is paid at £140.63 per week. Respite care benefits are also available for up to 4 weeks a year.

The Guernsey LTC scheme only covers care in a private residential or nursing home.

The Guernsey scheme sets out specific maximum LTC weekly rates (which change annually) and in 2026 the following rates applied:

WEEKLY PAYMENTS FROM 05.01.2026		
	Long-term care benefit	Respite care benefit
Private residential home	£837.62	£1,234.38
Private residential home and also receiving EMI care	£1,003.03	£1,399.79
Private nursing home	£1,375.71	£1,772.47
Co-payment	£396.76	-
WEEKLY PAYMENTS FROM 06.07.2026		
Private residential home	£819.77	As above
Private residential home and also receiving EMI care	£985.18	As above
Private nursing home	£1,357.86	As above
Co-payment	£414.61	-

The Carer's allowance in the UK is broadly similar to the Jersey HCA, in that someone needs to be delivering 35 hours of care per week but is also linked to the person being cared for being in receipt of one of a variety of UK benefits. The level of weekly benefit is £83.30, which is significantly lower than Jersey's HCA.

In the UK, there is no central LTC scheme, with care assessments and funding being provided at County Council level, which means values for the funding provided vary significantly, and the rules of the UK Care Act often being used to determine eligibility. Capital limits i.e. the point at which people are required to pay or contribute to their own care are significantly lower in the UK – around £25,000 of assets are allowed compared to £419,000 in Jersey.

10. Practical support and advice

A key message consistently received from carers themselves and carers organisations was the need for better information and advice to identify what support is available and how to access it. The review has concluded that practical support in this area will be of help to all individuals who have unpaid caring responsibilities, whether they see themselves as a "carer" or not. The following new support can be provided from existing ESSH departmental resources and will be rolled out during February and March:

- Dedicated Advisor - from 23rd February, there will be a dedicated advisor in place to provide carers with direct advice and signpost support services that are available to help them. A dedicated email address carerssupport@gov.je will be available and further details of this service will be shared ahead of launch.

- Resources - from mid-February a dedicated page on the Government of Jersey website will bring together key information and resources. This will ensure that carers and individuals have everything in one place, and they can easily find the support that is available to them. A summary of this information will be published in a leaflet that will be widely distributed. This will also include contact details for a range of charities as well as government services.

- Connect Me - the next Connect Me event will be dedicated to carers. Connect Me events aim to bring people together and share information and resources. The Carers Connect Me Event will be held on 17th March. More details will follow closer to the date.

11. Next steps

Officers will continue to engage directly with carers' organisations as well as gathering feedback from carers themselves to understand additional areas where support can be considered.

There will be a new Government in place following this year's elections with several existing workstreams planned to feed into advice for that new Government. In particular, the separate ongoing review of the LTC scheme will provide a report to the incoming ministers in July 2026, setting out options for changes to support the long-term sustainability of the LTC Fund. This review will also include a summary of respite provision and include an annex in respect of income support accommodation rules as they apply to individuals with an LTC claim living with relatives.