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Family Nursing & Home Care

Start Well, Live Well, Age Well

Dear Scrutiny Panel Members,

Proposed Budget 2027: Support for Families 29th Oct 2026

Response for Scrutiny

Rosemarie Finley, CEO Family Nursing & Home Care (FNHC) and Michelle Reddington, Operational Lead, Child & Family Services

FNHC welcome both proposals as helpful and well-timed, however one-off payments cannot on their own address the structural affordability pressures affecting Jersey families. This perspective is informed by our work with Best Start Partnership, the Children's Cluster and multiagency Strategic Safeguarding meeting attendance. In addition, the services are all on the frontline, working with Jersey families on a daily basis and are able to advocate for their lived experiences as families.

FNHC would welcome the proposed Family Support Payment and the increase in the Parental Grant. Both represent tangible recognition of the financial pressures facing families and should provide useful assistance at points when household expenditure can be particularly high.

However, from a Child and Family perspective, we regard these measures as potentially important complementary support rather than a solution to family poverty or affordability pressures.

The Government's wider package does include measures alongside these two payments, including increased subsidised nursery provision, proposed extension of free school meals, higher child and childcare tax allowances and a Community Cost Bonus top-up. This broader package is important because financial pressures encountered by families are rarely attributable to one isolated expense.

Concerning the £250 Family Support Payment

The payment is likely to be meaningful for families, particularly households with several school-age children.

This could make a useful contribution towards school-related expenditure, food, clothing, transport, energy or children's participation in activities. However, as a one-off payment, its ability to address continuing pressures such as housing, childcare, food and utilities is necessarily limited.

The £80,000 household-income threshold is interesting because it potentially recognises an important feature of Jersey's affordability challenge: financial vulnerability does not necessarily stop at traditional low-income thresholds. FNHC C&F services have highlighted working and

middle-income households who are above support thresholds while continuing to struggle with living costs. This is echoed within workstreams in the Children's Cluster.

We would therefore be cautious about describing £80,000 as either too high or too low without examining disposable income after housing and childcare costs, household composition and number of dependent children. Two households with the same gross income can have very different financial circumstances.

Concerning Increasing the Parental Grant to £1,800

We think this is particularly positive from an FNHC perspective and strongly supports the increased Parental Grant, which will help families meet the immediate costs of birth or adoption. Clear communication and timely payment will be important, particularly for families with limited Social Security contributions or non-traditional caring arrangements.

The Government describes the measure as recognising the significant upfront cost of welcoming a child and says it is intended to support around 700 families each year.

Doubling the payment should offer more meaningful help with the concentration of expenditure around birth or adoption. It also arrives during a period when household income may be changing as parents take maternity, parental or other leave. Government should also consider longer term support that supports and sustains a family income for the duration of maternity/paternity leave.

From a health visiting perspective, there is also value in providing help early in the child's life, rather than waiting until financial problems have escalated. Through our work with children and families, FNHC sees how financial pressures can contribute to parental stress and affect families' ability to meet essential needs, including food, heating, transport and children's developmental opportunities.

Nevertheless, £1,800 remains a one-off intervention. It will not resolve ongoing affordability problems over infancy and early childhood, particularly where families face substantial housing or childcare costs.

Families who could still fall through the gaps

Potentially financially vulnerable families may include:

- households just above the £80,000 threshold;
- parents with babies or pre-school children who do not benefit from a school-age payment;
- single-parent households;
- families with several dependent children;
- families facing unusually high housing costs;
- families experiencing a sudden reduction in income or employment;
- families experiencing debt or significant unexpected expenditure;
- families whose childcare costs substantially reduce disposable income;

- families experiencing additional pressures associated with disability, ill-health or complex family circumstances.
- Families new to the island and do not qualify for benefits

There is particularly good reason to investigate the "cliff edge": whether eligibility changes abruptly at £80,000 or whether some form of taper would provide a fairer response to household circumstances.

From a preventative Child and Family perspective, those recurring interventions could be particularly significant.

Conclusion

FNHC welcomes both the Family Support Payment and the proposed doubling of the Parental Grant. They represent positive recognition of the considerable financial pressures experienced by families in Jersey and should provide meaningful assistance, particularly at periods of high expenditure.

However, our experience of working with children and families suggests that financial vulnerability is not confined to households traditionally regarded as being on low incomes. Housing, childcare and everyday living costs can leave working families with relatively little disposable income, including households which fall outside established eligibility criteria.

One-off payments are therefore valuable but should form part of a wider preventative strategy. Longer-term measures which reduce recurring costs, improve access to affordable childcare, food and housing support, and enable families to access help early and without stigma are likely to be important in addressing the underlying causes of financial hardship.

For FNHC, the important test should ultimately be whether these measures improve children's lived experience and family wellbeing, rather than simply the value or number of payments made.

Yours sincerely



Rosemarie Finley
Chief Executive Officer
Family Nursing & Home Care