

STATES OF JERSEY



ASSESS AFFORDABILITY OF QUALIFYING STATE PENSIONERS RECEIVING HOME CARER'S ALLOWANCE

Lodged au Greffe on 6th February 2026
by Deputy M.B. Andrews of St Helier North
Earliest date for debate: 10th March 2026

STATES GREFFE

PROPOSITION

THE STATES are asked to decide whether they are of opinion –

to request the Minister for Social Security –

- (a) to ascertain the number of old age pensioners caring for someone with high-level care needs who would be entitled to receive Home Carer's Allowance and the state pension should the Home Carer's Allowance be exempt from the [Social Security \(Overlapping Benefits\) \(Jersey\) Order 1975](#), and to report the findings by 31st December 2026;
- (b) to assess, in conjunction with the Minister for Treasury and Resources, whether the Social Security (Reserve) Fund can be utilised sustainably to supplement the Social Security Fund in paying both the state pension and the Home Carer's Allowance to persons identified in (a); and
- (c) should the use of the Social Security (Reserve) Fund be assessed as sustainable, to include within the Budget (Government Plan) 2028-2031 the necessary transfer of funds from the Social Security (Reserve) Fund to the Social Security Fund to provide for the expansion of the Home Carer's Allowance to persons identified in (a).

DEPUTY M.B. ANDREWS OF ST. HELIER NORTH

REPORT

I was disappointed to read the Minister for Social Security state it would be [too expensive](#) for pensioners to receive both a state pension and the Home Carer's Allowance (HCA). In reaching this decision, the Minister admits there is an absence of data on pensioners who are carers ([Support for Unpaid Carers and People with Care Needs.pdf](#), p. 11). Had the Minister undertaken work to review the number of old age pensioners who provide home care then the Minister would have more accurate information on the prospective cost.

The Minister has not mentioned whether consideration has been given to using the Social Security (Reserve) Fund and its investment income to supplement the Social Security Fund. With the Reserve fund forecast to generate an investment income between £142 million and £162 million across 2026 to 2029, this shows the Reserve fund is performing well.

The Reserve Fund balance is forecast to grow across the period of 2026 (£2,619,643,000) to 2029 (£2,961,527,000) inclusive of transfers to the Social Security Fund.

Social Security (Reserve) Fund				
	2026	2027	2028	2029
£'000	Estimate	Estimate	Estimate	Estimate
Opening Balance	2,541,574	2,619,643	2,734,749	2,844,753
Investment income	142,328	157,179	155,881	162,151
Transfer to Social Security Fund	(64,259)	(42,073)	(45,877)	(45,377)
Closing Balance	2,619,643	2,734,749	2,844,753	2,961,527

([Proposed Budget 2026 to 2029.pdf](#), p. 91)

What the forecast shows is the Reserve Fund can potentially be used to supplement funding additional HCA claimants. To gain a full understanding of the funding requirement, the Minister for Social Security should undertake to ascertain the funding needed from the Reserve Fund to supplement the Social Security Fund. Inevitably, to achieve this, work must be undertaken to understand the number of people who receive state pensions who provide home care to someone with high-level care needs.

In bringing forward this proposition, I request the Minister for Social Security ascertain the number of old age pensioners caring for someone with high-level care needs, who could be entitled to receive HCA and the state pension should the HCA be exempt from the [Social Security \(Overlapping Benefits\) \(Jersey\) Order 1975](#). I am requesting this work be undertaken and reported on no later than 31st December 2026. Once data has been gathered, we will know how much funding would be required from the Reserve Fund to supplement the Social Security Fund, then the Minister can make an informed decision as to whether pensioners claiming both the HCA and the state pension is financially sustainable.

Should it prove to be feasible then I am proposing that the Social Security Minister and the Minister for Treasury and Resources negotiate the amount to be transferred from the Social Security (Reserve) Fund to the Social Security Fund, to be in place for the Government Budget 2028-2031.

Financial and staffing implications

Officers in the department for Employment, Housing and Social Security will be required to ascertain the number of persons receiving a state pension who would also be entitled to receive HCA. There could potentially be an amendment to the [Social Security \(Overlapping Benefits\) \(Jersey\) Order 1975](#) to exempt HCA. There will also be a requirement for officers in the Treasury and Exchequer department to liaise with officers in the Department for Employment, Housing and Social Security too. Should the Reserve Fund be used then officers will be required to transfer an agreed amount into the Social Security Fund to take effect in January 2028.

Additional cost for persons receiving both the state pension and the HCA

Number of pensioner carers	Additional cost per year (£)
100	1,500,000
500	7,500,000
1000	15,000,000
2000	30,000,000
5000	75,000,000

(Costs for 100 and 500 pensioner carers from [Support for Unpaid Carers and People with Care Needs.pdf](#), p. 11)

There are currently around [20,000 people claiming their OAP locally](#). (p. 11)

Children's Rights Impact Assessment

I consider that this proposition has no direct or indirect impact on children and that the duty to have due regard to the UN Convention on the Rights of the Child does not arise. Accordingly, a Children's Rights Impact Assessment is not required under the Children (Convention Rights) (Jersey) Law 2022.