



**March 2008**

**Key points:**

- Replaces previous version dated March 2007

## **Direct Payments from social services**

This factsheet is aimed at people aged 60 and over.

This factsheet provides information on direct payments from social services departments, which enable individuals to arrange their own care services to meet their assessed needs. It explains what direct payments are, what they can be used for and gives some points to think about when deciding about direct payments.

This factsheet describes the situation in England. Readers in Northern Ireland, Scotland and Wales should contact their respective national Age Concern offices for information specific to where they live.

**Contact details are:**

**The Scottish Helpline for Older People – Age Concern Scotland**, tel: 0845 125 9732 (local call rates) Monday to Friday, 10am – 4pm; website: [www.olderpeoplescotland.co.uk](http://www.olderpeoplescotland.co.uk);

**Age Concern Cymru**, tel: 029 2043 1555 (national call rate); website: [www.accymru.org.uk](http://www.accymru.org.uk);

**Age Concern Northern Ireland**, tel: 028 9032 5055 (national call rate), Monday to Friday 10am – 12pm and 2pm - 4pm, website: [www.ageconcernni.org](http://www.ageconcernni.org)

## Contents

<b>1. What are direct payments from social services?</b> .....	<b>3</b>
<b>1.1 Individual Budgets</b> .....	<b>4</b>
<b>2. Who can have a direct payment?</b> .....	<b>5</b>
<b>3. Direct Payments for carers</b> .....	<b>7</b>
<b>4. How to get a direct payment</b> .....	<b>7</b>
<b>4.1 Deciding if you can have a direct payment</b> .....	<b>8</b>
<b>5. Using your direct payments</b> .....	<b>9</b>
<b>6. Arranging your own services</b> .....	<b>10</b>
<b>6.1 Employing your own care workers</b> .....	<b>11</b>
<b>6.2 Contracting with an agency or someone who is self-employed</b> .....	<b>11</b>
<b>6.3 Buying equipment</b> .....	<b>12</b>
<b>6.4 Dealing with emergencies</b> .....	<b>13</b>
<b>7. Support services for people receiving direct payments</b> .....	<b>13</b>
<b>8. The level of your direct payment</b> .....	<b>14</b>
<b>8.1 Your contribution towards the cost of your care</b> .....	<b>14</b>
<b>9. Monitoring and reviewing your direct payment</b> .....	<b>15</b>
<b>9.1 Discontinuing Direct Payments</b> .....	<b>16</b>
<b>10. Complaining about a decision</b> .....	<b>16</b>
<b>11. Further information and advice</b> .....	<b>17</b>
<b>11.1 Sources of help</b> .....	<b>17</b>
<b>11.2 Further reading</b> .....	<b>18</b>
<b>12. Further information from Age Concern</b> .....	<b>19</b>

## 1. What are direct payments from social services?

Direct payments are a way of giving you more control over the way your care needs are met. Rather than the local authority social services department providing or arranging the community care services which it has assessed you as needing, the authority can provide money to enable you to arrange your own services. Local authorities have to offer you the option of direct payments if you meet certain criteria. Guidance issued by the Department of Health<sup>1</sup> sets out how local authorities should develop and administer their direct payment schemes.

Direct payments can be used to arrange most community care services provided by the local authority except for long term residential care. You can choose to have some of your services provided or arranged by social services, and use a direct payment to arrange the rest for yourself. Services can also include equipment such as aids to help you get around or to assist you with daily activities in the home. Within certain constraints laid down by law (see Section 5), you can use the direct payment in the way you want to meet your needs.

Direct payments can only be paid towards the cost of services which social services has assessed you as needing.

They cannot be offered to people who are assessed as not needing any services, or as a way of meeting needs that social services are not prepared to meet. Each local authority has devised its own 'eligibility criteria' to decide who can get services, which should be published. If you are refused a direct payment on the grounds that you would not be offered services, you can use the complaints procedure in the same way as anyone else refused services (see Section 10). Further information about your rights to services is in Factsheet 32, *Disability and ageing: your rights to social services*. (See Section 12).

The guidance instructs councils to be prepared to look beyond their own existing models of patterns of service provision when considering whether a person's need for services will be met by the arrangements being proposed. Service users should be encouraged to explore innovative and creative options where these will meet their needs more effectively.

---

<sup>1</sup> Community Care, Services for Carers and Children's Services (Direct Payments Guidance).

You may be asked to contribute towards the cost of your care services. Your contribution is calculated using the same rules as if the local authority were providing or arranging services (see Section 8.1).

## 1.1 Individual Budgets

Alongside direct payments, the Government is developing individual budgets as part of its 'personalisation' agenda. Individual budgets have been mentioned in a number of Government policy publications in recent years including: *Improving the Life Chances of Disabled People* (Prime Minister's Strategy Unit January, 2005), *Opportunity Age* (Department of Work and Pensions March, 2005), *Independence, Well-being and Choice* (Department of Health March, 2005) and *Our Health, Our Care, Our Say* (Department of Health January, 2006).

The Government is planning to roll out individual budgets across the country from April 2008 following an evaluation of 13 pilot sites that have been running since December 2005.

An individual budget is a sum of money allocated to an individual who is assessed as needing personal assistance services. It is similar to a 'personal budget', which is the term used in the recent Government document *Putting People First – a shared vision and commitment to the transformation of adult social care* (Department of Health December, 2007).

An individual budget, like a direct payment, is a method of self-directed support designed to allow the individual service user to decide how their support needs will be met. However, an individual budget can cover more than just personal social care services, which direct payments presently cover. For example, it may cover the Access to Work scheme. It can be a cash payment, arranged services or a combination of both.

The key features of an individual budget are:

- a transparent allocation of resources by local authorities so that individuals know how much they have to spend on their support;
- the bringing together of a number of support streams which could include: local authority adult social care services, Independent Living Fund, Supporting People, Access to Work, Disabled Facilities Grant and integrated community equipment services;
- a streamlined assessment process across all agencies to minimise duplication;

- individuals have the opportunity to use the budget in a way that best suits them;
- individuals can have the support of brokers, advocates or user-led organisations to support them to develop their support plan and manage it;
- the funding can be paid to the individual in number of ways related to the amount of support an individual needs to arrange their care;
- at present individual budgets are not intended to be used for long-term residential care but this may be included in the future.

At the time of writing, work is being carried out to clarify how the various means tests for the funding streams can be brought together for the purpose of creating one individual budget.

## 2. Who can have a direct payment?

To be eligible for a direct payment you must be:

- aged 16 or over;
- a disabled person as defined by section 29 of the *National Assistance Act 1948*. The exact definition is 'persons who are blind, deaf or dumb, and other persons who are substantially and permanently handicapped by illness, injury or congenital deformity or who are suffering from a mental disorder within the meaning of the *Mental Health Act (National Assistance Act 1948, section 29)*' and people who are 'partially sighted or hard of hearing' (Circular LAC (93)10). The definition in the Act may now seem outdated or offensive in its terminology but should be taken to include people who have any kind of impairment caused by physical disabilities, sensory impairments, learning disability, or are affected by an illness or condition (such as mental illness, arthritis, multiple sclerosis, HIV/AIDS, a heart condition, etc);
- assessed as needing services;
- not subject to certain mental health or criminal justice legislation which carry elements of compulsion;
- willing to have a direct payment; **and**
- able to manage a direct payment (alone or with assistance).

Local authorities are required to offer direct payments to all service users who meet the eligibility rules set out above. The Government has proposed that direct payments should, in some circumstances, be made available to people who cannot manage their own care, even with support. Instead an agent will be appointed to manage the payment.

In the White Paper entitled *Our health, Our Care, Our Say*, the Government committed itself to extending the scope of direct payments to those currently excluded from having a direct payment (because they cannot consent or manage a payment, even with assistance), if this is in their best interest.

The Government is currently exploring options for extending the availability of direct payments to:

- individuals with dementia where the use of direct payments is not set out in a power of attorney agreement;
- individuals with profound learning disabilities.

There will need to be legislative changes to enable this to happen. At the time of writing, the Government is currently seeking to identify a suitable legislative vehicle that will enable it to make the necessary changes. Following this, and subject to parliament it will issue revised regulations and guidance on the operation of direct payments, these would also take into account the Mental Capacity Act 2005.

In the meantime, guidance from the Department of Health advises local authorities to involve individuals as much as possible in the decision making process and to support them wherever possible to make decisions for themselves.

Local authorities must satisfy themselves that their direct payment schemes serve all adult client groups and do not discriminate unfairly between people requesting direct payments. The council should seek and respond to service users' views on an ongoing basis.

If you are unhappy with the Direct Payments scheme in your area, you may wish to consider making a complaint through the local authority complaints procedure (see Section 10). Further information and advice may be available from local groups for disabled or older people or from one of the national organisations mentioned in Section 11. You could also contact your councillor or MP.

### **3. Direct Payments for carers**

The *Carers and Disabled Children Act* gives local authorities powers to give assistance to anyone who provides care to someone who might need community care services.

The types of help that can be given are wide-ranging and not limited to community care services. For example, if the person cared for refuses to accept help from anyone but a relative, the local authority might provide the relative with help with housework so that they had free time to assist the person who needed help. Local authorities can give carers direct payments to meet their assessed needs.

If you are not already receiving services, ask for an assessment of your needs to be carried out. The only qualification for being assessed for a service or direct payment under this Act is that you must be providing regular and substantial care for someone who might need a community care service.

You do not need to live in the same household as the person cared for, and they do not need to be actually receiving, or to have been assessed as needing a community care service. Carers UK (see Section 10) can provide further advice and information.

### **4. How to get a direct payment**

If you currently receive services, you may wish to switch to direct payments rather than continue to have services arranged or provided by the local authority.

Contact the social services department which organises your care to obtain further details of direct payments. The possibility of a direct payment may come up during a review of your care package.

If you do not currently receive a direct payment or have services arranged or provided for you, ask the local authority to carry out an assessment of your needs. For more details of assessments see Factsheet 41, *Local authority assessments for community care services* (see Section 12). Direct payments should be considered as one of the options in how best to meet your needs. Your local Long Term Care Charter, called *Better care, higher standards*, should explain the possibilities of benefiting from direct payments.

If you are considering whether to have a direct payment, or have decided that you want to use direct payments but have not yet had time to arrange your own services, you should not be left without the services you need in the meantime. You may need to have services arranged by the social services department until you are able to put your own services into place. Obtain as much information as possible so that you can make an informed choice about whether direct payments are the best option for you. Section 11 suggests sources of further information. Your local authority may have its own guide, or be able to put you in touch with a support group (see Section 7) or with other people who already have direct payments.

#### **4.1 Deciding if you can have a direct payment**

The social services department must satisfy itself that you are willing and able to manage your direct payment and that your needs will be met.

This judgement should be made on an individual basis, taking into account your views. You can receive assistance in managing a direct payment, but you should have the control over how your support services are delivered to meet your needs.

You should not be refused a direct payment just because you will need help with managing it, initially or in the long term. Social services should consider what assistance might enable you to manage, rather than assuming that you will be unable to. If you are refused a direct payment on the grounds that it is considered that you could not manage, the reasons should be explained to you. You could use the local authority complaints procedure (see Section 10) to challenge the decision.

If you meet the eligibility criteria and start to receive direct payments but later lose mental capacity, someone who holds Lasting Power of Attorney (LPA) over your financial affairs can continue to receive payments on your behalf. However if you have not consented to receive direct payments before you lose capacity, your attorney cannot then request direct payments on your behalf. This may change in the future (see Section 2).

The Mental Capacity Act 2005 was fully implemented on the 1 October 2007. At that time the LPA replaced the previous system of Enduring Powers of Attorney. No new Enduring Powers of Attorney can be set up, but pre-existing ones are still valid.

A LPA covers more areas than an Enduring Power of Attorney. It is now possible to create a property and affairs LPA and also a separate LPA for personal welfare. However, unlike a property and affairs LPA, a personal welfare LPA can only be used once the donor has lost capacity to make the relevant decisions themselves.

For more details on Lasting Power of Attorney see Factsheet 22, *Arranging for others to make decisions about your finances or welfare*.

## **5. Using your direct payments**

You can use your direct payments in any way you wish as long as it is to meet your assessed needs. Although social services departments need to set conditions to ensure this, the aim of the policy behind direct payments is to give people more choice and control over the services they are assessed as needing. Social services departments should not be constrained by existing patterns of service provision. You might want to use your direct payment to help you go shopping instead of having it done for you or to get to a computer course to learn computer skills to enable you to keep in touch with family. Examples from the National Centre for Independent Living include someone who lived near the sea using his direct payment to be taken regularly to the seafront as this was very important to him, and someone who was taken to a café where she could meet her friends. Another person used the payment to get to her place of worship. (See Section 11.1).

However there are some restrictions on the use of direct payments laid down in the legislation.

You cannot use direct payments to pay:

- your spouse, partner or a 'close relative' living in the same household<sup>2</sup>.

This restriction is intended to prevent direct payments from being used where the relationship is primarily personal. Social services departments can make exceptions to this general rule if securing the service from such a person is necessary to satisfactorily meet the service user's assessed needs.

Anyone who provides you with care - including someone who lives with you - can receive a direct payment in their own right if they are assessed as needing help;

- for social services' own provision. In this case you can either receive services from the social services department in the normal way, or have some social services provision and arrange some of your care yourself with a direct payment;
- for services which the NHS has duty to provide or for services provided by housing authorities;
- for permanent residential care. They can however be used for short stays of less than four weeks at a time, normally subject to a total of four weeks in any one year. However there is no limit on the number of weeks you can have in any one year as long as each short stay is separated by at least four weeks. If two short stay periods of residential care are separated by less than four weeks they will be added together, and could take you above four weeks residential care in total in any one year.

## **6. Arranging your own services**

This section covers the issues around arranging your own services:

- employing your own care workers;
- contracting with an agency or someone who is self-employed;
- buying your own equipment;
- dealing with emergencies.

---

<sup>2</sup> A close relative is a parent, parent-in-law, aunt, uncle, grandparent, son, daughter, son-in-law, daughter-in-law, step son or daughter, brother, sister or the spouse of any of these.

A factsheet such as this can only give pointers which you may want to consider. Section 7 describes the support services that may be available and Section 11 gives details of where you can get further information which cover these issues in more depth.

## **6.1 Employing your own care workers**

This option gives you the greatest choice and control over your care services. For some people the thought of being an employer may cause worries as it carries responsibilities. Many people who receive direct payments already have found it to be a successful way of arranging their services, and once systems have been set up, find that they run smoothly.

You may find that a local support scheme offers training and/or a payroll service which helps with the tax and National Insurance aspects of being an employer. There is also a national employer's helpline.

There are a number of useful publications about employing your own care worker such as *The personal assistant employer's handbook* (see Section 11). They cover such things as drawing up job adverts and job descriptions, making sure you have covered all the tasks you will want done, how best to advertise, questions to ask at interviews, deciding how much to pay, drawing up a contract so that both you and the person you are employing are clear about the terms and conditions of the employment, insurance that you will need and the legal responsibilities you have as an employer. (See section 11).

## **6.2 Contracting with an agency or someone who is self-employed**

If you would prefer not to have the responsibility of being an employer you can use your direct payment to contract with an independent agency or a person who is self-employed. It is important to check very carefully that the contract you make with someone who is self-employed means that they are genuinely self-employed. A number of different factors affect whether a person is considered to be self-employed for the purposes of tax, National Insurance and employment legislation, including the terms on which the person has been engaged and the amount of control you have over the work done. The Inland Revenue produces a leaflet which explains the difference between being employed or self-employed. (See Section 11).

If you decide to use an independent care agency you should be able to find local agencies in the telephone directory, your local authority might be able to provide names of agencies in your area, or you may be recommended an agency by word of mouth.

Local authorities are only able to contract with domiciliary care agencies that are registered with the Commission for Social Care Inspection (CSCI), the national agency responsible for regulating care services. You can use direct payments to make arrangements with unregistered providers if you wish, but you may feel more comfortable using a registered provider. Your local authority will be able to tell you which providers are registered. You may want to approach several agencies or self-employed people before making a decision.

Before entering into an agreement, confirm the following with the agency or individual involved: the tasks you expect the staff to do and the way in which you would like them done; what the quoted price covers (some agencies have VAT added, or charge extra for travelling); what insurance cover they have; what training the staff have had; and, what happens if you have to cancel the service suddenly.

To avoid any future misunderstandings, your contract should be as clear as possible. Agencies often use standard contracts which can be individualised for your circumstances. If you are making your own contract with someone who is self employed, examples of contracts may be useful. Some of the literature mentioned in Section 11 includes model contracts.

### **6.3 Buying equipment**

Direct payments can be used to buy equipment or adaptations that would otherwise have been provided by social services departments. If you are given a direct payment to buy equipment, take advice to ensure that the equipment you are buying is safe, appropriate and cost effective. Direct payments may be more appropriate for smaller pieces of equipment rather than complex, expensive items. There are about 40 Disabled Living Centres across the UK which display a wide range of equipment and have staff to give advice. See Factsheet 42, *Disability equipment and how to get it* for information about equipment (see Section 12). If you plan to use your direct payment for equipment, establish whether you or the social services department will own the equipment and who will be responsible for ongoing care and maintenance.

## **6.4 Dealing with emergencies**

Whatever the arrangements you make, there may be times when equipment breaks. Discuss your contingency plans with social services so that they are included as part of the care plan for your direct payment. If you employ your own care worker, your contingency plans might include making arrangements with an independent agency for emergency cover. Some support schemes offer back-up in the form of emergency staff. The social services department's responsibility for arranging services is the same as for any other service user. If the local authority becomes aware that your assessed needs are not being met, it has a duty to act to resolve the problem. You should have a named person to contact to ask for help.

## **7. Support services for people receiving direct payments**

Support services for recipients of direct payments have been identified as a key element in the successful implementation and operation of direct payment schemes. Support services should develop as the number of people receiving direct payments grows. The services may be run directly by the local authority or in partnership with a local voluntary agency. In some areas there may be separate support schemes for older people receiving direct payments, to reflect the fact that the potential number of recipients is far greater than younger people. The type of support services offered should reflect the needs of local people requiring services and their carers.

Support services available might include support, information and advice from those who currently receive direct payments who can pass on what they have learnt. Training and practical assistance may also be available, in particular help with employing care workers. Other forms of assistance might be lists of agencies, help with drafting adverts and contracts, providing rooms for interviewing, or acting as an addressee for responses to adverts. Some support groups may produce newsletters or hold regular meetings for people to share their experiences. Support services can also serve to promote the expansion of direct payments.

The National Centre for Independent Living provides a national focus for advice and information and useful reading materials (see Section 11). Your local social services departments should be able to tell you what support schemes there are locally, and have materials with local information.

## **8. The level of your direct payment**

Your direct payment must be enough to enable you to meet all the related legal obligations and to secure a service of a standard which the local authority considers adequate to fulfil the needs for which the payment is made. The authority will not usually make a direct payment for more than it calculates that it would cost to provide (or arrange) the service. The estimated cost should include any associated costs involved (such as National Insurance, sick pay, employer's liability insurance, VAT, etc).

The authority can pay more than its estimated cost of providing the service if it is satisfied that the increased cost is justified by the greater effectiveness arising from enabling the person to manage his or her own services and live independently.

If your preferred method of securing services will be more expensive than the council's estimate of the reasonable cost of doing so, you may have to meet any shortfall yourself. However, you can complain (see Section 10) if you think that the local authority has been unduly restrictive about the amount it will pay.

### **8.1 Your contribution towards the cost of your care**

You will be asked to make a financial contribution towards the cost of care arranged using direct payments, in the same way as if the local authority has arranged or provided services. Local authorities have a discretionary power to charge for non-residential services and most do so. See Factsheet 46, *Paying for care and support at home* for more details of charging for domiciliary services (see Section 12).

Your direct payment can either be made net of your assessed contribution (ie the authority will pay you the estimated cost less your contribution), or you can receive the full payment and repay your contribution to the authority. In practice it is likely that the direct payment will be made net, but if you are in dispute with the local authority about the amount you are expected to pay, you should ask to be paid the full amount until the dispute is settled. In this way you are in the same position as someone who receives services while the level of their charge is being resolved.

Local authorities should give you as much notice as possible before the direct payment starts or the level is changed in order to resolve any disputes. If you disagree with the amount you are being charged you can complain (see Section 10).

## **9. Monitoring and reviewing your direct payment**

Although the social services department is not providing or arranging your services, it is still responsible for making sure that your needs are met.

Monitoring arrangements, to check that your needs have not changed and discuss any concerns that you have, should be agreed before you start to receive your direct payment. Do not feel inhibited about expressing reservations about the services you are purchasing, or about other problems you are having in managing the direct payment. Your payments should not be stopped automatically or arbitrarily as a result of your voicing concerns.

In addition there will be financial monitoring to ensure that public funds are being properly spent. Before your direct payments commence, discuss the information that you will be expected to provide and the way monitoring will be carried out. You will normally be expected to keep separate accounts. Audit arrangements should be as simple and easy to understand as possible.

*The Community Care (Direct Payments) Act 1996* enables local authorities to require some or all of the money to be paid back if it has not been used for its intended purpose. Before you receive direct payments the circumstances when recovery may be considered should be explained to you. You should not be penalised if you have made an honest mistake.

Monitoring of both services and financial arrangements is likely to be more frequent in the early stages of your direct payment. Once the local authority is satisfied that your arrangements are working and that your financial accounting is satisfactory, then the monitoring is likely to be less frequent. You can ask for a review at any time if you think there is a need.

## **9.1 Discontinuing Direct Payments**

You can decide at any time to stop having a direct payment. The local authority should then arrange services for you instead so that your needs continue to be met.

The local authority can decide to discontinue direct payments if it believes that your needs are no longer being met, or you are unable to manage your payment, or there has been misspending of the payments.

You should be given the opportunity to demonstrate that you can still manage your payment. Any decision to discontinue your payment should only follow full discussion with you and, if appropriate, your carer.

You should be told the minimum period of notice you will be given in these circumstances at the time you start receiving direct payments.

## **10. Complaining about a decision**

You have the right to use the local authority complaints procedure if you disagree with any decision about direct payments. Each local authority must publish details of its complaints procedure and you should be told about it. There are three stages: the informal stage where you negotiate with the person who made the decision or their manager; the formal stage where your complaint is investigated by the Complaints Officer; and a review panel which you can request if you are still unhappy with the decision. If you are still unhappy you can complain to the Local Government Ombudsman.

If your complaint is more about the local authority's policy, for instance if the social services department is excluding older people from direct payments, or refusing to offer direct payments in lieu of certain services such as day care, you may wish to consider other remedies such as contacting the local authority Monitoring Officer. This is an officer of the authority, often the Chief Executive, whose responsibility is to ensure that decisions made are within the law and administratively correct.

You might also want to contact your MP or a local councillor, or it may be appropriate to seek legal advice. You may want to discuss the situation with one of the national helplines listed in Section 11, or a local advice and information service to look at the best course of action. See Factsheet 32, *Disability and ageing: your rights to social services* for more details about remedies (see Section 12).

## **11. Further information and advice**

### **11.1 Sources of help**

Available sources of assistance can vary from area to area. We list here some other organisations where you may be able to obtain help or advice. We are not able to list all the available sources of help in this factsheet, but we hope that these suggestions will enable you to find the help that you need.

**Assist UK**, Redbank House, 4 St Chad's Street, Cheetham, Manchester M8 8QA, tel: 0870 770 2866 (national call rate), textphone: 0870 770 5813 (national call rate), website: [www.assist-uk.org](http://www.assist-uk.org). Has information about Disabled Living Centres throughout the UK, and is the national voice for disabled/independent living centres.

**Carers UK**, 32–36 Loman Street, Southwark, London SE1 0EE, tel: 0808 808 7777 (free call), website: [www.carersuk.org](http://www.carersuk.org). Gives general help and advice for all carers.

**Commission for Social Care Inspection (CSCI)**, 33 Greycoat Street, London SW1P 2QF, helpline: 0845 015 0120 (lo-call rate), website: [www.csci.org.uk](http://www.csci.org.uk). CSCI is responsible for registering and inspecting care services including care homes in England. If you are unhappy with the response of a regulated care service to any concern or complaint raised with them, you can share this information with the Commission who will decide what action may be necessary.

The Commission can use its powers of inspection to undertake enquiries into information shared with it about regulated services, and works with providers to ensure they meet their legal obligations where matters of complaint are concerned.

**National Centre for Independent Living**, 4th Floor, Hampton House, 20 Albert Embankment, London SE1 7TJ, tel: 020 7587 1663, website: [www.ncil.org.uk](http://www.ncil.org.uk). An organisation run by and for disabled people. It provides a wide range of publications relating to direct payments and personal assistance, plus a bi-monthly newsletter (free to disabled individuals - £15 subscription payment for organisations who wish to subscribe) *Independently*. It also offers training and consultancy on direct payments and personal assistance, and also works on campaigns and policy work.

**New Employers' Helpline**, 0845 607 0143 (lo-call rate), website: [www.hmrc.gov.uk](http://www.hmrc.gov.uk). Provides information to those considering becoming an employer.

**Royal Association for Disability and Rehabilitation (RADAR)**, 12 City Forum, 250 City Road, London EC1V 8AF, tel: 020 7566 0116, textphone: 020 7250 4119, website: [www.radar.org.uk](http://www.radar.org.uk). A campaigning organisation, that also provides guides on holidays in Britain and Ireland; caravanning; buying a motorised scooter or powered wheelchair; buying a car; getting and keeping a job whilst managing ill health, injury or disability.

**Further information about individual budgets can be obtained from the following websites:**

In-Control <http://www.incontrol.org.uk/>

Commission for Social Care Improvement's individual budget pilot programme <http://individualbudgets.csip.org.uk/index.jsp>

Department of Health  
<http://www.dh.gov.uk/en/Policyandguidance/SocialCare/Socialcarereform/Personalisation/Individualbudgets/index.htm>

National Centre for Independent Living <http://www.ncil.org.uk/>

## **11.2 Further reading**

*Guide to Direct Payments from local council*. Currently being revised and will be available again from April 2008. Available free from Department of Health, PO Box 777, London SE1 6XH, tel: 08701 555455 (national call rate), fax: 01623 724524.

*Community Care (Direct Payments) Act 1996*. Price £6.00. Available from The Stationery Office, PO Box 29, Norwich NR3 1GN, tel: 0870 600 5522 (national call rate), can be obtained from the website free of charge at: [www.opsi.gov.uk](http://www.opsi.gov.uk).

*Direct routes to independence: a guide to local authority implementation and management of direct payments*. Policy Studies Institute. Price £10 (p&p 20% of order value to a maximum of £10) (ISBN: 0853 74 75 71). Available from Central Books, 99 Wallis Road, London E9 5LN, tel: 020 8525 8840.

*Employed or self-employed? A guide to employment status for tax and national insurance*. (Ref: IR56). Available free from HM Revenue & Customs Office (formerly 'Inland Revenue Enquiry Centres'); from Orderline 0845 9000 404 or from website: [www.inland.revenue.gov.uk](http://www.inland.revenue.gov.uk).

## **12. Further information from Age Concern**

The following factsheets may be of use:

Factsheet 6	<i>Finding help at home</i>
Factsheet 22	<i>Legal arrangements for managing your finances</i>
Factsheet 32	<i>Disability and ageing: your rights to social services</i>
Factsheet 41	<i>Local authority assessments for community care services</i>
Factsheet 42	<i>Disability equipment and how to get it</i>
Factsheet 46	<i>Paying for care and support at home</i>

### **The following book may be relevant:**

Age Concern England's annual publication *Your Rights to money benefits* gives information about pensions, benefits and other kinds of financial help. Price £5.99.

To order, please telephone our hotline (9am-7pm Monday to Friday, 10am-5pm Saturday): **0870 44 22 120** (national call rate), or visit our **website: [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop)** (secure online bookshop). If ordering by post, please send a cheque or money order, payable to Age Concern England, for the appropriate amount plus p&p to Age Concern Books, Units 5 & 6, Industrial Estate, Brecon, Powys LD3 8LA.

**(Postage and packing:** mainland UK and Northern Ireland: £1.99 for the first book, 75p for each additional book up to a maximum of £7.50. Free on orders over £250. For customers ordering from outside the mainland UK & NI: credit card payments only; please telephone the hotline for international postage rates or **email: [sales@ageconcernbooks.co.uk](mailto:sales@ageconcernbooks.co.uk)**).

If you would like:

- to find your nearest Age Concern
- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a full list of factsheets and/or a book catalogue
- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Typetalk, which relays conversations between text and voice via an operator.

Age Concern factsheets and other information materials can be downloaded free from our website at: [www.ageconcern.org.uk](http://www.ageconcern.org.uk). To receive a free e-mail notification when new and updated factsheets are published, please either contact the Factsheet Subscription Service on tel: 020 8765 7200 by email: [factsheet.subscriptions@ace.org.uk](mailto:factsheet.subscriptions@ace.org.uk), or sign up on-line.

Age Concern provides factsheets free to older people, their families and people who work with them. If you would like to make a donation to our work, you can send a cheque or postal order (made payable to Age Concern England) to the Personal Fundraising Department, ACE Freepost CN1794, London SW16 4BR.

Find out more about Age Concern England online at: [www.ageconcern.org.uk](http://www.ageconcern.org.uk).

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern.

Whilst every effort is made to ensure accuracy, Age Concern cannot be held responsible for errors or omissions.

No factsheet can ever be a complete guide to the law, which also changes from time to time. Therefore please ensure that you have an up to date factsheet and that it clearly applies to your situation. Legal advice should always be taken if you are in doubt. (*Age Concern England does not give financial or legal advice*).

All rights reserved. This factsheet may be reproduced in whole or in part in unaltered form by Age Concern Organisations and Groups with due acknowledgement to Age Concern England. No other reproduction in any form is permitted without written permission from Age Concern England.

---

Communications Division, Age Concern England, Astral House, 1268 London Road SW16 4ER. Registered charity no. 261794.

---

**MR/LAE**  
FS24/08/03/01/AM045