



Your Care

Thoughtful care, from our family to yours.

Understanding Direct Payments: Your Guide to More Choice and Control in Care

What Are Direct Payments?

Direct Payments are funds given directly to you or your loved one by your local council, instead of the council arranging care services for you. This money is intended to cover care and support needs as identified in your care assessment. Direct Payments give you the freedom to choose how, when, and by whom your care is provided, putting you in control.

Who Can Get Direct Payments?

You may be eligible for Direct Payments if:

- You have been assessed by your local council as needing care and support.
- You (or your representative) are willing and able to manage the money responsibly.
- You want more control over your care arrangements.

This applies to:

- Older adults needing care
- Adults with disabilities
- Parents of children with additional needs
- Carers who need support for their role

What Can Direct Payments Be Used For?

As long as the money is spent on meeting the care and support needs outlined in your assessment, you have flexibility. Examples include:

- Hiring a personal assistant to support you at home or in the community
- Paying for care agency support (including providers like us!)
- Covering costs for day services or social activities that help with your wellbeing
- Buying specialist equipment or technology that supports independence
- Arranging respite care for a carer

It's not about "doing whatever you like" but rather about choosing what works best for you, within the agreed care plan.

Understanding Your Budget: What If My Preferred Agency Charges More?

When your local council assesses your care needs, they will usually:

- Confirm how many hours of care per week you're eligible for (e.g. 25 hours)
- Set a standard hourly rate they are willing to fund

For example:

If your council funds £20/hour and your chosen agency charges £25/hour, you can still choose that agency, but the number of funded hours will be different. Here's how that works:

- £500/week budget from council (25 hours × £20/hour)
- Your chosen provider charges £25/hour
- $£500 \div £25 = 20$ hours/week of care

So, you can still receive high-quality care from your preferred provider, but you may need to adjust the hours to fit within your Direct Payment budget.

Some families choose to top up privately if they want to maintain the full number of hours.

We can help you plan what's possible within your budget, and advise on how to get the most from it.

What You Can't Use Direct Payments For

To avoid misunderstandings, here are things Direct Payments usually can't be spent on:

- Gambling or paying off debts
- Alcohol, tobacco, or anything illegal
- General household bills not linked to care
- Services already provided for free by the NHS or council
- Long-term residential care (without special agreement)

Managing Your Direct Payments

You can:

- Manage the money yourself
- Appoint a trusted friend or family member to help
- Use a payroll or third-party service to manage payments on your behalf

Your local authority may also help you open a separate bank account for Direct Payments.

Is It a Lot of Work?

It doesn't have to be. Many people find that having the choice and control far outweighs the admin involved. You can also get support with:

- Record keeping
- Hiring and paying staff
- Understanding what's allowed

We're happy to talk you through this and even recommend local support services.

How We Can Help

At Your Care, we:

- Work with people who use Direct Payments every day
- Are familiar with how different councils operate
- Can tailor our services to suit your needs and budget
- Offer transparent pricing and flexible options

We believe care should fit your life - not the other way around.

Want to Learn More?

We're here to help with advice and support.

 **0117 947 7422**

 **admin@your-careuk.co.uk**

 **your-careuk.co.uk**

 **Download this brochure from our website anytime**

Take Control of Your Care, Your Way

Direct Payments are about empowering you. With the right support and guidance, they can give you the freedom to live more independently, with care that reflects your values, preferences, and goals.