



Gofal Cymdeithasol **Cymru**  
Social Care **Wales**

# Myths and facts about direct payments

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Over time, myths have developed about direct payments that have put some people off using them. We have tried to set the record straight in this myth-busting section

## **Myth 1 Direct payments are complicated to use**

There can be a lot to learn when first using direct payments, especially if used to employ a personal assistant (PA).

People using direct payments will need to keep records of the money they receive and spend, which means keeping receipts, invoices and managing their bank account.

However, [every local authority in Wales has at least one service that will support people to manage their direct payments](#), giving more or less support depending on what the individual needs and wants.

## **Myth 2 Direct payments aren't available for children**

Families can obtain direct payments to meet the care and support needs of a disabled child. They can also use them to pay for support or breaks for parent carers.

In this film, parent carer Jody talks about how direct payments provide activities for her disabled son and allows time out for the rest of the family.



[View transcript](#)

We're a family of four. Me, my husband and two children - small children - and my little boy is a disabled child.

And so we were given direct payments about a year ago. We applied when he was a baby but we were refused direct payments

And so then about a year ago we got the good news that it had gone to panel and that they had given us a few hours a week

So these are really precious to us, these hours, because that's our respite.

We have a wonderful PA carer that comes in.

She's fantastic with him. They have fun together. He really enjoys going with the carer.

They go to soft play, swimming, farms - all over really. He gets to choose where he goes with the carer, so it's a big treat

## **Myth 3 Direct payments are only for employing PAs**

The great thing about direct payments is the opportunity to be creative.

[Employing a PA](#) is one of many options to meet an individual's personal well-being outcomes.

For example, direct payments can be used to buy equipment, pay for activities to reduce loneliness, isolation or to develop confidence or gym membership or transport to access community facilities.

## **Myth 4 You must be an employer to use direct payments**

Not everyone who uses direct payments will choose to have a PA. Not everyone who has a PA will choose to become an employer.

If an individual is uncomfortable with being an employer, they may use direct payments to buy services from an agency, or they can access support services that will help them to be an employer.

There is more information about this in the page [Accessing support to be a direct payments employer](#).

## **Myth 5 You can't use direct payments to employ family members living in the same household**

This has always been allowed by the relevant legislation and the [Part 4 Code of Practice the Social Services and Well-being Act \(Wales\) 2014](#), paragraph 165 says: “the employment of a relative living in the same household is often the most suitable way of providing care.”

## **Myth 6 You can't bank unspent direct payments funds**

Direct payments are designed to be flexible, and direct payments recipients must be able to 'bank' any unused payment to use as and when extra needs arise, as set out in paragraph 159 of the [Part 4 Code of Practice for the Social Services and Well-being \(Wales\) Act](#).

The banked payments must still be used to achieve the recipient's personal outcomes, as agreed with the local authority.

## **Myth 7 People can spend direct payments on anything**

Individuals will agree with their local authority how to meet their care and support needs, or support needs for carers.

Direct payments offer flexibility and choice about how to meet care and support needs, but they can only be spent in line with the support plan.

If the individual's needs change, then the support plan can be reviewed.

## **Myth 8 A PA can only be used to provide personal care**

PAs can provide a range of care and support; their role will depend on the individual or carer and what they have agreed as part of their support plan.

This may include:

- help with getting washed, dressed or preparing meals

- support for a carer to maintain their well-being
- support with activities such as going swimming and attending evening classes or social activities
- support with accessing and understanding daily tasks such as paying bills and responding to letters.

## **Myth 9 Direct payments are only for disabled people**

Direct payments can be used by anyone who has an eligible support need, for instance older people, parents of children with care and support needs, carers over 16 or people who have mental health issues.

## **Myth 10 Direct payments affect benefit entitlements**

Direct payments are not a form of income. They are given to pay for services or equipment to meet people's care and support needs.

This means they don't affect benefit entitlement or income tax.

## **Myth 11 Everybody should have direct payments**

Direct payments will not suit everybody.

Some individuals and carers are content with the services their local authority arranges for them.

Others don't want to be responsible for organising and paying for their own services and prefer to leave these tasks to the local authority.

## **Myth 12 There are some groups of people who can't use direct payments, for example people living with dementia**

Everyone who is assessed as eligible for care and support and carers eligible for support should be made aware that direct payments are an option for them and how they could be used.

They should also be informed of the support available to manage their direct payments and how this can be arranged through families or services.

## **We want your feedback**

Help us to improve the Direct payments resource by telling us what you think about it in our short [four question survey](#).