



National Assembly for **Wales**
Cynulliad Cenedlaethol **Cymru**

Benefits and Services for Older People

This paper provides briefing on the benefits, services and support that is available to older people in Wales.

It covers some of the main provisions made to older people in the areas of health, housing and social care as well as providing information on state pensions and benefits.

Sources of further information from charities and other organisations are also noted.

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Benefits and Services for Older People

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Benefits and Services for Older People

1 Welsh Assembly Government Strategy for Older People in Wales

1.1 Strategy for Older People in Wales

The Welsh Assembly Government has developed an integrated *Strategy for Older People in Wales*¹ following consultation with all partners including older people themselves. It provides a framework for all statutory bodies in Wales to plan for an ageing society and improve services to older people.

An Advisory Group helped to develop proposals for the Strategy over a period of nearly a year and utilised comprehensive research evidence and completed consultation to which over 1000 people contributed. The Strategy Advisory Group's Report was published in May 2002.² The recommendations in the report are extensive and include many proposals about improving health and social care services for older people encompassing both devolved and non-devolved issues.

The Strategy is set in a ten-year framework and provides an action plan with more detailed objectives and programmes. The Strategy has funding of £10million, 80 per cent of which is for local authorities, 10 per cent for the Voluntary Sector and 10 per cent for Assembly led projects and evaluation. A six month progress report³ was issued in October 2003 by John Griffiths AM who has specific responsibility for Older People. A report⁴ on the first year of the strategy was published in March 2004.

1.2 Commissioner for Older People in Wales

The Welsh Assembly Government has pledged to set up a Commissioner to speak up for older people in Wales, along the lines of the Children's Commissioner for Wales.

The Welsh Assembly Government brought together an Advisory Group of people with particular understanding of how a Commissioner might work in practice, or who represent organisations which work to make life better for older people.

The Advisory Group gave their backing to the idea of having a Commissioner and they suggested that he or she would play an important part in speaking up for older people and helping them to sort things out when they can't get the help they need from other bodies. He or she would also help to change other people's attitudes towards older people so that they are treated with respect, and as individuals with as much to offer to society as any other person.

The Advisory Group's report⁵ was published in May 2004 for public consultation. The public consultation finished on 30 September 2004 and there were responses from over 150 organisations, private individuals and groups of older people.

¹ The strategy document can be found at: <http://www.wales.gov.uk/subisocialpolicy/topics-e.htm#older>

² A copy can be found at: <http://www.wales.gov.uk/subisocialpolicy/content/older/wag-responses-e.html>

³ A copy can be found at: <http://www.wales.gov.uk/subisocialpolicy/content/ssg/6mths-progress-ltr-e.htm>

⁴ A copy can be found at: [http://www.wales.gov.uk/organiccabinet/SubCmteeMeetings/op/papers/op\(03-04\)5-strategy-e.pdf](http://www.wales.gov.uk/organiccabinet/SubCmteeMeetings/op/papers/op(03-04)5-strategy-e.pdf)

⁵ Report available at: <http://www.wales.gov.uk/subicommolderpeople/index.htm>

The consultation showed that those who responded were in favour of both the concept of an independent Commissioner and the functions proposed for the office.

On 22nd March 2005 the draft Bill was published and it was announced that a period of active consultation with stakeholders and the people of Wales would begin⁶. This is the first step in the process of securing the necessary primary legislation to establish an independent Commissioner for Older People in Wales.

Subject to the legislative process, it is hoped a fully independent Commissioner be appointed through the Public Appointments process during 2007.

2 State benefits, pensions and tax allowances

The following are a selection of benefits paid by the Department for Work and Pensions (DWP). Some are specifically for people over pension age while others are paid depending on individual circumstances.

2.1 Attendance Allowance

Attendance Allowance (AA)⁷ is paid to people who need help to look after themselves. It is paid at different rates depending on whether care is needed during the day, during the night, or both. AA is payable even if no one is actually giving the care needed.

A claim can be made if a person:

- ◆ Becomes ill or disabled on or after their 65th birthday, or are claiming on or after their 65th birthday, and
- ◆ Has needed help for at least six months.

The following points are also considered when a claim is made:

- ◆ There are some extra rules for people that have recently come from abroad or returned from abroad.
- ◆ AA is paid at different rates depending on the effect of the disability.
- ◆ There are special rules for people with a terminal illness to help them get benefit quickly and easily for care.
- ◆ AA may not be payable if a person is in hospital or residential care.
- ◆ Savings do not affect AA.
- ◆ Other money coming in does not usually affect AA.
- ◆ AA is usually ignored as income for working out Pension Credit and Jobseekers Allowance.

The weekly rates payable are detailed below in Table 1:

Table 1: Weekly Attendance Allowance Rates

Weekly rates	From April 2003	From April 2004	From April 2005
Higher rate	£57.20	£58.80	£60.60
Lower rate	£38.30	£39.35	£40.55

Source: Department for Work and Pensions

⁶ A copy of the announcement can be found at: http://www.wales.gov.uk/servlet/PressReleaseBySubject?area_code=37D4DA7300083C20000006440000000&document_code=N000000000000000000000000029775&p_arch=null&module=dynamicpages&month_year=3|2005

⁷ Further information can be found at: http://www.dwp.gov.uk/lifeevent/benefits/attendance_allowance.asp

2.2 Pension Credit

Pension Credit⁸ was introduced in October 2003 replacing the Minimum Income Guarantee. It guarantees everyone aged 60 and over a minimum weekly income level.

People aged 65 and over will be rewarded for some of the savings and income that they have for their retirement. In the past, those who had managed to save a little were no better off than those who had not saved at all.

The person who applies for Pension Credit must be at least 60; it does not matter if their partner is under 60. Table 2 below details the amount of weekly Pension Credit payable since October 2003. Additional amounts may also be paid for carers.

Table 2: Weekly Pension Credit rates from October 2003, April 2004 and April 2005

	October 2003	April 2004	April 2005
Standard minimum guarantee			
single	£102.10	£105.45	£109.45
double	£155.80	£160.95	£167.05
Standard amount for severe disability			
single	£42.95	£44.15	£45.50
couple (one qualifies)	£42.95	£44.15	£45.40
Couple (both qualify)	£85.90	£88.30	£91.00

Source: Department for Work and Pensions web-site

2.3 Retirement Pension

Retirement (or State) Pension⁹ is for people who have reached state pension age. It is based on National Insurance (NI) contributions and is made up of different elements.

From 6 April 2020, the state pension age for women will be 65, the same as for men. Women's state pension age will start to change gradually from 2010. This will not affect women born before 6 April 1950, who can still claim their state pension at 60. Women born on or after 6 April 1955 will have a state pension age of 65.

Retirement Pension is currently payable if:

- ◆ A man has reached aged 65 and a woman has reached aged 60;
- ◆ NI contributions have been paid or credited.

Table 3 details the amount of weekly basic pension payable from April 1999 to April 2005.

⁸ Further information about Pension Credit can be found on the Pension Service web-site at: <http://www.thepensionsservice.gov.uk/pensioncredit/>

⁹ Further information about retirement pension can be found at: <http://www.thepensionsservice.gov.uk/atoz/atozdetailed/retirement.asp>

Table 3: Weekly basic pension rates from 1999 to 2005

	1999	2000	2001	2002	2003	2004	2005
Basic pension	£66.75	£67.50	£72.50	£75.50	£77.45	£79.60	£82.05
Over 80 addition	£0.25	£0.25	£0.25	£0.25	£0.25	£0.25	£0.25

Source: Department for Work and Pensions

2.4 Winter fuel payment

A Winter Fuel Payment¹⁰ is a one-off payment to help older people with their winter heating bills and was introduced in 1997.

To qualify for a Winter Fuel Payment for winter 2004/05 a person needed to be aged 60 or over in the qualifying week of 20 to 26 September 2004 and normally living in the UK in that week.

People that live alone, **or** are the only person in the household who qualifies for a payment, **or** if they receive Pension Credit or income-based Jobseeker's Allowance, should get:

- ◆ £200 if they are aged 60 to 79
- ◆ £300 if they are aged 80 or over.

If a person does not get Pension Credit and lives with another person who qualifies for a payment, then the amount depends on their age and the age of the person they live with:

Table 4: Winter Fuel Payment for those not receiving Pension Credit

Claimant's age	Other person's age	Amount payable
60 to 79	60 and over	£100
80 and over	80 and over	£150
80 and over	60 to 79	£200

Source: Department for Work and Pensions

Most Winter Fuel Payments for 2004/05 were made automatically over a number of weeks from mid-November 2004.

If a claim is needed it should have been completed by 24 September 2004. If a payment still has not been received then the Winter Fuel Payment Helpline¹¹ should be contacted. All claims for winter 2004/05 must be received by 30 March 2005.

2.4.1 One-off 70+ Payment

The UK Government are also making a one-off payment of £100 in 2005 to each eligible household with someone aged 70 or over to help them with living expenses, including Council Tax bills.

¹⁰ Full details of the Winter Fuel Payment can be found on the DWP web-site at:

<http://www.thepensionservice.gov.uk/winterfuel/helpline.asp>

¹¹ The Winter Fuel Payment Helpline can be contacted at the following:

<http://www.thepensionservice.gov.uk/winterfuel/helpline.asp>

To be eligible for the One-off 70+ Payment, a person must have been aged 70 or over on or before 26 September 2004 and normally living in Great Britain or Northern Ireland during the week of 20 to 26 September 2004.

The One-off 70+ Payment is a tax-free lump sum that will not affect any state pensions or benefits, including Council Tax Benefit. This extra money is, in most cases, being paid automatically with the Winter Fuel Payment for winter 2004/05. However, some people may need to claim their One-off 70+ Payment. All claims for this payment must be received by 30 March 2005.

2.5 Tax Allowances for Older People

Table 4 gives details of tax allowances from 1999 – 2005.

Table 4: Income Tax Personal Allowances and Reliefs 1999 - 2006

Financial year	Non aged allowances		Aged allowances				Income limit (b)
	Personal	Blind	Personal		Married couple's (a)		
			65 - 74	75+	65 - 74	75+	
1999-00	4,335	1,380	5,720	5,980	5,125	5,195	16,800
2000-01	4,385	1,400	5,790	6,050	5,185	5,255	17,000
2001-02	4,535	1,450	5,990	6,260	5,365	5,435	17,600
2002-03	4,615	1,480	6,100	6,370	5,465	5,535	17,900
2003-04	4,615	1,510	6,610	6,720	5,565	5,635	18,300
2004-05	4,745	1,560	6,830	6,950	5,725	5,795	18,900
2005-06	4,895	1,610	7,090	7,220	5,905	5,975	19,500

Source: Inland Revenue TA1 – Income Tax Personal Allowances and Reliefs, 1990-91 to 2005-06

- (a) The married couple's allowance for people aged under 65 was abolished from 2000. The final married couple's allowance for 1999-2000 was £1,970
 (b) Income limit for age related allowances

3 Housing

The following are a selection of benefits relating to housing and other services that are available from local authorities and other organisations.

3.1 Council Tax Benefit

Council Tax Benefit¹² is paid by local councils to people on a low income to help pay their council tax.

Anyone can make a claim for Council Tax Benefit if they are responsible for paying council tax and are on a low income.

¹² Further information about Council Tax Benefit can be found at:
http://www.dwp.gov.uk/lifeevent/benefits/council_tax_benefit.asp#top

Savings over £3,000 affect how much Council Tax Benefit is payable, however, this rises to £6,000 for people and/or their partners that are aged 60 or over.

Second Adult rebate is also payable if there is another adult in the household who cannot pay any Council Tax. This person must not be a partner.

To work out how much Council Tax Benefit is, the council will look at the following:

- ◆ The amount of money going into a household, for example, earnings, some benefits, tax credits and occupational pensions
- ◆ Savings
- ◆ Different circumstances, for example age, the ages and size of any family, whether any family members are disabled, and whether anyone else living in the household could help with the rent.

The council will also look at whether:

- ◆ The amount of rent is reasonable for a particular home
- ◆ The home is a reasonable size for the claimant and their family
- ◆ The amount of rent is reasonable for the area.

The rates used to work out Council Tax Benefit are generally the same as the allowances and premiums that make up Income Support, income-based Jobseekers Allowance and Pension Credit¹³. These amounts should only be used as a guide as the rules for benefits mean that individual circumstances might affect the amount payable.

3.1.1 Council Tax Revaluation and Rebanding

During 2004, the Valuation Office Agency (VOA) reassessed all 1.3 million domestic properties in Wales and placed them in the appropriate banding for council tax purposes. The new bands come into effect in Wales on 1 April 2005.

To compensate people whose council tax rises by two bands or more, the Welsh Assembly Government are paying a Council Tax Transitional Arrangements Grant which is shown on individual council tax bills.

3.2 Housing Benefit

Housing Benefit is paid by local councils to help people on a low income to pay their rent.

Anyone can make a claim for Housing Benefit if they are responsible for paying rent and are on a low income.

Savings over £3,000 affect how much Housing Benefit is payable, however, this rises to £6,000 for people and/or their partners that are aged 60 or over.

Savings over £16,000 usually mean that Housing Benefit is not payable unless the claimant is aged over 60 and in receipt of the guarantee credit part of Pension Credit.

To work out how much Housing Benefit is, the council will look at the following:

¹³ Details of these allowances can be found on the DWP web-site at: <http://www.dwp.gov.uk/lifeevent/benefits/>

- ◆ The amount of money going into a household, for example, earnings, some benefits, tax credits and occupational pensions
- ◆ Savings
- ◆ Different circumstances, for example age, the ages and size of any family, whether any family members are disabled, and whether anyone else living in the household could help with the rent.

The council will also look at whether:

- ◆ The amount of rent is reasonable for a particular home
- ◆ The home is a reasonable size for the claimant and their family
- ◆ The amount of rent is reasonable for the area.

The rates used to work out Housing Benefit are generally the same as the allowances and premiums that make up Income Support, income-based Jobseekers Allowance and Pension Credit¹⁴. These amounts should only be used as a guide as the rules for benefits mean that individual circumstances might affect the amount payable.

3.3 Care and Repair

Care & Repair Agencies¹⁵ work to help older and disabled owner-occupiers to remain in their own homes, in their own communities, living as independently as possible, through providing information about choices that can improve safety, security, comfort and convenience.

They do this by bringing together the expertise and finance needed to carry out the necessary repairs, improvements and/or adaptations to enable older or disabled people to remain in their own homes. This takes the form of advice and information, helping to apply for grant assistance where needed, practical assistance in the form of carrying out repairs quickly, as well as being able to pass on details of reputable builders. The work undertaken can range from small items, a dripping tap, the installation of handrails or new locks, to major jobs such as building a specially adapted bathroom or replacing a roof.

3.4 Sheltered and Extra Care Housing Schemes

Sheltered housing (also known as retirement housing) enables older people to have their own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments provide independent self-contained homes.

There are many different types of scheme, both to rent or to buy. They usually contain between 15 and 40 properties, and range in size from studio flats through to two and three bedrooms.

Properties in most schemes are designed to make life easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users and they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed.

¹⁴ Details of these rates and allowances can be found on the DWP web-site at: <http://www.dwp.gov.uk/lifeevent/benefits/>

¹⁵ Further information about Care and Repair Cymru and the services they offer can be found on their web-site at: <http://www.careandrepair.org.uk/AboutUs.html>

Many schemes also have their own manager or warden, either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

New forms of sheltered housing have been pioneered in recent years, to cater for older people who are becoming more frail and less able to do everything for themselves. These are known as extra care or very sheltered schemes. Most properties in these schemes will suit less mobile people and wheelchair users, and bathrooms particularly will be designed to make it easier for assistance to be offered. Schemes may have their own care staff, and will usually provide one or more meals each day, if required.

Local authority housing departments should be contacted for further information about these schemes.

3.5 Home energy schemes

Home Energy Efficiency Scheme Plus¹⁶ in Wales was introduced in October 2000. Householders over 60, a lone parent family, or those that are sick or disabled may be able to claim a grant of up to £2,700 under the scheme, which allows for a range of energy efficiency measures and may include gas or electric central heating systems. The scheme is run by the Eaga Partnership on behalf of the Welsh Assembly Government.

3.6 Other housing help

The *HOMES Mobility Scheme* exists to help people to move to another area because of a particular need, for example: taking up a new job; moving closer to friends or relatives for support; domestic violence, harassment or health reasons. Anyone interested in this scheme should contact their local housing office.

HOMESWAP scheme is a UK wide register of council, housing association and housing co-operative tenants who want to swap homes. A registration form can be obtained from local authorities or housing associations.

4 Health Benefits and Services

The following are a selection of some of the health benefits and services that are available to older people in Wales.

4.1 National Service Framework for Older People

As outlined in the NHS Wales White Paper *Quality Care and Clinical Excellence*, National Service Frameworks provide a systematic approach on which to tackle the agenda of improving standards and quality across health care sectors. They are implemented in partnership with social care and other organisations.

A Project Manager has been appointed to take forward the development and implementation of a National Service Framework (NSF)¹⁷ for Older People in Wales. This will be based upon the NSF issued in England, but will be amended to reflect the situation and needs of older people in Wales.

¹⁶ Details of the scheme can be found at: http://www.eaga.co.uk/Grants%20available/nees_wales_plus.html

¹⁷ Further information about NSFs in Wales can be found at: <http://www.wales.nhs.uk/sites/home.cfm?OrgID=334>

An Implementation Planning Group and eight sub groups have been established to redraft the eight standards and accompanying implementation plan.

It is planned to issue a draft NSF for consultation before the summer of 2005.

4.2 NHS charges

Since 1 April 2001 free dental examinations and free prescriptions have been available to people aged 60 or over in Wales. People aged 60 or over are also entitled to a free eyetest. However, dental treatment and new glasses must be paid for unless Pension Credit Guarantee Credit is in payment. Help may be available for these costs through the NHS Low Income Scheme.¹⁸

Further information about NHS charges and benefits can be found in the Members' Research Service Research Paper *NHS Charges and Benefits*¹⁹ which was produced in September 2003.

4.3 Walking aids

A GP or a district nurse usually arranges for someone with mobility problems to receive walking aids or they may suggest an approach be made to social services for a broader assessment of the person's needs.

Walking equipment should be provided following an assessment by a physiotherapist who will be able to recommend the most appropriate aid and ensure it is used safely. The Disabled Living Foundation²⁰ produces a factsheet on choosing walking equipment.

4.4 Wheelchairs

If someone has long term mobility problems, the use of a wheelchair²¹ can help to maintain mobility and independence. A GP or hospital consultant or social services staff can refer someone to their local NHS wheelchair service and seating centre for an assessment.

Each service will have its own criteria to be used when assessing who is eligible for a wheelchair. The wheelchair service will provide an assessment of medical and lifestyle needs and if eligible they can help to choose a suitable chair.

Wheelchairs are provided by the NHS on free long-term loan. They will usually be standard models. If someone is assessed as requiring one, the NHS can provide a powered wheelchair suitable for indoor and occasional outdoor use. Any wheelchair provided will officially belong to the NHS and be loaned out for as long as required. The NHS will pay for servicing or repairs so long as these are not caused by misuse or neglect.

Wheelchair vouchers may also be offered to people assessed as needing a wheelchair. The voucher is worth the value of a standard chair and can be put towards the purchase

¹⁹ A copy can be found at: <http://assembly/presidingoffic/mrs/briefings/2003/index.htm>

²⁰ Details can be found on the Disabled Living Foundation web-site at: <http://www.dlf.org.uk/>

²¹ In Wales, wheelchairs are available from the Artificial Limb and Appliance Centre, details of which can be found at: <http://www.wales.nhs.uk/orgdets.cfm?orgid=451&srce=CO>

of a more expensive wheelchair than the NHS would provide free. It may also be possible to get charitable help in purchasing a wheelchair.

If a wheelchair is needed on a temporary basis it may be possible to hire or borrow one on short term loan from the British Red Cross or other voluntary organisation. The Disabled Living Foundation produces factsheets with information about wheelchairs and scooters.

5 Social Care

The following section outlines some of the social care services that are available to older people in Wales.

5.1 Daily living equipment

If someone needs equipment to help him or her manage more safely and easily around the home, the social services department of the local authority should be contacted. They will usually arrange for an assessment to be made by a specialist social worker or an occupational therapist (OT).

Examples of daily living equipment include:

- ◆ products for personal care and hygiene e.g. help to use the bath or toilet, grab rails, bath boards, raised toilet seats etc;
- ◆ products for food preparation, e.g. lever taps, adapted kitchen utensils;
- ◆ products to help with the use of beds and chairs, e.g. bed raisers.

Under the *Chronically Sick and Disabled Persons Act 1970 (CSDP Act)*, Social Services Departments have a duty to make arrangements for the provision of services to support disabled people. If someone is disabled, social services must assess their need for services. If the assessed needs meet local eligibility criteria, the disabled person will have a right to services that will help those needs be met.

5.2 Adaptations

Social Services Departments carry out minor adaptations to properties to make them accessible to people with mobility problems. This might include the provision of ramps and handrails. They also provide Disabled Facilities Grants. Disabled Facilities Grants (DFGs) are mandatory grants provided by local authorities to disabled people to fund adaptations to the home such as the installation of a ramp, shower or stairlift. They are available to people living in owner occupied or rented accommodation in the public and private sectors. Local authority housing departments are responsible for the provision of DFGs, although they are required to work with Social Services Departments (see below). The maximum amount of each mandatory grant which may be provided by local authorities to an individual is currently £30,000.

The Welsh Assembly Government introduced a Rapid Response Adaptations Service in July 2002 to enable adaptations to be carried out quickly for people leaving hospital. The scheme is administered by Care and Repair Cymru²².

²² Further information is available at: <http://www.careandrepair.org.uk/>

5.3 Care Homes

Local authorities are required under the *National Assistance Act 1948* to charge for the care services they provide, whether directly provided or arranged with an independent home, with the aim of recovering as much as possible of the costs. The contribution a person makes to their residential accommodation costs is assessed by taking account of income, including most benefits and pensions, and capital, such as savings, investments and the value of any property owned. This can include any capital owned jointly with someone else. The capital limits are reviewed regularly.

The current regulations governing local authority payment of care home fees are contained within '*Charges for Residential Accommodation Guidance*' (CRAG)²³.

In Wales, people who are assessed as needing the care of a registered nurse in a care home have this element of their care paid by the NHS, regardless of their income and assets. Nursing care is defined as care by a registered nurse in providing, planning and supervising an individuals' care in a care home providing nursing care.

Individuals needing care home services may approach a home directly or it can be done through local authority social services departments.

5.4 Domiciliary Care

There are various kinds of help that may be available to help people remain in their own homes. Local authority social services departments are the main state providers of services in the home. For people who do not qualify for assistance from the local authority, similar services may be available from private agencies or local voluntary organisations. Age Concern can often help and advise on the sources of information that may be available.

5.5 Direct payments

Direct payments are cash payments provided by local authorities to individuals and their carers in lieu of community care services, such as personal care provided at home, day care at a day centre, or equipment to aid independence. Direct payments are designed to provide users of community care services with a greater measure of choice and control over those services than is offered by directly provided services. Direct payments were introduced in 1997 through the *Community Care (Direct Payments) Act 1996*, initially to disabled people aged 18-64. Eligibility has subsequently been extended to young people aged 16-17, those over 65 years and to carers, families with disabled children for children's services and disabled parents for children's services. From 1 November 2004 local authorities in Wales are *required* to provide direct payments to all those who are eligible and who wish to receive them.

In order to be eligible for direct payments recipients must be assessed as needing community care services by their local authority. The person receiving the direct payments (a person with parental responsibility in the case of disabled children) must be willing to have direct payments and must be able to manage them, alone or with assistance. Eligibility for direct payments is not conferred on those subject to certain mental health or criminal justice legislation, which include elements of compulsion.

²³ CRAG can be found on the Welsh Assembly Government website at:
<http://www.wales.gov.uk/subisocialpolicy/content/circulars/crag/crag15-e.pdf>

5.6 TV licensing

Anyone aged 75 or over is entitled to a free TV Licence²⁴ for the place where they live most of the time. If anyone in a household is aged 74 or over they will be eligible for either a free Over 75 TV Licence or a Short Term Licence (to cover the period from age 74 to the month before their 75th birthday). It is important to remember that a licence is not issued automatically, it has to be applied for.

A 50 per cent concession is also available to people of any age who are registered blind.

5.7 Free Bus Travel

Free local bus travel was introduced in Wales in April 2002 for women aged 60 and over and men aged 65 and over (this was subsequently extended to men aged 60 and over in April 2003). Local authorities are responsible for operating concessionary travel schemes and it is estimated that approximately 400,000 passes are in circulation (at September 2004).

5.8 Free swimming

The Welsh Assembly Government provides free swimming²⁵ for children and young people aged 16 and under across Wales, during all school holidays. From November 2004 the scheme was extended to apply to people over 60.

6 Further information

The following organisations can give further information and advice to people over pension age about benefits and services that they may be entitled to.

6.1 Age Concern Cymru

Age Concern Cymru aims to provide a public voice for older people in Wales and to raise awareness of the issues of importance to them. They produce a number of factsheets on various subjects which can be found on their web-site²⁶.

6.2 Help the Aged

Help the Aged²⁷ funds and offers a range of services for older people.

6.3 The Pension Service

The Pension Service²⁸ is part of the Department for Work and Pensions. The Pension Service web-site provides information and services for everyone whether they are planning for retirement, about to retire or have already retired

²⁴ The TV Licensing web-site is available at: http://www.tv-l.co.uk/index_frameset.html

²⁵ Further information about the scheme can be found at: <http://www.wales.gov.uk/subculture/content/swim/index-e.htm>

²⁶ Age Concern factsheets can be found at: <http://www.accymru.org.uk/cgi-bin/accymru/baseweb2.exe>

²⁷ Help the Aged web-site can be found at: <http://www.helptheaged.org.uk/founations/wa/default.htm>

²⁸ The Pension Service web-site can be found at: www.thepensionservice.gov.uk

Members' Research Service: Research Paper
Gwasanaeth Ymchwil yr Aelodau: Papur Ymchwil



Cynulliad National
Cenedlaethol Assembly for
Cymru Wales

Sources: Department for Work and Pensions
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