

Home help for the elderly and infirm

The political will to keep the elderly in their homes as long as possible has boosted demand for a wide range of services: from help with washing and dressing, housework and



The demand for home help services has exploded in France. It is

cooking, shopping, paperwork, looking after the bedridden ... to footcare, odd repair jobs and pet-walking, even just keeping a lonely elderly person company.

one of the rare sectors at the moment where there is job creation.

The CESU (chèque emploi service universel) is commonly used to pay for the services of a home-help directly or through an approved association. The special CESU chequebook, which saves the hassle of issuing a pay slip and calculating the social contributions, is available once you've registered as a CESU employer with URSSAF or your bank. Registration authorises the national centre of the CESU (Cncesu) to debit your social security contributions from your account.

Before committing yourself, you can simulate the gross cost to you of employing someone on the URSSAF website at:

<http://www.cesu.urssaf.fr/cesweb/simucoti2.jsp>.

NB There are reductions in social contributions if the employee is aged over 65 or the employer is over 70. Otherwise, be aware that you will be paying more than 60% of the salary

Ageing population

More than 13.4 million people in France are aged 60 and over, with 5.2 million of them aged 75 and over, according to the national statistics body INSEE's latest count in 2007.

Resources

Most home help services are supplied by associations such as ADMR. To find a home-help service near you, go to <http://tinyurl.com/3yp4qht> then click on *cliquez*, then on your *département*, then on your nearest *commune* in the list. Not online? Ask at your *mairie* for a list of approved associations.

in contributions, on top of the net pay to your employee (now you know why so many home helps work 'on the black').

Tax break

Note that if you are taxable up to €12,000 worth of these services you pay for yourself is 50% tax-deductible. The ceiling can be higher depending on your degree of dependence and family situation. If you are below the taxable income ceiling but are working, you benefit from a 50% tax credit on all approved home help payments.

See www.travail-solidarite.gouv.fr

Updates

◆ Cross-border hassle help

The European Consumer Centre has published a brochure, calling attention to its information services in France for EU citizens involved in small cross-border commercial disputes. In particular, it refers to the trans-European legal procedure, recognised in all 27 EU member countries, for disputes where less than €2,000 is at stake. It also advises on the steps to take before going to law.

The centre has been active in France with claims arising out of the Xynthia storm in March and the volcanic ash interruption to air transport in May. The headquarters is in Kehl, a suburb of Strasbourg on the German side of the Rhine. FW

www.europe-consommateurs.eu/en/ is available in French and English.

◆ Online recruitment week

Jobseekers will have the week to contact France's main recruiting companies in the annual event run by the Pôle-Emploi called 'En ligne pour l'emploi'. In a series of 10 chats they can talk online to recruiters and ask questions in real time. They can apply directly for job offers, without the usual process of going through the Pôle-Emploi, and can upload their CVs. Details of each firm represented will be posted on the site with the sector, size, staff numbers and numbers of vacancies. FW

October 18-22, full details on www.enlignepourlemploi.com/Lundi

◆ New *carte musique* to incite young to download legally

The French government has come up with a new initiative to try to reduce large-scale downloading of music on file-sharing sites and peer-to-peer networks. The scheme, called *carte musique jeunes*, will provide a subsidy for the 12-25 age group downloading music from legal sites.

The card – limited to one per person per year – offers €50 worth of music downloads but will cost only €25. The difference will be made up by the government, which hopes to sell one million cards a year over the scheme's two-year lifespan. Music download site owners will be limited to receiving a maximum of €5 million via the scheme. While this limit may discourage large sites such as FNAC, iTunes and Amazon from taking part, the hope is that it could prompt young people to use smaller, specialist online music retailers. These sites, in turn, are being asked to reduce the price of the music available. The *carte* should be available from October 28 on the dedicated *carte musique jeunes* portal [no sign of this as we went to press – Ed].

The plan was cleared by the European Commission this week: its vice-president for competition policy, Joaquín Almunia, said: "We welcome initiatives from member states to increase the availability of music online at a lower price for consumers and through legal distribution channels. Music online is certainly a driver for the success of the Internet and for economic development."

The *carte musique jeunes* is the carrot to the stick of the new HADOPI law (see FW 10, p.2), with its three-strikes-and-you're-out policy. HADOPI has just started sending out warning emails to alleged illegal downloaders. These warnings would then be followed by a recorded letter and a judicial review, before potentially exposing the offender to a fine and/or disconnection from Internet access. MW

Grants for the hard-up

For those of limited means, various grants exist to help pay for some or all of the basic needs. Some grants are more like a loan and the state recuperates part or all of the sums paid from the person's estate on their death. Here are the two probably most relevant to our readers. Others apply to those who have paid, partially or fully, into the French state retirement system. Check the CNAV (Caisse nationale d'assurance vieillesse) website: www.cnav.fr or contact the CCAS at your *mairie* for help finding a solution for your situation.

APA (Aide Personnalisée d'Autonomie)

For those who have become dependent and live either at home or in an institution, the grant helps cover the expense of assistance with basic daily needs (washing, dressing, meals, supervision...)

To be entitled you must

- have stable, regular residence in France;
- be aged 60 or more;
- be medically recognised as dependent, ie, you can no longer take care of some or all basic life needs (there are six official degrees of dependence).

The amount of the APA is calculated according to average monthly income and degree of dependence. Incomes below €695.70 have nothing to pay. Above that, a sliding scale is applied by which up to 80% of your income may be used to help pay for the services you need.

Apply at your *mairie* (ask for the Centre communale d'action sociale – CCAS) or *conseil général*.

Aide ménagère

Aide ménagère is financial assistance to pay for a professional to come and help with washing and dressing, household tasks, shopping and normal administrative procedures, or even just for a bit of company.

To be entitled you should be eligible for the APA (above) and have limited means. If your monthly income is less than €692.43 (single person) or €1147.14 (couple) the *département* will pay all the costs. The tasks and number of hours needed are defined according to your situation and state of health.

Apply to the CCAS via your local *mairie*.

NB: On your death, the state will recuperate its payments of Aide ménagère from your estate if its net asset value exceeds €46,000. The refunding of the part to be recuperated from your partner's (spouse or PACS) share of your estate can be postponed until after he/she dies.

Technically speaking with Marcus Williamson

Don't get caught by Phishing

If you've been using email for any length of time, it's likely that you will at some stage have received an email purporting to be from your bank, from eBay, PayPal or Amazon. The email will ask you to log in with your username and password and often ask you re-enter your personal information, perhaps including full credit card details.

This kind of email is, of course, a scam. Known as 'phishing' or *hameçonnage* in French, its purpose is to try to get as much personal data from you as possible, so that the criminal perpetrator can then syphon money from your bank account or buy goods using your credit card.

Reputable banks and online retailers will never ask you for passwords, credit card numbers or card security codes in an email or in a link from an email. So, don't reply or

click on any links in messages like this. Instead, use the button 'Signaler' on www.internet-signalement.gouv.fr (for French sites) and report the site as a case of *escroquerie* (fraud). For UK banks, forward the email to reports@banksafeonline.org.uk.

Advance fee fraud

Another less sophisticated method of trying to obtain your information is what's known as 'advance fee fraud'. With this kind of scam, the perpetrator will send an email telling an elaborate story involving millions of euros or dollars, which are available in exchange for a small 'advance' fee. The criminal would then take the money provided as an advance and use your personal information and bank details to obtain money from your account.

Again, do not reply to these kind of emails and delete them immediately.

Protect your inbox

Most anti-virus packages now include anti-spam and anti-phishing features. These will attempt to stop the phishing spam from reaching you in the first place and warn you if any of the sites you access are known phishing attempts. If you don't have commercial anti-virus software installed, consider using one of the free options, such as AVG or Avast.

In the near future we'll look at online shopping and how best to choose reputable e-commerce sites when you're on the Internet.

French Week invites you to email your questions for its regular Technically Speaking Questions and Answers section to cointechno@french-week.com

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