

# **STOIC MEETING – NOTES & INFORMATION**

## **Age Concern Hall, Linden Road – Friday 22<sup>nd</sup> January 2010**

The theme of our meeting this time was '**benefits and entitlements**'. We were delighted that Elspeth Watson from the DWP (Department of Work and Pensions) attended as our guest speaker. In her business development role for the DWP, Elspeth looks after Hampshire, of course including Romsey and the Test Valley area, from her Basingstoke office. The main objective of the talk was to raise awareness of the different types of benefits that are available to help older people, and to provide advice and guidance on how to go about claiming for them. Your local Pension Service can give further advice on eligibility criteria and assistance in completing the application form. They can arrange home visits by request if you don't want to apply over the phone. The first step in the process is to carry out a 'financial health check' on prospective claimants, then take into account any underlying health issues and any other things people may need from other service providers.

Pension Service National Phone Number is **0845 60 60 265**

Website Address is [www.direct.gov.uk](http://www.direct.gov.uk)

Elspeth covered the following types of benefits:

- Pension Credit
- State Pension
- Attendance Allowance
- Disability Living Allowance
- Carer's Allowance
- Housing Benefit / Council Tax Benefits

### **Pension Credit**

Used to top up low incomes. Eligibility is based on your income and savings. There are two different types of Pension Credit. 1) Guarantee Credit for those aged 60 or over. This guarantees to top up your weekly income to £130 (if single) and to £198.45 (if a couple). 2) Savings Credit for those aged 65 or over and have some savings or a second pension. You are allowed to have up to £10,000 in savings. You may get the Savings Credit on its own or with the Guarantee Credit.

### **State Pension**

A number of changes were announced in October last year. One of the biggest changes being the increase in the age for state retirement pension for women from 60 to 65 (phased in from 2010 to 2020). State pension age for both men and women is increasing to 68 beginning from 2024 onwards.

From April this year you only need to have worked for 30 years (i.e. making National Insurance contributions) to be entitled to a full pension (previously 44 for men and 39 for women).

### **Attendance Allowance**

Non means-tested, but need to be over 65; usually given to people with a disability who need help caring for themselves. Current weekly rates are £47.10 (day) and £70.35 (night).

### **Disability Living Allowance**

Similar to the Attendance Allowance but for under 65s.

### **Carer's Allowance**

Taxable benefit to help people who look after someone who is disabled. Current weekly rate is £53.10.

### **Housing Benefit / Council Tax Benefits**

Tax free, but means-tested. May be paid to people on low incomes who need help to pay the rent or council tax. Can't have savings over £16,000.

Elspeth also explained **Cold Weather Payments** (over and above Winter Fuel Payments made to those over 60). £25 is given towards eligible customers' heating costs during each 7 day period of very cold weather (i.e. below zero each day). This payment is automatically triggered to people receiving means-tested benefits.

**Concessionary benefits** for over 60s e.g. bus passes, prescription charges, eyesight tests etc stay unchanged for the time being.

### **Update on 'Scams'**

This follows on from our November meeting when our speaker from Hampshire Trading Standards spoke about protecting older people from doorstep crime, rogue traders and scams. Paul Buxton gave a brief update on scams and the fact that February 2010 has been designated Scams Awareness month by the Office of Fair Trading (OFT) to raise peoples' overall awareness of scams. Locally this initiative is supported by Hampshire County Council's Trading Standards Service.

An excellent booklet - 'Scambuster – Your guide to beating the scammers' has been produced by the OFT and copies were given out at the meeting. It tells you what to look out for, how to protect yourself and how to report scams to Consumer Direct (Trading Standards). Please contact Paul on 01974 521398 if you would like a copy of the booklet.

### **'Scambuster' and 'Bogus Caller' Musical Events**

Mollie Antrobus (TVCS) announced that 2 plays/musicals are taking place at the Lights Theatre in Andover on Wednesday 24<sup>th</sup> February. Tickets are free by ringing the theatre on 01264 362600. Both plays are based on true stories and are light-hearted and entertaining whilst still delivering all the right key messages. The first play starts at 11.15am and the other one starts at 1.30pm.

### **A.O.B.**

#### **Vacancies of our Committee**

Anne mentioned that we still have a couple of vacancies and would appreciate any volunteers i.e. for a new Vice-Chairman or Treasurer and a fund-raiser.

#### **Older Peoples' International Day – 1<sup>st</sup> October 2010**

At our previous meeting we agreed that it would be a good idea to have our own 'STOIC event' to coincide with this International Day. The Crosfield Hall in Romsey has now been booked and we are holding an initial planning meeting on the 28<sup>th</sup> January to agree the best way forward and will feedback progress made at our next meeting.

#### **STOIC Newsletter**

Your input to the next newsletter in March would be much appreciated. Please contact Veronica Lakey by e-mail ([oakbank21@talktalk.net](mailto:oakbank21@talktalk.net)) or via the Age Concern Office on 01794 521398. Copies of our newsletter can be found on our website [www.romseynet.org.uk/STOIC/index.htm](http://www.romseynet.org.uk/STOIC/index.htm)

Volunteers are still needed to distribute copies of the newsletter in most areas (see January Newsletter for more details). Not door-to-door, just to specific locations.

It was suggested that we should have a 'Good Ideas' section in the newsletter, after one of our members came up with an excellent way to remove stubborn tops from bottles. The advice is to put an upside down bottle on a damp cloth and turn it clockwise.

### **Test Valley Transport Forum**

A volunteer(s) is invited to attend meetings on behalf of STOIC. Meetings alternate between Romsey and Andover. Meeting dates are Tuesday 16<sup>th</sup> March and Monday 20<sup>th</sup> September. Please contact Anne Meader for details.

### **The Later Life Newsletter**

Produced, edited and distributed by OPAS (Older People & Ageing Society), part of the DWP. It's produced monthly and includes up-to-date and topical information around issues in later life and ageing. Items of interest in the latest newsletter include, staying warm in winter, treatment for older people's depression and a new website for grandparents. Copies were given out at the meeting. Please contact Paul Buxton (01794 521398) for more details.

### **Hampshire Association of Older Peoples' Forums**

It's hoped that the recently appointed Development Worker (Jane Mielniczek) will be able to attend our March or May Forum. Feedback from the 15<sup>th</sup> January country-wide workshop indicated that Jane is initially concentrating efforts on those areas currently without a forum and working towards setting them up. Havant will be one of the first. Much of the time at the workshop was spent discussing the Association's proposed Constitution. Also, one of the Hampshire County councillors (portfolio holder) asked for input as to how the Council did during the recent period of snow and icy weather and how they could do things better.

### **Possible Campaign Issue**

Contents instructions on food packets and containers are far too small to read and may be a possible issue for action that STOIC as a group could champion and take forward.

### **Raffle Prizes**

A gentle reminder to everyone...please bring a small raffle prize to our meetings. This is a perfect opportunity for fund-raising.

**Our next STOIC meeting will take place on Friday 12th March 2010 at the Age Concern Hall, Romsey from 2.05 to 4.00pm.** The theme of the meeting will be advised in due course.

### **Rest of the dates for 2010** (Fridays at 2.05pm)

- 12<sup>th</sup> March
- 14<sup>th</sup> May
- 9<sup>th</sup> July
- 10<sup>th</sup> September
- 12<sup>th</sup> November