

Irish Elderly Advice Network Spring Newsletter 2012
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Registered Charity No: 1115711 Company Reg No: 5642515

**All are welcome to the
Irish Elderly Advice Network Annual Concert!**

**At: Theatro Technis Theatre, 26 Crowndale Road,
Camden Town, NW1 1TT
(near Mornington Crescent Tube Station)**

On: Friday, April 13th at 7.30pm

**Music and Song from the London Irish Pensioners Choir
www.irishelders.org.uk**

Dance from young Irish dancers, and traditional music.

**Theatre from the Irish Elderly Advice Network Theatre
Group, performing 'The Merry Widows' (An Irish Drama)**

**Support from Mondegreen, a fantastic Anglo-Irish folk
group
www.mondegreenfolk.com**

Admission is £5 at the door. Accessible to all

**Tel: 0207 428 0471 or email [irishelders@btconnect](mailto:irishelders@btconnect.com) for
details.**

**Please join us for this wonderful celebration of Irish
Culture**

**All proceeds towards the Irish Elderly Advice Network
Charity**

**IMPORTANT NOTICE: We are looking for a pianist to
play on the night. We will pay a good fee. Must be
available for rehearsals. Please call Sally on 0204280471.**

The Irish Elderly Advice Network Concert 2012

This is our fourth Annual Concert and the second at this popular venue in the heart of Camden Town. Come early to get a good seat for what promises to be a great night of music, song, drama and entertainment. There is also a bar.

If you have mobility difficulties and would like to book in advance please call the office on Tel 0207 428 0471 and we will reserve places for you.

Songs of Love and Emigration, the double album by the London Irish Pensioners Choir, will be available to buy on the night.

Irish Elderly Advice Network AGM

XXXX May 2012 at 12noon to 3pm, McNamara Hall, London Irish Centre

All older Irish people are very welcome to attend our Annual General Meeting (AGM.) Come along to hear about what we have been doing over the last year, meet the staff and existing Trustees, meet lots of other older Irish people, share your concerns about issues affecting older Irish people and elect the 2012-2013 Board of Trustees.

You are all very welcome to attend and participate. Refreshments and lunch provided, accessible for all.

Get advice from the Irish Elderly Advice Network

Kilburn Outreach – Drop-in (no apt needed), Wednesday, 10am to 1pm, Mazenod Community Hall, Quex Road, Kilburn, London, NW6 4PS.

East London Outreach – Drop-in (no appointment needed), Thursday, 10.30am to 1pm, Durning Hall, Earlham Grove, Forest Gate, E7 9AB.

Home Visits - If you cannot travel or are housebound we are able to make home visits. Please call 0207 428 0471 to make an appointment for one of our Advice Workers to come and see you.

Our Office - You are very welcome to drop-in anytime to our office. However, we do get very busy so – if possible – please telephone in advance and make an appointment. Our telephone number is 02074280471. We are open from 10am to 5pm.

Benefits and Pensions

Our Spring Newsletter will focus on the questions we are often asked about pensions and benefits. These questions include many that have arisen as a result of the changes being made to benefits and pensions by the government.

Many of these changes are having quite an impact on older people everywhere, but some are not; there is confusion and people are worried. This Newsletter attempts to answer some of the questions we are being asked very frequently in our Outreach Advice Services.

If in doubt, contact us

The most important point to say to you is if you are in doubt please do not hesitate to call us, or drop in to our Outreach Services listed above for advice.

Pensions and Benefits: Questions and Answers.

Health Benefits

Q. I receive the lower rate of Disability Living Allowance (DLA), but I feel my condition has got worse and especially my mobility has deteriorated. Should I apply for an upgrade to the higher or middle rate of DLA? What might happen if I do?

A. You can apply at any time for an upgrade of your DLA. However there are a few points to take into consideration. If you apply the Department for Work and Pensions (DWP) can do any of the following:

- Grant you an upgrade of mobility or care component
- Leave you as you are
- Reduce your DLA entitlement
- Take away your DLA altogether

So, if you do want to apply for an upgrade please consider it carefully. We would be happy to advise you. Call us on 0207 428 0471

Q. I have been receiving Disability Living Allowance for three years and I have just been informed that it is going to be stopped. What can I do?

A. This is a very common experience and happens for one of two reasons:

1. Your benefit period has simply expired. Often people have not noticed that their benefit was awarded for a specified period of time and until a certain date. You may not have noticed this and thought you were getting the benefit indefinitely. Normally you should receive notice before your benefit expires inviting you to apply again. We can help you with the new application.
2. The DWP has been told by the Government to review everyone on Disability Living Allowance. You may have been reassessed and considered to no longer be eligible. If this has happened to you it can be very distressing. It is advisable to contact us for advice as if you have a strong case we will assist you appeal the decision and try and get your DLA reinstated.

Q. Now that I am 66 can I apply to transfer from Disability Living Allowance to Attendance Allowance?

A. No. Attendance Allowance can be applied for from the age of 65, but if you are already receiving Disability Living Allowance you remain on that.

Q. I am 80 and I am quite frail but I do not have anyone helping me. I value my independence. If I apply for Attendance Allowance do I have to have someone living with me?

A. The answer is no. You do not have to have someone living with you. You need however, to demonstrate that if you did have somebody living with you or calling to assist you every day that they would assist you address your personal care and mobility needs.

Q. I receive Housing Benefit and Council Tax benefit. If I received Attendance Allowance would my housing benefit be removed?

A. No. Receiving Disability Living Allowance or Attendance Allowance will not affect your entitlement to Housing or Council Tax benefit.

Q. I am 75, and have very bad health and mobility problems. I could benefit from having the additional money from Attendance Allowance to help pay for taxis and to pay for someone to come and help me clean my house and cook for me. However, I have some savings. Will my savings mean that I am not eligible for Attendance Allowance?

A. No. DLA and AA are both 'non means tested' benefits. This means that your finances are not taken into account.

'Universal Credit'

Q. I have heard a lot about the Universal Credit being brought in by the Government. What does it mean? How will it affect older people like me? I am 79, I live alone and I receive Attendance Allowance and Pension Credit

A. Universal Credit is for people of 'working age', i.e. before state pension age. It is a single benefit which will replace six income-related work-based benefits including Jobseekers Allowance, Employment Support Allowance and others.

Although the government has said that no-one will lose out immediately when the Universal Credit replaces their benefits, the Universal Credit will over time become worth less than the benefits would have. So, in effect a lot of people who remain fully on unemployment benefits will be worse off. However, as people return to work they will lose a smaller proportion of the universal credit (70% of every £1), than they currently lose (85% of every £1) so the idea is that the new system 'makes work pay.' The people who may stand to lose from this are people of working age who are in receipt of out-of-work benefits due to poor health, such as Employment Support Allowance and Income Support. If you are worried, please contact us.

Pension Credit

Q. I am a 62 year old man. I am unemployed and I am not fit to work because of arthritis in my spine. What can I claim? I have no income and won't get my pension until I am 66.

A. Don't worry. There are two main options for you. Firstly, you can claim Disability Living Allowance, a non means tested health related benefit for people under the age of 65 who have serious health problems. Secondly, you can claim Pension Credit, a basic minimum income guarantee for everyone – male or female – who has reached the **women's** state pension age. (Remember, women's state pension age is increasing gradually to be the same as men's so it can be quite difficult to track exactly what age you need to be to qualify. We can do this for you at any time. Just call us on 0207 428 0471.)

Q. What is Pension Credit?

A. Pension Credit is a top-up payment for people with little or no state or private pension. It was introduced by the previous government with the aim of ensuring a 'minimum income guarantee' for everyone over the age of 60 (rising to 65 between 2010 and 2020.)

Q. As a pensioner, what is the minimum income I should be receiving every week?

A. The rates are: £142.70 if you are single and £209.70 (this figure is about to increase slightly) for a couple.

This means that no older person should be living on less than this amount. If you are receiving less than this, please contact us on 0207 428 0471.

Q. Should I automatically get Pension Credit if I am entitled to it?

A. No. You will need to apply for Pension Credit. We can help you do this. According to research by Age UK, about 4 million older people are entitled to Pension Credit. However, about 1 in 3 of those eligible is still not claiming it. If you should be claiming this but aren't, we can help.

IMPORTANT NOTICE: You can also get additional Pension Credit if you receive Carers Allowance or some disability benefits. Ask us for more information.

Q. How is Pension credit made up?

A. Pension Credit is a top up benefit to ensure no pensioner is receiving less than £142.70 per week from April 2012. There is no set amount that everyone gets as it depends on your income. You may get anything from the full amount to a very minimal amount of a few pence.

Examples: If you have a state pension of £100 per week and no other income, you will be entitled to an extra £42.70 per week.

If you have a state pension of £50 per week, plus an employment pension of £40 per week, you will be entitled to an additional £52.70 per week.

If you have no state pension and no private pension and no other income, you will be entitled to full Pension Credit of £142.70 per week.

Q. I have been told i only qualify for 10p of Pension Credit. Is it worth my while applying for it?

A. Yes, because receiving Pension Credit automatically entitles you to other benefits, including Housing Benefit and Council Tax benefit. Please contact us for more information if you remain unsure.

Council Tax

Q. I live in one room in a shared house. I have small 'kitchen' facilities in my room I share a bathroom with the other tenants. I have been billed for Council tax which I have never had to pay up until now. My landlady always paid the council tax. Has there been a change in Council Tax rules?

Yes. The rules on Council Tax have changed for shared houses. Paying Council Tax is now the responsibility of the tenant, where it used to be the responsibility of the landlord.

Q. Can I get any help to pay this new Council Tax?

A. Yes. If this has happened to you, do not worry – those of you who have a low income and less than £16,000 savings will be entitled to Council Tax benefit to help you pay *some* or *all* of the Council Tax. Please contact us on 0207 428 0471 for help to apply for this benefit.

Irish Pension

Q. How can I qualify for an Irish Pension?

A. To qualify for an Irish pension you have to have at least 52 full rate National Insurance contributions (one year) in Ireland over the age of 16.

Q. If I have 49 contributions in Ireland, can I make a backdated payment of 3 contributions to bring me up to 52?

A. No. Unfortunately there are no circumstances in which you can make backdated contributions for an Irish Pension. If you do not have at least 52 stamps, you will not qualify for an Irish Pension.

Q. I am 72 have just been told that I will receive a pension from Ireland of £312 per month. I was also awarded back pay from the Sligo Pensions office of £5421 as I could have received my Irish Pension 5 years ago, but did not know

to claim. The DWP have advised me they will take £3000 from me because I received Pension Credit throughout the last five years. I am really shocked. It is my money. It is my Irish Pension. Can the DWP do this?

A. I'm sorry to say that the DWP is completely entitled to take money out of your backpay. The reason for this is that Pension Credit is a 'top up' payment for a low income. If you had been receiving your Irish Pension over the last five years you would not have been entitled to get the rate of Pension Credit you have been getting. Therefore, even though you have only just claimed your Irish Pension the Pension Credit you received during this time can now be recovered from your backpay.

However, it is important to point out that for almost everyone who is on Pension Credit you still work out financially better off if you claim an Irish Pension and are awarded one. Also, if you receive Pension Credit and are aware that you are entitled to an Irish Pension, you are required to claim it by the UK government.

Returning to live in Ireland

Q. My husband and I want to return to Ireland. My husband receives Disability Living Allowance at the higher rate as he is in a wheelchair. Can we transfer this benefit to Ireland when we return to live there?

A. No but there are equivalent disability benefits available in Ireland. For more information contact us on 02074280471 and we will put you in touch with the Safe Home Programme, which helps older Irish people who are moving back to Ireland.

Q. I want to return home to Ireland. I presently receive my State Pension and Pension Credit. What will I be entitled to?

A. You will keep your State Pension but you will lose Pension Credit. However, there is an equivalent non-contributory pension which you will be entitled to in Ireland if your weekly income is below 219 euros.

Q I own a small house in Ireland and I have been told I must pay the new Household Charge. I don't live there. I just go there in the Summer. Do I have to pay this charge?

A Yes you are required to pay the Household Charge which is now £200.

If you opt not to pay, you may well be joining the many in Ireland saying they won't pay. However, it is the law and if you don't pay you need to know that you could eventually end up with a seriously large legal bill if you are taken to court. The Household Charge is (currently) a one off payment which the government hopes will help get the country's finances back into a decent shape.

Q. What is the Safe Home Project in Mulranny Co Mayo? I have heard that I can get help to return to Ireland from Safe Home Project. I presently rent a room in a shared house.

A. Safe Home Project is an excellent advice, support and re-housing service for older Irish person wanting to return to Ireland for good. It can give advice to anyone who wants to move back to Ireland, and it can help find housing for older Irish people who do not own their own homes, (e.g. those living in a private house or a Council or Housing Association property.)

If you have any other questions, please contact us and we will do our best to answer them.

**NEW! Irish Pensioners Forum – East London Region
Social Club Launch, 1pm to 4pm, 10th May 2012
Durning Hall, Earlham Grove, Forest Gate, E7 9AB.**

We had a fantastic launch of this new forum for older Irish people who live in and around East London. Over 50 people turned up and we had great discussions about what people would like to see for older Irish people in the area. People spoke about wanting a social club, somewhere to listen to Irish music and songs, to have a dance, some lunch and good conversation with other Irish people. A Steering Committee was elected and has now met a number of times to plan for the future. An AGM will be held in Sept 2012.



Picture of the elected Steering Committee, The Irish World, 18th Feb 2012

A song about emigration to America from Kilkelly, Co Mayo, Ireland

130 years after his great grandfather left the small village of Kilkelly in Co. Mayo, Peter Jones found a bundle of letters sent to him by his father in Ireland. The letters tell of family news, births, death, sales of land and bad harvests. They remind the son that he is loved, missed and remembered by his family in Ireland. The final letter informs him that his father, whom he has not seen for 30 years, has died, the last link with home is broken.

Kilkelly

Kilkelly, Ireland, 18 and 60, my dear
and loving son John
Your good friend the schoolmaster
Pat McNamara's so good
as to write these words down.
Your brothers have all gone to find
work in England,
the house is so empty and sad
The crop of potatoes is sorely
infected,
a third to a half of them bad.
And your sister Brigid and Patrick
O'Donnell
are going to be married in June.
Your mother says not to work on the
railroad
and be sure to come on home soon.

Kilkelly, Ireland, 18 and 70, dear and
loving son John
Hello to your Mrs and to your 4
children,
may they grow healthy and strong.
Michael has got in a wee bit of
trouble,
I guess that he never will learn.
Because of the dampness there's no
turf to speak of
and now we have nothing to burn.
And Brigid is happy, you named a
child for her
and now she's got six of her own.
You say you found work, but you
don't say
what kind or when you will be
coming home.

Kilkelly, Ireland, 18 and 80, dear
Michael and John, my sons
I'm sorry to give you the very sad
news
that your dear old mother has gone.
We buried her down at the church in
Kilkelly,
your brothers and Brigid were there.
You don't have to worry, she died
very quickly,
remember her in your prayers.

And it's so good to hear that
Michael's returning,
with money he's sure to buy land
For the crop has been poor and the
people
are selling at any price that they can.

Kilkelly, Ireland, 18 and 90, my dear
and loving son John
I guess that I must be close on to
eighty,
it's thirty years since you're gone.
Because of all of the money you send
me,
I'm still living out on my own.
Michael has built himself a fine
house
and Brigid's daughters have grown.
Thank you for sending your family
picture,
they're lovely young women and
men.
You say that you might even come
for a visit,
what joy to see you again.

Kilkelly, Ireland, 18 and 92, my dear
brother John
I'm sorry that I didn't write sooner to
tell you that father passed on.
He was living with Brigid, she says
he was cheerful
and healthy right down to the end.
Ah, you should have seen him play
with
the grandchildren of Pat McNamara,
your friend.
And we buried him alongside of
mother,
down at the Kilkelly churchyard.
He was a strong and a feisty old man,
considering his life was so hard.
And it's funny the way he kept
talking about you,
he called for you in the end.
Oh, why don't you think about
coming to visit, we'd all love to see
you again.

What a powerful song. Do you know any similar Songs of love and Emigration that we can publish and share with readers of our Newsletter?

President Michael D Higgins Visits the Irish Elderly Advice Network during his recent trip to Britain

President Michael D Higgins and his wife, Sabina Higgins, met with members of the Committee and staff of the Irish Elderly Advice Network and members of the London Irish Pensioners Choir during his recent visit to London.



This is an extract from an article in the Irish Times, Wednesday, February 22, 2012 covering the visit.

‘In the days after his election, the Elderly Irish Advice Network, which helps several thousand pensioners throughout Britain, had sent him a congratulations card to mark his victory.

Greeting one of the Network, Andy Higgins, a Dubliner who has lived for 60 years in London, Mr Higgins shook hands warmly: “It is on the mantelpiece, Andy, it is on the mantelpiece.”

Sally Mulready from the Irish Elderly Advice Network is appointed to the Irish President’s Council of State.

Alice Kennedy, Chair of the Irish Elderly Advice Network, said, *‘we are all very proud that Sally Mulready has been given this great honour. We have seen Sally’s work for elderly Irish people over the last nearly twenty years and we know what a difference she continues to make. When Sally’s sees something that is wrong, she fights to change it and we are so proud that the President has recognised her spirit.’*

President Higgins said that Sally’s appointment was for a life time of work championing vulnerable, isolated and impoverished Irish people and that he looked forward to working with her during his time in office.’

Funding – We are very grateful to the Irish Government’s Emigrant Support Programme, the Ireland Fund of Great Britain, Bridge House Trust and to the many individuals who have given personal donations. As a charity we rely on donations and grants to continue our work and we are very grateful for any donation, however big or small. If you would like to make a donation please make a cheque payable to ‘The Irish Elderly Advice Network.’