



OLDER PEOPLE'S ADVOCATE NEWSLETTER

February
2010
Issue 10

FINDING OUT WHAT FUNDS YOU HAVE FOR RETIREMENT

We are all living longer, that is the good news — BUT with around 7 million United Kingdom citizens without the money they expect when they retire.

To make the most of your retirement the Northern Ireland Social Security Agency (NISSA) informs us you need to consider **your state pension, any private savings and whether working longer might also make financial sense.**

Here are some examples of questions people may have, supplied by NISSA:



'My husband has worked since he left school and has supported me since we married and had a family. I've never worked because I've been a full time mother. What sort of pension can we expect?'

Your State Pension depends on how many years of National Insurance contributions you have made or been credited with. As your husband has worked most of his life, it is likely that he will get the full amount. When you reach State Pension age, if you have an insufficient contributions record, you may be eligible for some State Pension through him. However, reforms introduced by the Pensions Act (Northern Ireland) 2008 will enable many women and carers improved opportunities to build State Pension entitlement in their own right.

'I have heard that you can buy voluntary national Insurance contributions. What could this mean for me?'

If you have had a break from work you may not have paid enough National Insurance to qualify for a full basic State Pension. People approaching retirement or recently retired may be able to buy some additional years and improve their basic State Pension.

'I am 55 and have not really worked. My husband is about to retire, but will he be able to support both of us?'

If your husband starts claiming his State Pension before April 2010, he may be eligible to claim an Adult Dependency Increase, depending on your circumstances. This is a payment to help him support you. Adult Dependency Increase is being phased out, so your husband can only get it if he claims before April 2010.

If you are approaching retirement or have recently retired, taken time out of the workforce or are a carer, you should visit www.nidirect.gov.uk/betterfuture or call 0800 678 1132 to find out more about your State Pension before you make any decisions.



Free Bus service to Roselawn Cemetery

The Belfast City Council are currently running a free bus service for older people who live in the Council's electoral area travelling to and from Roselawn Cemetery and the City of Belfast Crematorium. It is available on Tuesdays and Fridays from various locations around Belfast. The bus drops passengers off at their family grave or memorial tree in Roselawn Cemetery. Afterwards the bus will return to pick you up, it will stop at the Crematorium where toilet facilities and refreshments are available.

The bus seats 15 people on a first-come, first-served basis. It can also accommodate wheelchair users. Can you inform Belfast City Council when booking your place.

Where does the bus leave from?

Tuesday bus service is rotational basis departing at **9.45am**:

North—Loughside Recreational Centre—First week of the month

East—Dee Street Community Centre—Second week of the month

South— Donegall Pass Community Centre—Third week of the month

West—Spectrum Centre and goes to Twinspires at **10am**—Forth week of the month

The Friday Services:

Donegall Square South (outside HSBC bank) in Belfast city centre at **2pm**.

The return bus which leaves the cemetery:
12 noon on Tuesdays - 4pm on Fridays

Passengers will be dropped off at their original pick-up point at around

12.30pm (Tuesdays) and 4.30pm (Fridays)



For more information on timetables or to book a place, call Belfast City Council
on **028 9027 0296**

You can view the timetables on the following website:

www.belfastcity.gov.uk/roselawn/





Did you know there is an organisation whose role is to advise Government and others in Northern Ireland about transport issues for older people and disabled people?

The Inclusive Mobility & Transport Advisory Committee or IMTAC was set up for this purpose in 2006. IMTAC is a committee of 21 people, at least half of who must be older people and disabled people. The Committee works to ensure that older people and disabled people can travel where and when everyone else can and at no extra cost. To achieve this they work closely with Government and key transport providers.

IMTAC links with older people and their organisations to hear about the transport issues that are affecting people on a day-to-day basis. Older people and their organisations can contact us at anytime with an issue or ask a representative of IMTAC to come to speak to a group. Older people as **new members** is being sought and applications can be obtained through IMTAC and the closing date **1st March 2010**.

For an application pack for membership or for any other query about our work or transport you can contact IMTAC by telephone/textphone on 028 9072 6020 or by email on info@imtac.org.uk. We also have a website, visit www.imtac.org.uk.



Continued Assisted Rural Travel Scheme

Assisted Rural Travel Scheme allows individual passengers with a current SmartPass to travel free or for half fare on *Dial a Lift* Services operated by the Rural Community Transport network funded by the DRD's Rural Transport Fund.

Free travel in NI is offered to people holding the following types of SmartPass:

- 60+ SmartPass
- 65+ SmartPass
- Blind SmartPass
- War disablement SmartPass
- Half fare concession is offered to people holding the Disabled Person's Smart-Pass

If you would like a SmartPass or more information on ARTs please contact you local Rural Community Transport provider on 0845 650 1160 or www.communitytransport-ni.com



Aims and Objectives of the Older People's Advocate

The Older People's Advocate will:

- **Provide** a focus for individual older people and representative groups from the voluntary and community sector to highlight issues that are of concern for older people;
- **Bring** these issues and concerns to the attention of the Junior Ministers in the Office of the First Minister and Deputy First Minister;
- **Provide** Junior Ministers with an analysis based on the views of the voluntary and community sector on the impact and practical workings of policies and strategies aimed at older people;
- **Continue** to support and monitor the development of the roles, remit and responsibility of a Commissioner for Older People in Northern Ireland;
- **Co-chair** with OFMDFM officials, where appropriate, such meetings that are considered necessary with representatives from the older people's sector (the Advocate may chair other meetings as he/she deems necessary with the sector).



O4O : Older People for Older People
independent living · active communities · flexible services

Older People For Older People (O4O) Takes Northern Ireland Ageing into the International Arena

While January was a cold month for many in Northern Ireland, two volunteer representatives from Age Concern Cookstown, spent a week in Northern Finland braving temperatures of -30 to raise awareness of the issues of older people living in rural areas. They were accompanied by representatives from the Rural Development Council and Queen's University as part of the O4O (Older People For Older People) project and joined counterparts from Greenland, Sweden, Finland and Scotland to exchange learning about older people's issues.

Lorraine Averell and Margaret Gilbert, travelled to Northern Karelia on the Finnish/Russian border. By way of modelling their experiences, Lorraine and Margaret outlined the value and economic benefits to government that older volunteers bring and stressed how governmental support for developing diverse social economy activities is able to further the social inclusion of older people.

The O4O project is an EU-funded initiative aimed at local and international policy and practice development for older people. Kate McCullough, Director of Policy and Research represents the Office of the Older People's Advocate on its NI steering group. In Northern Ireland O4O is working with rural groups in Co. Tyrone, Co. Armagh and Co. Down. It has fed into the development of the Rural White Paper and, with a focus on shared working, works with the Commission for Victims and Survivors to highlight the physical and emotional needs of those older people whose lives were impacted on by the conflict.

EU Day on Solidarity and Co-Operations between Generations

The EU Day on Solidarity and Co-Operations between Generations on the **29 April 2010** will be celebrated by the Older People's Advocate Office and the Children's Commissioner's Office with an event to raise awareness of inter-generational projects by promoting new projects in an exhibition.

If you are a group and are interested in showcasing your intergenerational work please contact **Denise** on **02890316383** or **info@olderpeoplesadvocateni.org**. Space is limited so get involved now!