

Cumbria Advice Network

Summer 2017

Issue 26

“If you're not making someone else's life better, then you're wasting your time. Your life will become better by making other lives better.”

Will Smith

Thank you to everyone who completed our Member Needs Survey. You can read about the results and how we are developing our training programme on pages 3-4

In this issue we focus on Eden Carers (page 2) and provide an update on state pension changes (pages 6-7)

Back by popular demand we are holding 3 Network Events around the County in October. This is an opportunity for you to promote your services. DWP will also be providing an update on Universal Credit. See page 8 for details.

Is your CAN website entry up-to-date ? If it isn't people may not know what services you provide or the best way to contact you. Please send any updates to your Network Champion - contact details on the back page.

We are delighted to announce that since our last newsletter we have secured funding from the Big Lottery Awards for All Fund, Allerdale Borough Council and Cumbria Community Foundation



FOCUS ON



Eden Carers is a small charity based in Penrith, providing free support and advice to unpaid Carers throughout the Eden district. We currently support around 800 Carers, although the Office of National Statistics suggests there are 6,000 unpaid Carers in the area. Of this 800, 170 are Young Carers, aged between 5 – 18 years.

While the organization is small, our remit is large as more and more people are becoming Carers and are having to cope with the physical and mental demands that caring brings. We offer a range of services and support and currently carry out statutory Carers Assessments on behalf of Cumbria County Council. These assessments help us identify the Carer's needs and what support is required to assist them in their caring role. We can also put in place Emergency Plans, which provide Carers with peace of mind, knowing their loved one will be looked after should something happen to them.

We also provide advice on non-means tested benefits; assistance with completing Blue Badge scheme applications and advice on council tax and housing. Critically, we provide essential 1 to 1 support to Carers, who often just need a sympathetic and knowledgeable person to talk to. As a result of conversations we are often able to signpost Carers to other professionals or organizations who can provide additional support or advice, such as Adult Social Care or another charity.

One of the biggest challenges for Carers is finding time for themselves and so we offer a number of social activities that we call Hubs, such as coffee, lunch, art and craft. These provide a break for the Carers where they can socialize with others who are experiencing something similar. We also have a respite sitting service, provided by volunteer sitters who spend time with the loved one, while the Carer has some time to themselves. We also run regular training and advice sessions for Carers. Recent activities have included a Heartstart course and an introduction to Mindfulness.

Referring a Carer to Eden Carers is very easy, we simply need their contact details and confirmation that permission for the referral has been obtained. Carers can also self-refer. Details can be taken over the phone, by email or in person. Once registered, we aim to allocate a case worker to the Carer within a week and so the relationship begins.

More details about our work can be found at www.edencarers.co.uk or you can email us as enquires@edencarers.co.uk.

CAN Member Needs Survey 2017

The 2017 members needs survey has indicated a large level of satisfaction with, and demand for CAN training courses. Many thanks to all our members who took the time to complete a survey monkey questionnaire. We are using the information you provided to plan our forthcoming training and networking events.

Training and Events

Members' main request was for us to continue to provide training regarding welfare reform and benefits.

In immediate response to this, our first 4 training courses this year have focused on Universal Credit offering a total of 80 training places. Demand for these courses was so high that they were fully booked almost immediately.

The Benefits Training Company delivered "Universal Credit in Practice" for members working in Gateway areas.

CPAG is delivering "Universal Credit Full Service" for members in the West of the County who are operating full service. We hope to run this course again next year when the rest of the County moves to full service.

In the survey, we asked members for their views and levels of interest regarding two different events. Firstly a 2.5 hour networking event to meet and exchange information with other advice and support agencies in their area. Secondly a "Pop Up Shop" advice session for agencies and the general public in their area.

Nearly all members (98%) reported they were "very or somewhat interested" in attending a networking event and we are delighted to announce we will be running events in three locations in the North, West and South of the County in October.

This is a great opportunity for you to promote your services, but also to find out what other help and support is available for your clients in your area. Representatives from DWP will also attend each event to provide an update on Universal Credit. See page 9 for details of how to book your place.

Support for a "Pop Up" Event was more limited so we will be revisiting that concept again in the next training programme.

Can you provide training ?

We want to encourage our network members to share their own training courses with the wider network. If your organisation delivers training that will be of benefit to other CAN members, please get in touch with your network champion to discuss this.

We are already working with two member organisations who will be delivering their training for us later in the year. Details to be announced.

Directory of Services in Cumbria

Some members asked for some form of directory or mapping exercise to understand who does what and where within the County.

Don't forget that this is what the CAN website does www.cumbriaadvicenetwork.co.uk.

We list our membership Geographically by District and under Service Delivery areas. Each member can provide details about the services they deliver, opening times, contact details and their referral processes.

The website is well used with over 3,000 unique visitors every month.

Please take the time to check your organisational details are accurate as the website is used by other agencies and members of the public to find out who does what and where, so it is of great importance that the information is up to date.

Thank You

We were delighted with feedback from member organisations who rate the training we deliver so highly. "Please keep doing what you do delivering invaluable training" was a comment we are acting upon!

Don't forget the Cumbria Advice Network is a members network. Please get in touch with your network champion if you have any comments or suggestions regarding our work.

CUMBRIA REVEALED



CUMBRIA
COMMUNITY FOUNDATION

A County of Contrasts

The scenery that draws people to Cumbria from around the world helps keep many who live here isolated, and the picture-postcard image of Cumbria masks poverty in many areas. For every show of affluence for which places in some Lake District towns are known, there are clusters of individuals and families living in poverty.

A new report titled Cumbria Revealed, was recently published by Cumbria Community Foundation. It collected data from various sources to paint a picture of the county, focusing into what life is really like for many people. One in five Cumbrians has a long-term health problem or disability. Thirty-two thousand pensioners in the county live alone. Almost twelve thousand children live in poverty.

Understanding the needs of a community and the issues it faces are the first steps to being able to solve them. The report's findings are intended to raise awareness of the social problems, and to tackle them by matching people with causes that matter to them.

Chief Executive of the Foundation, Andy Beeforth, said: "It's not just highlighting need in places like Barrow, Whitehaven, Workington and Carlisle. It's a real issue in rural communities as well, exacerbated by distance and isolation.

"By growing philanthropy, pooling our resources, focusing our efforts, working closely with others, we can help create a better future for Cumbria.

"I hope Cumbria Revealed will encourage more philanthropy, more giving, and match directly the help with the need. If we can bring attention to the problems we have in the county and innovative ways in which they can be addressed, then the report will change lives."

To read the report, [click here](#) or call 01900 825760 for a hard copy.

Finding out how State Pension Changes affect you

Major changes to the State Pension took place from April 2016. The changes affect everyone who reaches State Pension Age after 5th April 2016.

CAN ran 3 courses in Penrith, Workington and Barrow in February and March, to explain the changes to those brave enough to face their pensionphobia.

Under the changes, those whose national insurance record is solely based on years after April 2016 will get the full new State Pension of £159.55pw (in today's money) from State Pension Age provided they have 35 years of contributions or credits that count towards their state pension (so called Qualifying Years).



However most people currently of working age, will have a contribution record that is made up of Qualifying Years from both before and after April 2016. This large group come under the transitional arrangements. Don't assume that because you have over 35 Qualifying Years you will get the full new State Pension of £159.55pw. The complexities of the old system, which included the option to opt-out (or contract-out) of part of

the State Pension, mean this often isn't the case.

It is therefore a good idea for anyone of working age to get a State Pension statement. This will show how much State Pension you have built up to date. The complexities of the old system disappear as they are capitalised into this single figure. Where the amount already built up is less than £159.55pw, the statement indicates how many future Qualifying Years are needed to reach the full new State Pension of £159.55pw (assuming it can be reached).

A new HMRC online system that started in 2016 enables most people online access to their State Pension record, including their national insurance record. You have to pass some quite onerous identity checks, but if you make it through these, you get immediate access to your record.

Alternatively you can ring up for a paper State Pension statement.

Full details on how you or your clients can get an individual State Pension statement are at

<https://www.gov.uk/check-state-pension>

And further information on the State Pension changes can be found at

<https://www.gov.uk/government/collections/state-pension-toolkit>

<https://www.gov.uk/new-state-pension>

Many thanks to Steve Troake, Citizens Advice South Lakeland and former Pension Wise Guidance Specialist for running the very informative courses and writing this article.

More about the State Pension

The Department for Work and Pensions has published its review into the State Pension age, proposing a new timetable for the rise to 68.

Under the proposal, which needs Parliamentary approval, the State Pension age will increase to 68 between 2037 and 2039, earlier than the current legislation, which sees a rise between 2044 and 2046.

The change will affect everyone born between 6 April 1970 and 5 April 1978, although under the proposal they will, on average, still receive more State Pension over their lifetime than generations before them.

No one born on or before 5 April 1970 will see a change to their current proposed State Pension age.

The change is being proposed to maintain fairness between generations in line with continuing increases in life expectancy.

Secretary of State for Work and Pensions David Gauke said: "I want Britain to be the best country in the world in which to grow old, where everyone enjoys the dignity and security they deserve in retirement.

"Since 1948 the State Pension has been an important part of society, providing financial security to all in later life. As life expectancy continues to rise and the number of people in receipt of State Pension increases, we need to ensure that we have a fair and sustainable system that is reflective of modern life and protected for future generations.

"Combined with our pension reforms that are helping more people than ever save into a private pension and reducing pensioner poverty to a near record low, these changes will give people the certainty they need to plan ahead for retirement."

When the modern State Pension was introduced in 1948, a 65-year-old could expect to spend 13.5 years in receipt of it – 23% of their adult life.

This has been increasing ever since. In 2017, a 65-year-old can now expect to live for another 22.8 years, or 33.6% of their adult life.

The Today's announcement agrees with the timetable set out by [John Cridland CBE in March 2017](#), which proposed bringing forward the increase to 68.

Mr Cridland's review highlighted that under the previous timetable, by 2036/37 annual spending on the State Pension would have increased by 1% of GDP on 2016/17, equivalent to £20 billion in today's terms – or a rise in taxation of £725 per household.

[Latest projections](#) show that the number of people over State Pension age in the UK is expected to grow by a third between 2017 and 2042, from 12.4 million in 2017 to 16.9 million in 2042.

CAN TRAINING PROGRAMME

funded by



NETWORK EVENTS

Thursday 12th October - CVS, Shaddongate Resource Centre, Carlisle

Friday 20th October - The Oval, Salterbeck, Workington

Wednesday 25th October - The Forum, Barrow

Each event will run between 10.00am and 12.00pm with set-up from 9.30am

This is a good opportunity to learn more about advice provision across your District, to meet staff and volunteers who are providing these invaluable services and find out how you can work with them. Our Network Events are also an ideal way of sharing good practice.

We know you have little time to spare in your working week, which is why these events will be for a few hours at the beginning of the day. There will be time for networking and staff from DWP will also be doing a presentation and taking questions on Universal Credit.

You may wish to bring along a display, leaflets, pull up banners etc, however this is optional. Please use your own judgement given the short duration of the event. Tables will be allocated on a "first come, first served" basis when booking your place. Set-up will be from 9.30am on the day. Tea and coffee will be provided on arrival. Please note our Network Events are for advice and support organisations and will not be open to the public.

To reserve your place and book a space for your stall, please complete the booking form sent with this newsletter and available on our website and return it to Maria Hewitt
Email: cumbriaadvicenetwork@outlook.com by Friday 29 September. Please note that these are likely to be popular events and places will be limited and must be booked.

Places are **FREE** to network members. We are a charity so any donations towards attendance and refreshments would be welcome. Any income will go back into the training budget to provide more courses and network events. Cheques made payable to Cumbria Advice Network. A donation box will be available on the day.

We look forward to seeing you there!

Our Trustee Board

The CAN Trustee Board has the following members:

Ken Lamb - Chair

Mark Gilbertson

Carol Graham

Bill Knowles

Lorraine Smyth

Introducing Mark Gilbertson

Mark Gilbertson, Tenancy Services Support at Riverside in Carlisle. Cumbrian born and bred.

I have 14 years' experience in Social Housing covering floating support, regeneration, estate management, money advice, benefits and welfare reforms.

I am passionate about challenging deprivation and poverty and have a strong sense of fair play. I like to see people treated with respect and dignity and CANs' work across the county, together with our brilliant staff and member organisations do their utmost to ensure our population gets the help, advice and benefits they are entitled to.

I also have experience of funding bids and consultation and keep a close watch on how national affairs impact on Cumbrian communities. Cumbria's geography poses us with many challenges, such as logistics, access to services and a real lack of affordable properties. CAN's members bridge many of these gaps, often on a purely voluntary basis and ensure those living in rural areas are not left out in the cold.

And yes this photo has been airbrushed and worked on by Spielberg's SFX people...



Keep in Touch

If you would like to know more about any aspect of CAN just let us know by contacting your local champion

Allerdale: Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk

Barrow: Helen Robinson 01229 830367 rumelon1@yahoo.co.uk

Carlisle: Margie Cooper 03300 563037/ 03444 111444 highrowresearch@aol.com

Copeland: Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk

Eden: Margie Cooper 03300 563037/ 03444 111 444 highrowresearch@aol.com

South Lakes: Helen Robinson 01229 830367 rumelon1@yahoo.co.uk

County: Mandy Beinder 01900 604735 mandybeinder@hotmail.com



www.cumbriaadvicenetwork.org.uk

Together we ARE making a difference



Facebook

Cumbria Advice Network



Twitter

Cumbria Advice Network

