

Veterans' project News

Edition 2: Winter 2017

Tackling loneliness together

How might loneliness affect me?

Loneliness is a natural response to being isolated against your wishes.

Loneliness can increase your mortality risk by 10% and your risk of a variety of chronic conditions.

Triggers for loneliness are usually major changes in your life, such as a bereavement or moving home.



Above: Broughty Ferry Men's Shed opened last year, offering more just than woodwork activities.

How can Age Scotland help veterans tackle loneliness?

Age Scotland has over **1,000 member groups** across Scotland in many areas, including clubs, centres and activity groups run by and for older people. For example there are **Men's Sheds** where both men (and women) can meet and undertake an activity together, but also where people can pop in for a chat and a coffee, find information about local services and help their local community.

**For more information about clubs and groups within your local area call:
0800 12 44 222**

Volunteering is another way to combat loneliness and can also help in adding structure to your week (read the story of Age Scotland's volunteer Richard, page 4).

Unforgotten Forces partner offers for veterans

Activity Centres: For those living in West Central Scotland, Erskine offers day activities from archery to computer skills. For more information, call: **0141 814 4534**

Support Visits: Not able to get out and about? Legion Scotland offers support visits, for more information call: **0131 550 1586**

Military spouses might be missing out

Did you accompany your partner on an overseas posting after April 1975? If so, you may be missing out on National Insurance Credits that could increase the amount of State Pension you receive.

Military spouses who accompany their partners on overseas postings often make significant personal sacrifices to do so. For some, this includes periods of not working, potentially resulting in gaps in their National Insurance contribution record.

If you reach (or reached) State Pension age after **5 April 2016**, you need at least 35 years of National Insurance Contributions to qualify for a full State Pension. If you have fewer than 35 years, your pension will be reduced.

In April 2016, the Government introduced Class 3 National Insurance Credits for spouses and civil partners of members of the Armed Forces, who have gaps in their National Insurance Contribution record due to accompanying their partners on postings outside the United Kingdom.

This is important because Class 3 credits contribute towards your State Pension entitlement, and **could be worth thousands of pounds** over the course of your retirement. However, these credits are not given automatically, and must be claimed.



The scheme may apply to you if you:

- were born on or after 6 April 1953 (if a woman) or 6 April 1951 (if a man);
- are (or were) married to or in a civil partnership with a member of HM Armed Forces;
- have been on an accompanied assignment outside the UK at any time since 6 April 1975.

You can check if you have any gaps in your National Insurance contribution record, and find out more about National Insurance Credits for military spouses and civil partners, by contacting the HMRC National Insurance Enquiry Line on **0300 200 3500**.

For general enquiries about your entitlements as a veteran, or veteran's dependent, please call the Age Scotland Helpline: 0800 12 44 222

Scottish War Blinded provides veterans' activities in East and West Scotland

Scottish War Blinded has activity centres in Paisley and West Lothian for military veterans with sight loss.

The Hawkhead Centre opened in Paisley in October last year for military veterans with sight loss, irrespective of the cause. Many of the veterans who have regularly attend the centre's activities and classes have age-related sight loss, such as macular degeneration. The Linburn Centre located in West Lothian also offers free activities, including woodwork and archery to veterans.

The centres support veterans to regain confidence and skills which they feel they might have lost following their sight loss, and also enables them to learn new skills - I.T. Training sessions are just an example. Specially adapted equipment for activities such as cooking allow veterans to cook safely and be more independent at home.



Above: The Hawkhead Centre provides new skills to veterans with sight loss. Photograph provided by Scottish War Blinded.

One-to-one sight loss assessments support veterans to get the most out of their remaining sight, and financial assistance for life changing equipment for home-use is also available. The strength and fitness classes available for veterans at the centres are a way to gain better balance and improve mobility.

Veterans can make use of free door-to-door transport, a lifeline for many who live further afield. Veterans from across Central Scotland are using these free transport links to come together at the centres on a regular basis. Scottish War Blinded also provides an outreach service which supports people in their homes across Scotland.

Please call 0800 035 6409 for more information

Read the original article on our blog here: www.agescotland.wordpress.com

Scottish War Blinded are part of the **Unforgotten Forces** consortium to raise awareness of the increasing range of support and activities available to older veterans with aged related sight loss, or visual impairment as a result of any cause.

Richard's story: A veteran volunteering

Richard, 84, has been volunteering for the **Age Scotland Helpline** for the past three years, he is a fantastic addition to the team. Richard served in the Royal Air Force for 35 years and he and his wife moved around every few years and lived on military bases.

When Richard first moved to Scotland, he found it difficult to adjust after military life:



“I had become used to quickly making new groups of friends... it took a while to adjust to friendships developing in a less intense way” - Richard.

Richard enjoys volunteering alongside the helpline staff and feels that scheduling his volunteering in provides benefits to himself, and to others:

“I needed something to give some structure to my week... I enjoy doing something that helps both me and the people who contact the helpline” -Richard.

If you are interested in hearing more about what our helpline offers to veterans, please call: 0800 12 44 222

About the Veterans' Project

The Age Scotland Veterans' Project aims for veterans in Scotland aged 65 and older enjoy better health and well-being. It's part of Unforgotten Forces, a partnership of 15 leading organisations that are delivering a range of new services and enhancements for older veterans living in Scotland.

If you would like to receive future editions of our newsletter please call **Laura** on:
0333 32 32 400

Twitter: @AgeScotVeterans Facebook: @AgeScotVeterans www.agescotland.org.uk/veterans

Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number 153343. Charity Number SCO10100. The Age Scotland Veterans' Project is supported by the Aged Veterans Fund funded by the Chancellor using LIBOR funds.