



## The West Lothian Anti-Poverty Strategy 2012 - 2017

## Introducing the Strategy

'Better Off' is the West Lothian Community Planning Partnership's plan of how we intend to tackle poverty in West Lothian.

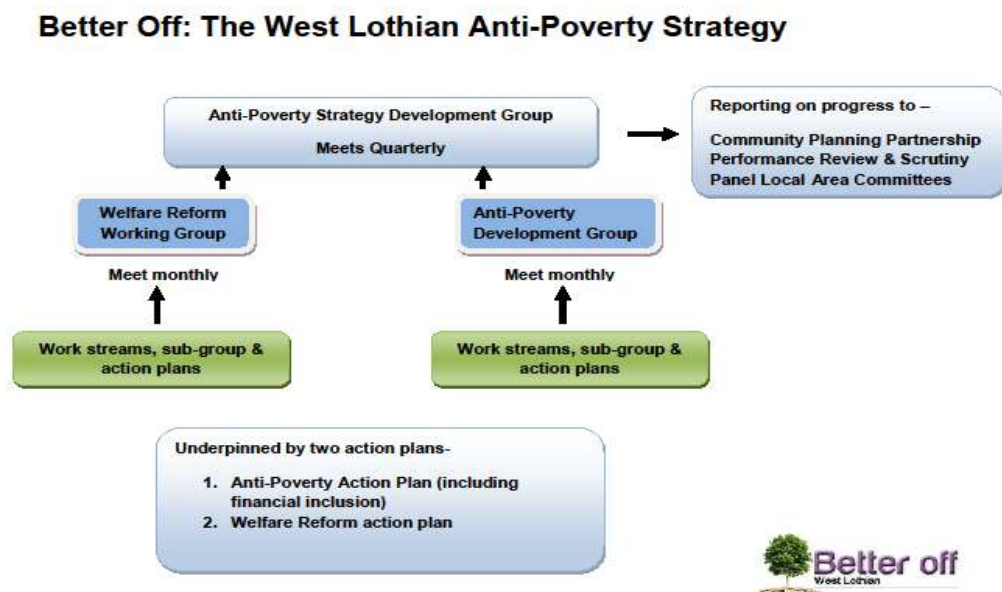
This strategy has an overall purpose to help minimise the impact of poverty on the people of West Lothian. Its object is to ensure that people are equipped to cope with the challenges they currently face; those of the deep economic recession and the welfare reforms.

The strategy is seen as an evolving one and has therefore been reviewed and updated in August 2013 in order to ensure that it continues to reflect the situation as the shape and impact of much of the welfare reforms becomes clear, and as the council develops its approach to financial and digital inclusion.

The continued priorities for West Lothian Council and its Community Planning Partners are to:

- strengthen the ways in which we work together
- ensure that actions and resources are more targeted and where appropriate pooled to help those who are most at risk of poverty

The chart shows how we work together to ensure the strategy translates these priorities into actions.



West Lothian's Community Planning Partners Single Outcome Agreement is focussed on 'Tackling Inequality'. They recognise that for real improvements to be made for communities and individuals, we need to reduce the inequalities gap and tackle the causes of inequality. This translates into targeted services for the poorest and most vulnerable in society. With the greatest impact of the welfare reforms on these groups, more are likely to suffer from poverty and financial/ digital exclusion putting even greater demands on support services. This means that we are starting at a lower point and makes it all the more important that we look to pool together and target resources where they are most needed and effective.

Government led plans are underway to provide a partnership approach to increase the local support available for claimants where there are real issues of social, digital, and financial exclusion as Universal Credit is rolled out over the next few years. In Scotland localised Community Planning Partnerships will take the lead and this will continue to shape how this strategy will be driven on the ground.

The strategy identifies seven priority areas that were formulated from a survey of customers and which give a focus for action planning. These are:

- Economy/ Income
- Employability/ Economic Development
- Education
- Health
- Housing
- Community
- Inequality

As the impact assessment highlights, poverty in West Lothian is a widespread, multi-dimensional issue, affecting many parts of our communities. This makes it difficult to be clear about the best approach to tackling poverty.

To help to clarify the potential risks and issues from welfare reforms, an impact assessment of the possible social impact from welfare reforms has been carried out. This is categorised under the seven priorities and is mapped to the SOA: clearly illustrating the potential threat to the delivery of the SOA.

A gap analysis from the social impact assessment together with further profiling of those most affected will be considered and monitored to determine if further targeted actions are required.

Co-production is at the heart of the strategy. A wide range of individuals and groups have contributed their insights into their experiences of

poverty, helping develop an understanding of how poverty can affect lives. By gaining awareness of the issues, better decision can be made in targeted work

The strategy and corresponding action plans continue to be supported by the extra resource announced in the West Lothian Council budget up to 2015.

The West Lothian Anti-Poverty Strategy is underpinned and delivered by three action plans –

- The Welfare Reform action plans
- The ongoing (since 2012) Anti-Poverty Action Plan (including financial inclusion)

Our action plans link to the seven priority areas and drive forward the work of the anti-poverty strategy on the ground, providing detail of the outcomes sought and how partners work together to help minimise poverty. Pages 15 to 18, give examples on how the priorities are turned into actions that positively effect people’s lives.

These action plans are included as appendix 1 and will be reviewed and reported on annually.

## **Context**

Poverty is a significant feature of Scottish society and affects many people in many different ways. Whilst low income and material deprivation are the issues rightly at the forefront of the poverty debate, we recognise that ‘poverty should not merely be reduced to a question of income alone, or material wellbeing; it is also a matter of wellbeing in other senses’<sup>i</sup>. There is a complex, interlinking relationship between factors that define and influence poverty and these cannot be looked at in isolation.

At present, there are two major factors causing or exacerbating the effects of poverty on people in West Lothian:

<p><b>The Ongoing Impacts of Economic Crisis</b></p> <ul style="list-style-type: none"> <li>• Latest available figures show the total Jobseekers Allowance claimant count in West Lothian to be 4449<sup>ii</sup>.</li> <li>• This figure shows a decrease in claimants from the same period</li> </ul>	<p><b>The Effects of Reforms to the Welfare System<sup>vi</sup></b></p> <ul style="list-style-type: none"> <li>• Total estimated loss of income in West Lothian due to welfare reform stands at £57 million per year</li> <li>• Changes to Incapacity Benefit are set to cause the biggest loss</li> </ul>
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<p>in 2013 when there were 4480 people on JSA.</p> <ul style="list-style-type: none"> <li>• Average gross weekly earnings for West Lothian workers are £478 per week. This falls below the Scottish average of £498 per week</li> <li>• Latest youth unemployment figures in West Lothian in May 2013 showed 1290 18-24 year olds were out of work on Jobseekers Allowance. This equates to 8.5% of the population, higher than the Scottish average of 6.9%<sup>iii</sup></li> <li>• Youth unemployment has decreased since the same period in 2012 when 1385 (9.1%) young people were looking for work.</li> <li>• A 'poverty premium' continues to exist which means that people on a low income are paying more for goods and services. This is either because they are unable to access the best tariffs and payment methods for utilities or because they rely on easy access credit with high rates of interest. It is estimated that low income families pay on average 10% more than higher earning counterparts<sup>iv</sup>. This can equate to £1280 extra expenditure per year for a typical low income household<sup>v</sup>.</li> </ul>	<p>of income in West Lothian. Claimants stand to lose £16 million per year, an average annual loss of £3478 for each affected person.</p> <ul style="list-style-type: none"> <li>• Loss of Disability Living Allowance accounts for approximately £6 million in lost income per year for 1900 claimants. This equates to a reduction of income of £3157 per claimant.</li> <li>• Tenants in both the social and privately rented sectors are set to lose approximately £4.2 million per year due to Housing Benefit reforms. Local Housing Allowance reforms will cost each claimant an average of £800 and social tenants each look set to lose £462 per year due to under-occupancy rules.</li> </ul>
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## Notes

- 1) As highlighted above, the Welfare Reform Act 2012 is set to have a substantial impact on West Lothian residents who stand to lose approximately £57 million per year. Claimants of health related benefits such as Disability Living Allowance and Incapacity Benefit look to be the hardest hit with an annual loss of approximately £22 million. Recent changes to Housing Benefit are likely to have the most widespread impact with an estimated 6000 claimants being adversely affected by the reforms, resulting in an annual loss of around £4.2 million. In real terms, this means a drastic reduction of income for thousands of people with many losing their entitlement to benefit altogether.
- 2) In West Lothian, areas of deprivation can be found over a relatively wide area due to dispersed urban settlement patterns. For this reason, the Scottish Index of Multiple Deprivation does not provide a true and accurate picture of deprivation. Although 13 datazones in West Lothian were identified as being in the top 15% most deprived in Scotland<sup>vii</sup>, it could be argued that this does not take into account small pockets of deprivation in more rural areas. It is important that all residents who are living in poverty or deprivation benefit from this strategic intervention, particularly following a period of severe economic downturn which has left more people facing financial insecurity. As such, geographical location has had a relatively minor influence on strategy development.

## **What is Poverty?**

The UK Government is committed to eradicating child poverty and is underpinning this with legislative changes. We will update the strategy in line with new legislation as appropriate.

The Scottish and UK Government use household income as a measure of poverty. Those, whose household income is below 60% of the UK median, are considered to be living in relative poverty; if income is below 50%, they are defined as living in absolute poverty.

However, to enable us to recognise issues relating to poverty and better understand its impact in West Lothian, a more holistic interpretation is required.

“Individuals, families and groups in West Lothian can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, or are at least widely encouraged and approved, in the societies in which they belong”<sup>viii</sup>.

This definition allows us to acknowledge that poverty is about more than income. Poverty has a direct impact on our health, well-being and quality of life. It can also limit our access to advice and support, limiting opportunity, and can cause social isolation and diminish hopes and aspirations. This definition also allows us to recognise that poverty can affect people regardless of their individual situation.

## **A Poverty Profile of West Lothian**

- West Lothian has a total population of approximately 172990 and is among the fastest growing, youngest populations in Scotland<sup>x</sup>.
- In 2012, 13 out of 211 datazones in West Lothian fall into the 15% most deprived in Scotland as measured through the Scottish Index of Multiple Deprivation. This shows an improvement from 2009 when 19 datazones were among the 15% most deprived<sup>x</sup>.
- Latest available figures, from May 2013, show that there are currently 4449 Jobseekers Allowance (JSA) claimants in West Lothian. This represents a slight decrease in claimants from the same period in 2012 when there were 4480 people claiming JSA.<sup>xi</sup>
- Unemployment amongst 18-24 year olds is slightly higher than the Scottish average of 6.9% with 1290 (8.5%) young JSA claimants in West Lothian in May 2013. However this figure has decreased from the same period in 2012 when there were 1385 young unemployed people (9.1%)<sup>xii</sup>
- There are approximately 17950 working age benefit claimants in West Lothian. This includes people who are not able to work and are claiming Income Support or sickness benefits such as Employment & Support Allowance<sup>xiii</sup>
- West Lothian has a population of approximately 28837 people of pensionable age. Within this population 14% also receive additional benefits in the form of Guarantee Pension Credit<sup>xiv</sup>
- Latest available figures from 2011 show that 13% of the West Lothian population, around 22488 people, are defined as living in income deprivation. This is an improvement on 2009/10 when this figure extended to 16% of the total population.<sup>xv</sup>
- 8800 disabled people in West Lothian rely on Employment and Support Allowance or Incapacity Benefit as the main or major source of their income.<sup>xvi</sup>

- 12,270 disabled people rely on Disability Living Allowance to meet the extra costs associated with their illness or disability. It is estimated that these claimants will lose over £6 million each year due to the change to Personal Independence Payment<sup>xvii</sup>
- The average life expectancy of men living in the most deprived areas in West Lothian is 73.4 years. Men living in the least deprived areas can expect to live to 76.7 years. A woman born in the most deprived areas has a life expectancy of 76.9 years compared to 80.2 years in the least deprived areas.<sup>xviii</sup>
- There is a greater prevalence of mental ill health, coronary heart disease and early deaths from cancer in areas of multiple deprivation. The lead cause of death in West Lothian is cancer followed by circulatory disease.<sup>xix</sup>
- Mothers in these areas are also more likely to smoke during pregnancy and less likely to breastfeed.
- Latest available figures from 2011-2012 show that West Lothian has approximately 20,317 affordable social rented sector homes<sup>xx</sup>.
- In March 2013, there were 320 households living in temporary accommodation. 225 of these households included children.
- During 2012-2013, there were 1067 households assessed as being homeless.

## **Tackling Poverty in West Lothian**

Although low disposable income is the main cause of poverty, it would be wrong to view it purely as a lack of money. The reality for those living in poverty is far more complicated and often, they face a multitude of problems with no immediate or obvious solutions available. Cause and effect of poverty become intertwined and impossible to define. The strategy recognises that people experiencing financial difficulty often fall into three distinct categories:

**Skint:** This group encompasses people in crisis. Severe debt and difficulty accessing benefits tend to lead people to crisis point where people cannot afford even the basic essentials.

**Surviving:** These people are just getting by. In many cases, they are struggling to make ends meet on low wages or benefits and are having difficulty meeting the costs of maintaining their home.



**Saving:** This group is made up of individuals with a comfortable income, but who struggle to make provision for their future. Savings goals and long term aspirations such as educational attainment are often hampered by difficulty planning financially for the future.

## **Our Priorities**

- **Economy/ Income**

The recession has seen a downturn in the local economy. With less money to spend business are suffering and there is a decrease in income for investment. The continually rising cost of living is not being reflected in wages or benefit rates and welfare reforms only look set to further compound this problem. A holistic approach to income maximisation is required to address the struggle to make ends meet.

- **Employability/ Economic Development**

Following a deep economic recession, employment is not easy to come by for many people. Being equipped with the skills, knowledge and confidence to sustain and secure employment is fundamental to improve life chances for individuals seeking work and for their families. This is particularly important as the government aims to 'make work pay', by ensuring people in work are better off than being unemployed and is likely to see an increase in people looking for work.

- **Housing**

A secure warm home is something that many people take for granted. Affordability and sustainability of housing can be a daily struggle for those living in poverty. Keeping up with rent, upkeep of a house and making sure the home is well heated and insulated can be incredibly difficult with very little money to do so.

This situation is exacerbated by welfare reforms that decrease the amount of housing benefits paid to some tenants in social housing, with many tenants struggling to cover the shortfall they are now expected to pay.

Reductions in the amount of rental income will threaten investment in new or existing housing stock and in areas targeted for regeneration.

- **Health**

There are irrefutable links between poverty and ill health. Although Scotland's overall health is generally improving, this is happening at a slower rate among the poorest in society, and so the gap between rich and poor is widening. Mental illness, drug and

alcohol abuse and 'killer diseases' such as heart disease are more prevalent among those living in poverty and life expectancy is lower for the poorest people<sup>xxi</sup>.

- **Education**

The educational achievement gap between society's richest and poorest is apparent from early years. Qualification levels are significantly lower among those living in poverty and school leavers living in the most deprived areas are less likely to move on to positive destinations<sup>xxii</sup>. A good standard of education is essential to secure well paid employment, further learning or training opportunities and avoid falling into the poverty trap. However the welfare reforms will hit some of the poorest families and could have an impact on both children's general well-being and their learning and attainment at school.

- **Community**

People living in poverty are less likely to be able to fully participate in their communities because many simply do not have the disposable income needed to take part in clubs, events or activities in their area. People living in the most deprived areas are more likely to be isolated, experience anti-social behaviour and to feel unsafe in their neighbourhood. Problems such as vandalism, litter, noise disruption and drug dealing are more common in deprived areas and, as a result, ill feeling towards such areas is reinforced<sup>xxiii</sup>.

- **Inequality**

The loss of income will hit particular groups hardest, including low income families, people with disabilities and those with larger families.

## **Who is Affected by Poverty**

Whilst this strategy recognises that any individual can be affected by poverty at any point in their lives, it is important that intervention is targeted at the people most in need.

The strategy will adopt the West Lothian life-stages model, which considers the five life stages; early years, school age, young people in transition, adults of working age and older people. This highly effective approach is not only focussed and cost effective, it also ensures early intervention to minimise the impact of poverty at any life stage.

## Impact of poverty

### **Case Study 1: Single Person**

*Mr P is a 33 year old single man with ongoing mental health problems. He was living in private rented accommodation in his hometown near his family who provide him with substantial emotional support and day to day assistance.*

*In 2012, Mr P received notification that he would be affected by Local Housing Allowance changes causing him a loss of benefit of £8 per week. As Mr P's budget was carefully accounted for, he was afraid that he would be unable to afford the shortfall in his rent once the change came into effect. A Discretionary Housing Payment was secured to top up his shortfall and cover Mr P's rent and he was re-housed by a local housing association in a 2 bedroom flat close to his family where he would face no rent shortfall.*

*In April 2013, Mr P was contacted again to notify him that, due to new under-occupancy rules, he faced a 14% reduction in his Housing Benefit payments. Mr P stood to lose £10 per week, a sum he could not afford to pay towards his rent. Due to the level of support Mr P requires from his family, including overnight stays, he was able to make a request for his second bedroom to be disregarded*

**Mr P had to deal with disruption to his home life on two separate occasions. He had to adjust to living in a new property and faced uncertainty over his ability to pay his rent and security of his tenancy. Mr P has now had his second bedroom disregarded and has the ongoing support of his family to help him through this chaotic time in his life.**

### **Case Study 2: Family**

*Mr and Mrs F live in a 4 bedroom private rented house with their 7 children. They have a joint claim for Jobseekers Allowance which pays £112.15 per week and they also receive weekly allowances of £100.70 Child Benefit and £377.31 Child Tax Credit. The couple receive Local Housing Allowance of £176.89 per week to help towards the cost of their rent.*

*Mr and Mrs F have a total benefit income of £767.45 per week. Under new rules, an overall benefit cap will restrict them to a maximum income of £500 per week which Mr and Mrs F exceed by £267.45 per week. Current rules mean that any income above the cap is deducted from housing benefit. As Mr and Mrs F's housing benefit entitlement is less than their excess income, their current award is reduced to just 50p per week, the minimum entitlement to housing benefit.*

*When Universal Credit is introduced in this area, Mr and Mrs F stand to have the extra £91 per week deducted from their overall Universal Credit payment.*

**Mr and Mrs F face an immediate income drop of almost 25% and by the time they move onto Universal Credit, their current income will have been cut by more than one third. With a large family, they are likely to struggle to meet the cost of day to day essentials such as clothing and footwear for their children and food shopping. Mr and Mrs F may also be at risk of homelessness if they are unable to keep up with their rent payments.**

### **Case Study 3: Older Person**

*Mrs C is 60 and has not yet reached her state pension age. She works part time and has her income supplemented by weekly Working Tax Credit of £39.*

*Mrs C lives with her 21 year old son in a 3 bedroom council house which she describes as cold and damp, costing a fortune to heat. She was recently offered a house move to a newly built 2 bedroom property in the same town. Mrs C faced a dilemma about whether or not to move as her current income would be stretched either way.*

*In her 3 bedroom property, Mrs C faced a 14% under-occupancy charge plus a non-dependent deduction to reflect her son's income. In the new build, although Mrs C would not face the under-occupancy charge, the overall rent was higher and she would need to find money to cover the cost of moving.*

**Although Mrs C decided to move to the new property she was offered, she still faces uncertainty over her future. If her son moves out before Mrs C reaches her pension age, she will face the under-occupancy charge again and she now needs to budget for a higher rent charge.**

A range of affected groups and individuals have been consulted. An analysis of their comments shows:

#### **Income:**

- 52% of people cited their main income as wages from employment, yet over one third of respondents said they were either struggling to make ends meet or living in poverty. This shows an overlap of around 20% of people who work but are still experiencing poverty.
- 31% admit they regularly borrow money simply to make ends meet and 11% often miss payments and have problems with arrears.

*'I work a couple of part time jobs and got paid yesterday. After immediately paying all the essential bills I can't believe how little is left over to buy food'*

*'I have been homeless and am now in my first tenancy. I know I will struggle with monthly budgeting. I hardly eat at the end of each fortnight as it is. I don't smoke or drink and I don't buy excessively. I just don't have enough'.*

*'I know how hard it is to live on little money and how much simple bad luck, a poor background and difficult upbringing can affect a situation. I know that people think I just use the benefit system but they have no idea about my life and seem not to want to know.'*

### **Employability:**

- 12% felt that increased employment opportunities and employability skills were the best way to tackle poverty.

*'I want to work but have to stay home to take care of my young daughter. My wife works full time but we can't afford childcare and have no family support in the area. So I stay home but I am unable to fulfil my own career goals.'*

*'I have worked in the same job for 10 years. When my husband died suddenly I really struggled to afford childcare. Even with tax credits I still need to find 30% of the bill. I was told to get help from family but all my family are at work too.'*

*'I have had to turn down work because I can't get an early enough bus'*

### **Housing:**

- 41% struggle to afford their gas and electricity bills.
- 24% spoke of housing problems including rent arrears, disrepair and overcrowding.
- 36% felt it was a struggle financially to keep up with the maintenance of their homes.

*'I can't afford to buy carpets for my house as any extra money goes towards paying for extra heating or clothes for the kids'*

*'My boyfriend lives in a 2 bedroom flat and has his son to stay every weekend. Sometimes his son stays through the week as well but he has already been told he needs to pay the extra bedroom tax. He doesn't know how he will manage this.'*

### **Health:**

- 17% defined themselves as disabled. One third of respondents spoke of health issues, describing their overall health as 'fair' or worse.
- 10% felt they would like more help to live a healthy lifestyle through food co-ops, help to quit smoking and cheaper exercise being more easily accessible.

*'I often ask myself if I can afford a proper dinner tonight. I often opt for beans and toast so that my children can eat the meat and vegetables. I stopped smoking months ago so that I can spend that money on healthier food.'*

*'I am paralysed from the waist down and have been told I need to look for work. I have tried in the past but can't find anything flexible enough.'*

### **Education:**

- 20% felt their standard of education was 'fair' or worse.
- 26% had plans to further their education in some way, either through college or university, vocational training or apprenticeship.
- 7% felt that the best way to tackle poverty is through better financial education.

*'I can't read the letters I receive about my benefits and feel too embarrassed to ask for help. I wouldn't be comfortable asking for help with online forms at a library as then everyone would know I can't read without help'*

*'I am 17 and never learned any practical cooking skills at school.'*

*'It would be very useful to have a practical tool to use for people who struggle to budget an extremely small amount of money'*

### **Community:**

- Half of all people asked said they were regularly or occasionally involved in community groups or events.
- 5% said that the cost and accessibility of public transport was a big issue for them.

*'I went along to a local event and discovered I am entitled to more benefits than I realised'*

*'A friend encouraged me to go along to a coffee morning at my local family centre. It has been my lifeline through bereavement, job loss and more but I am only able to join in because I feel welcome, not judged.'*

## **How the Strategy Fits In With Outcome Agreements**

This strategy represents a shared vision between West Lothian Council and its partners to deliver targeted and appropriate intervention in order to alleviate poverty in a preventative manner.

The strategy adopts the three priorities set out in the Life Stages programme, which has been adopted across the Community Planning Partnership (CPP):

- **Targeting services to reduce inequalities**
- **Shifting resources upstream to deliver preventative services**
- **Ensuring that we obtain the maximum impact for our expenditure**

Achieving Positive Outcomes is the new converged Single Outcome Agreement (SOA) and Community Plan for 2013-2023. It sets out the

vision of the CPP – “we want to provide an improved quality of life for everyone that lives, works and does business in West Lothian” – as well as the aspirations for West Lothian and the outcomes we want to achieve for our communities. The SOA sets the strategic direction upon which the plans and strategies of partners should be based.

In the development of Achieving Positive Outcomes, key priority areas were identified and translated into local outcomes for West Lothian. These priorities and outcomes closely relate to the six Better Off themes and the overall strategy is linked to the core theme of the SOA, 'Tackling Inequalities'. The SOA also has a strong focus on early intervention, prevention, understanding place and community engagement. The anti-poverty strategy cuts across the whole SOA and is a key enabler for achieving our outcomes.

The vision and aspirations outlined in 'Achieving Positive Outcomes' have been adopted by the strategy and the SOA was used to inform and develop the anti-poverty strategy outcomes. High level indicators included in the action plan were taken from the SOA in order to maximise impact.

## **Outcomes**

The overall outcome of the strategy is that poverty in West Lothian is reduced, using early intervention, preventative measures and more targeted resources to achieve the biggest long term impact.

To encourage more targeted intervention, there are a number of outcomes relating to the strategy priorities:

### **Economy/ Income:**

**Outcome 1: West Lothian citizens are less at risk of financial exclusion as a result of having their disposable income maximised.**

*Example Action:*

People affected by welfare reform have access to financial advice and income maximisation checks.

**Outcome 2: West Lothian adults are empowered to make responsible financial decisions and be more economically active.**

*Example Action:*

Children and families will receive incentives to begin saving through the Credit Union Schools Development Project

### **Employability/ Economic Development:**

**Outcome 1: West Lothian residents have the ability to secure and sustain employment.**

*Example Action:*

Access2Employment will implement a pilot graduate work experience programme

**Outcome 2: Young people increase their participation in employability programmes and are able to engage effectively in employment and training opportunities.**

*Example Action:*

Skills Development Scotland will deliver Career Information, Advice and Guidance (CIAG) services to unemployed young people with a particular emphasis on My World of Work

### **Housing:**

**Outcome 1: People in West Lothian can find a suitable place to live and have affordable, quality housing options available to them that are sustainable in the long term.**

*Example Action:*

West Lothian Council and partners will build new affordable homes in the social rented sector.

**Outcome 2: West Lothian residents are less at risk of fuel poverty through increased knowledge and understanding of energy issues and support to budget better.**

*Example Action:*

People save money on fuel as a result of home visits in relation to heating use advice and signposting for grants, better tariffs and payment options.

**Outcome 3: Housing conditions in West Lothian are improved in both the social rented and private housing sectors.**

*Example Action:*

Housing quality in West Lothian will be improved. Housing in the social sector will meet Scottish Housing Quality Standards.

### **Health:**

**Outcome 1: People have access to affordable food options.**

*Example Action:*

All primary school children and secondary school pupils entitled to free school meals will be provided with a free, healthy breakfast.

**Outcome 2: Adults have the confidence and ability to lead a healthy lifestyle on a budget for themselves and their children.**

*Example Action:*



'Get Cooking' and 'Wean the Weans' courses will be delivered in target areas.

**Outcome 3: People live longer, healthier, more independent and fulfilling lives.**

*Example Action:*

Vulnerable older people in West Lothian increase their disposable income.

## **Education:**

**Outcome 1: Parents and carers receive the necessary support to ensure their children are ready to start nursery and school.**

*Example Action:*

All school children will have the opportunity to be appropriately clothed by being able to access school and sports clothing through school clothing stores.

**Outcome 2: Children and young people make good progress with educational achievements and attainments and are equipped with the knowledge and skills to proceed to adult working life.**

*Example Action:*

Schools and nurseries will participate in a themed 'Money Week' to support students understanding of budgeting and money management

**Outcome 3: Adult life chances are maximised by improving their educational achievement.**

*Example Action:*

Adults improve financial knowledge, skills and understanding through attendance at relevant Adult Basic Education short courses.

## **Community:**

**Outcome 1: Communities are able to do more for themselves.**

*Example Action:*

Six major financial events, including an annual themed Money Week, will raise financial awareness and deliver financial education to West Lothian residents

**Outcome 2:** Information is effectively communicated to West Lothian residents to enable people to manage their financial affairs.

*Example Action:*

A digital support suite will be set up in Bathgate Partnership Centre and 'floor-walkers' available to provide online support

**Outcome 3:** Ex-offenders are less likely to re-offend by ensuring they are able to fully re-integrate into society upon leaving prison.

*Example Action*

Ex-offenders will be helped towards a stable financial and housing situation allowing them to engage with services offering employability and training activity.

### **Inequality:**

**Outcome 1 :** Aiding larger families who are effected by the benefit cap to a range of services that could improve their financial position.

*Example Action:*

Reviewing the individual situation with families who are affected by the benefit cap, offering them a wide range of services from budgeting to employability, training and education.

**Outcome 2:** Those in extreme poverty are given assistance with housing under-occupancy payments, while being assisted to find longer term solutions.

*Example Action:*

Extra funding has been made available through the Discretionary Housing Fund for claimants affected by 'under occupancy' regulations who are prioritised using the 'hardship' test. They are also supported to look at further options that offer long term solutions.

**Outcome 3:** Assistance is offered to those affected by changes to disability benefits to assist them to improve their financial position.

*Example Action:*

Individuals who will no longer qualify for disability benefit, under the new Personal Independence Payment criteria, will be offered specific assistance relevant to their situation. This will include budgeting advice, up-skilling opportunities and employability services.

## **Implementation of the Strategy**

The strategy will last from 2012 to 2017, with a substantive review in 2013. This review has expanded the scope of the strategy to include Community Planning Partners responses to the issues of welfare reform and financial/ digital inclusion. There are now two action plans underpinning the strategy. The plans will be monitored quarterly and will be updated every year. A report on progress will be delivered to the Community Planning Partnership annually.

The Poverty Alliance will engage with the local community to form a scrutiny panel which will work alongside the Community Planning Partnership. They will have a key role to play in the continuing development of the strategy.

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