



Tackling Poverty Strategy 2023-2028



Foreword

As the current Community Planning Partners Anti-Poverty Strategy 2018-2023 has reached the end of its life, a new **Better Off West Lothian: Tackling Poverty Strategy** has been developed for 2023/24 to 2027/28. In shaping this strategy, we have listened to our residents, our community planning partners and the third sector to help understand the causes and impacts of poverty to ensure that our strategy and aims better reflect the needs of those experiencing poverty and those struggling to get by.

Committed to ensuring that everyone has access to advice, information and access to key services, West Lothian has always been a forward-thinking area and has led the way in many initiatives in Scotland. The first council to launch breakfast clubs for children in schools and develop summer lunch clubs. Innovative community initiatives – including communal fridges and pantries, shared meals and community gardens. We have also been helping to provide a valuable lifeline for those struggling to keep their head above water through crisis support. This work has become even more important following the Covid-19 pandemic and the Cost of Living crisis.

The new reenergised strategy has been developed to enhance and build upon previous work since an anti-poverty strategy was first developed in 2012. The Community Planning Partners Better Off West Lothian: Tackling Poverty Strategy was and still is clear about the need to reduce the inequalities gap and tackle the causes of inequality to mitigate the negative impact on our communities and individuals. West Lothian Council's corporate plan 2023 to 2028 captures priorities that will increase opportunities for all residents, with 'increasing access to affordable housing and mitigating poverty and exclusion in our community to create a fairer society' identified as a key priority within the next five-year plan. The newly refreshed Community Planning Partners Local Outcomes Improvement Plan, focusing on creating skills and jobs; improving health and wellbeing; and creating affordable and sustainable housing, aligns with the council's plan and demonstrates the importance and the commitment of West Lothian Council and its partners to tackling poverty and inequality.

The Community Planning Partnership's Better Off West Lothian: Tackling Poverty Strategy is key to ensuring that residents are offered advice, support, information and the tools to access opportunities which will address the main drivers of poverty:

- increasing income from employment;
- maximising income through accessing social security benefits; and,
- reducing the cost of living.

Working together is a fundamental element of the new strategy. Whilst many of the levers to address the causes of poverty sit at a national level, all community planning partners are committed to working together to tackle the causes and symptoms of poverty within their sphere of influence. The strategy clearly sets out our ambition to work collaboratively to take positive steps to address the financial pressures felt by our residents, ensuring that tackling poverty is at the centre of our work. Our approach is supported by five principles:

- Respect,
- Resilience,
- Person Centred,
- Dignified and
- Sustainable.

In the next five years we will be agile in our approach and, by working together, we can reduce poverty.

I would like to thank everyone who has contributed to the development of the strategy. In particular to people and groups experiencing poverty who have given their time and shared their story, we look forward to working together towards reducing the impact of poverty in West Lothian.



Councillor Kirsteen Sullivan,

Chair of the West Lothian Community Planning Partnership Board







- 4 Introduction
- 5 Our story so far
- 7 What do we mean by poverty?
- 8 Poverty in Context
- 9 Listening to Lived Experience
- 10 Tackling the drivers of poverty
- **11** Poverty and Inequality
- 12 Our Vision for a Better Off West Lothian
- 14 Challenges and Opportunities
- **15 Measuring Success**
- 16 Links with Other Strategies and Plans
- 17 Governance and Reporting
- 19 Appendix A: Information from Consultation
- 21 Appendix B: Endnotes

Introduction

Poverty is more than a lack of money. It acts like a trap, restricting choices and opportunities. The longer someone experiences poverty, the bigger the impact on their life. We believe that everyone deserves to live a life free of poverty and we will strive to make West Lothian a place where people can afford a decent standard of living and have access to opportunities to improve long term financial security.

West Lothian Community Planning Partners are committed to tackling poverty and inequality. Since 2012, we have worked in

partnership to deliver actions to address the drivers of poverty and barriers to financial inclusion. Over the last ten years, we have made significant progress, strengthening partnerships and sharing resources to improve access to advice and support to help people experiencing or at risk of poverty.

Each iteration of the strategy has set out a five-year plan, detailing our priorities and how we will measure success. To support this, an annual action plan is developed, to take forward and track progress of short-term goals.

During the lifetime of our last strategy, we have worked collaboratively to improve access to advice, maximise income and address problem debts, improve access to affordable housing, create opportunities for good quality, sustainable employment, promote access to affordable credit options and provided a range of financial support to help those struggling with the cost of living. There have also been challenges and lessons learnt throughout the delivery of our strategy. The landscape of poverty is ever changing and it can be challenging to predict how wider economic factors might impact the lives and finances of local people. Over the last five years, we have experienced significant events including

a global pandemic that led to millions of people across the UK

1 IN 6 UK ADULTS HAVE NO SAVINGS TO FALL BACK ON IN FINANCIAL CRISIS

being furloughed or having their hours of work reduced and an unprecedented cost of living crisis that has left many people who were previously living comfortably, struggling to make ends meet.

> During the course of 2022 and 2023, we have reviewed and refreshed our strategy. We have reflected on all that has been achieved so far, listened to the voices of people with lived experience of poverty and money worries and considered the changing economy and landscape of poverty. Moving forward, we have developed a five-year plan which has been streamlined to focus on addressing key drivers of poverty; increasing costs of living, lack of income from employment and insufficient income from social security.

We are clear in West Lothian that tackling poverty is not just about addressing a lack of financial resource for people, but also about creating equity of opportunity for households across West Lothian and ensuring that people have the ability, confidence and knowledge to live fulfilled and healthy lives.

AN ESTIMATED 18% OF WEST LOTHIAN WORKERS EARN LESS THAN THE REAL LIVING WAGE ²

FOODBANK USE IN WEST LOTHIAN HAS DOUBLED, AND THE NUMBER OF CHILDREN SUPPORTED BY THE FOODBANK HAS RISEN BY 76%, IN COMPARISON TO FIVE YEARS AGO.³

Our Story So Far

2013 - 2017

First West Lothian Anti-Poverty Strategy.

2019

Child Poverty Reference Group formed

The group lead on the delivery of an annual child poverty action plan and have a duty to produce a Local Child Poverty Action Report.

2020

West Lothian Food Network formed

Network members work to address food insecurity through community food provision including meals and low cost community shops. An interactive map is available for people to find support in their area.

2022

Cost of Living Crisis

By October 2022 inflation reached a 41 year high and peaked at 11.1%. High costs of everyday essentials including food and energy left low income households financially vulnerable.

Many people who were previously able to manage started to struggle with rising costs, leaving them at risk of being pushed into poverty.

2018

Launch of the refreshed Anti-Poverty Strategy 2018 - 2023.

2020

Covid-19 pandemic

Lockdown begins and furlough scheme introduced. Many low income workers face increased risk of poverty.

2021

The cost of living starts to rise. High inflation is driven by factors including:

- Covid-19 pandemic
- Disruption to global supply
- Rising oil and gas prices
- Russian invasion in Ukraine

Living costs soon outstrip wage and benefit increases.

Since 2020, our society has experienced a level of change and uncertainty unlike anything we have dealt with in recent years. Community Planning Partners have had to adapt the way services are delivered and act quickly to support our vulnerable residents and those at highest risk of poverty. Despite challenging and rapidly changing circumstances, we have made significant progress in addressing the drivers of poverty over the last five years.



extra income secured through help to claim entitlement to social security benefits.

£43 MILLION

problem debt has been managed with free advice and support to find the best debt option. £2 million savings on gas and electricity costs through energy efficiency advice, help to find the best deals and support to access financial grants.

B

OVER 4,500 LOANS HAVE BEEN PROVIDED

through affordable credit options, reducing the need for people with low income to use high cost options such as payday lenders.

£5 MILLION

paid to families with low income to help with the cost of food when children are not at school, including during lockdown and school holidays.



Universal Credit refresher and update training delivered to stakeholders and cost of living briefings delivered to front line advice and support staff.

The **Fast Online Referral Tracking (FORT)** system has improved active referrals between advice and support services. Almost 13,000 referrals have been made through the system since it launched in 2019/20.

COST OF LIVING

CONFERENCE organised to bring together services to highlight and share information about support available across West Lothian.

AN ONLINE COST OF LIVING HUB has been

developed to direct people to local support including a community food map and over 40 Warm Welcome community locations that offer an average of 662 hours of access to safe, warm community spaces.

West Lothian Food Network has grown to 47 member organisations and has provided over

4 MILLION MEALS FOR LOCAL PEOPLE

Additional £2.1million provided by West Lothian Council to top up the Scottish Welfare Fund budget to provide support to the most vulnerable houeholds.

West Lothian Council administered payments of £3 per day to cover costs of meals during school holidays, school strikes and other clossures -

SUPPORTING OVER 6,400 PUPILS TO A TOTAL VALUE OF OVER £5MILLION



Over £375,000 has been administered in cash grants to help with rising costs of living. This includes grants for energy costs, essential items, unexpected bills, digital access, the costs of learning for young students and support for unpaid carers.

Over 2,000 people supported to gain skills and confidence to progress into work, education or training and over 200 wage subsidy opportunities for young people created through the **StepsN2Work** programme.

More than 2,750 new members joined local credit unions and have saved an average of £3.7million per year.



A Cost of the School Day working group has been established to share information and good practice around ways to support families with school associated costs.

Community Connections

information hubs established in 12 areas across West Lothian offering weekly drop in sessions to provide information on a range of issues, and refer members of the public to other relevant support.

What do we mean by poverty?

There are four main measures of poverty in Scotland. These indicators are embedded in the Child Poverty (Scotland) Act, and are closely linked to the considerations public bodies are required to make as part of the Fairer Scotland socio-economic duty.

Measure of Poverty	Meaning	Scottish Government Child Poverty Target by 2030
Relative poverty: households with net incomes of less than 60% UK median household income, in the same year	Relative poverty measures how the income of the poorest households compares to average incomes	Less than 10% of children in Scotland should be living in relative poverty
Absolute poverty: households with net incomes of less than 60% of the UK median household income, in the base year (2010/11), adjusted for inflation	Absolute poverty looks at how the income of the poorest households compares to average incomes over time to track how income is keeping pace with rising costs	Less than 5% of children in Scotland should be living in absolute poverty
Persistent poverty: households experiencing relative poverty for three years out of four	The longer someone lives with poverty, the deeper the impact. Persistent poverty tracks how many families have experienced poverty for a significant period of time	Less than 5% of children in Scotland should be living in persistent poverty
Combined low income and material deprivation: households with income of less than 70% of the UK median household income who cannot afford basic necessities	This measure looks at the living standards of low income households and measures how many are unable to afford basic necessities such as housing costs, heating, food and home repairs	Less than 5% of children in Scotland should be living with combined low income and material deprivation

ALMOST 700,000 PEOPLE IN THE UK, INCLUDING 120,000 CHILDREN WERE DRIVEN INTO POVERTY BY THE ECONOMIC CRISIS CASUED BY COVID-19

BY LATEST ESTIMATES FOR 2021/22, ALMOST A QUARTER OF CHILDREN, 23.9%, EXPERIENCE POVERTY IN WEST LOTHIAN.⁴

Poverty in Context

In 2023, a profile of West Lothian tells us that the demographics of poverty are changing.

There are now fewer people claiming out of work benefits and more people in employment than when the first anti-poverty strategy was developed in 2012. Since 2016/17 West Lothian wage growth has been consistently strong and overtaken the Scottish average. At a Scottish level is where slow wage growth has been identified. Underemployment and insecure jobs continue to be key factors for the working age population creating potential for higher levels of 'in

work poverty'. Local unemployment is 3% of the general working age population this rate is 0.5% below Scotland average and 1.0% below UK average. The tightening of labour supply and an ageing workforce can be seen as an opportunity for local people to retrain and upskill. There are now fewer children living in low income households since 2012. However, the latest official child poverty data for Scotland shows that the majority of children living in poverty are in households where someone works.

The number of pensioners claiming means tested top-up benefit Pension Credit has noticeably decreased in West Lothian over the period 2012 to 2018. This may be due to lack of awareness of entitlement or reluctance to claim as there is an estimated £5.3 million unclaimed Pension Credit in West Lothian alone⁵. There is however, emerging evidence of increased post-retirement working at the highest rate since the beginning of the pandemic in 2020⁶. This may be an indication that some older people cannot afford not to work and may contribute to the growing issue of in-work poverty.



West Lothian has 22 data zones in the 15% most deprived in Scotland ¹⁸

89,100

of West Lothian working age population (75%) are in employment ¹⁶

Listening to Lived Experience

Facts and figures about poverty are a valuable source of information but in order to truly understand how people are affected by living with low income, and to inform and influence our strategy we must listen to the voices of people with lived experience.

By listening to our local communities and partners, we heard about the reallife impact of poverty and money worries and learned how choices and opportunities are restricted by low income.

6 6 Keeping afloat is hard. Choosing which bills to pay and playing catch up with the ones you can't... Sacrificing your meal to put food on the table for your children. Trying to explain to your children why they can't have money to go out with their friends or to take them to places such as swimming

• The most difficult thing is not being able to keep your kids fed and warm •

I don't have enough money to actually be able to have a worry-free existence. No financial cushion and society pigeonholes people who are in circumstances that are not of their own making

The most difficult thing about living on a low income is being invited to do things with friends or family and you can't because you can't afford to. It makes me feel so low that I can't do anything, I work 9-5 Monday-Friday. I am working very hard and I have nothing to show for it at the end of the month due to the rise in prices. everything seems to be sky-rocketing

I have a bleak outlook of life. It's never going to get better, is it? We struggle to afford clothing, food, and just scrape by. The rising costs of gas and electricity are frightening. It's a pointless existence Using this feedback, we have updated our strategy to set out how we will work in partnership over the next five years to tackle poverty in West Lothian with a streamlined focus on support for rising living costs, ensuring people have access to advice and entitlement to financial support, and, reducing barriers to work.



To ensure that we do not lose sight of the real-life impact of poverty, we will continue to engage with our panel of volunteer Experts by Experience. This panel is made up of individuals with unique lived experience of living with a low income or money worries. Our experts are supported to have their say and ensure that their voices are heard when it comes to decisions that affect their communities. We will do this through:

- Consultation on topics of interest and poverty trends
- Involvement in events
- Involvement in designing materials to communicate and raise awareness of help
- Access to training and further volunteering opportunities to empower them to act as poverty champions in their local communities
- Direct consultation with children and young people

Our experts by experience panel told us that families find it increasingly difficult to access advice and support out-with their communities due to the cost of travel and lack of childcare. In response partners have committed to delivering services more locally.

Tackling the drivers of poverty

Poverty means different things to different people. Millions of people across the UK can be considered to be living in poverty and, for some, the level of poverty they experience is more extreme than others. Poverty can mean not being able to heat your home, pay your rent or buy essentials for your children, but it can also mean not being able to manage unexpected costs or take part in society like other family and friends do. Poverty can range from people experiencing destitution to those who are just surviving but not able to plan for the future.

In West Lothian, we want everyone to be able to live comfortably, thrive and be free of money worries. To achieve this, we believe that solutions need to take a longer term, preventative approach.

There are many factors that can cause people to experience poverty, acting as drivers that push people further into financial insecurity and act as barriers, keeping people locked in poverty.

Lack of

Lack of income from social security Increasing costs of living

income from employment

Thriving

Able to comfortably afford all outgoings and save for a rainv day

Surviving

Getting by, under pressure. Can't manage unexpected costs

No or low income, not enough to meet basic needs

SKINT

Poverty and Inequality

Some people are more at risk of being swept into poverty than others and once in the poverty trap, may experience additional barriers making it more difficult to break free.

There is no one size fits all solution to poverty, and in order to work towards equality of opportunity, it is vital that our approach takes account of those who are at higher risk of poverty.

As part of our review of our strategy, we have considered how people within certain groups may be disproportionately impacted by poverty and how wider socio-economic factors can create distinct barriers to financial security. This analysis and resulting Integrated Impact Assessment will be used to develop targeted interventions in ways that best suit the needs of those groups.

Unpaid Carers 19

- Unpaid carers earning potential can be limited due to lack of flexible, carer friendly employment opportunities
- 1 in 6 unpaid carers are in debt as a result of their caring role
- Unpaid carers spend a significant amount of their income on energy bills (35%)

Minority Ethnic Groups 23

- Almost half of minority ethnic children in Scotland live in poverty
- In 2019, less than 1 in 10 white workers in Scotland experience underemployment compared to 15% of minority ethnic workers
- Minority ethnic workers are more than twice as likely to be in insecure work than white workers

Disabled People

- 23% of households where someone has a disability experience poverty compared to just 17% of those without ²⁰
- The disability employment rate in 2022 was 52% compared to 82% for non-disabled people.²¹
- On average, disabled households need an extra £975 per month to have the same standard of living as non-disabled households.²²

Young People

- 36% of people in households headed by young people aged 16-24 experience poverty ²⁴
- Young people make up almost 26% of the entire Scottish homeless population, even though they only account for 12% of the nation's total population^{25.}

Some Families²⁶

- 28% of families with children under the age of 4 experience poverty compared to 22% of families with older children
- Lone parents experience the highest poverty rate at 38%

Our Vision for a Better Off West Lothian

We want West Lothian to be a place where all residents can live good lives, make informed choices and reach their full potential. We want a society where no-one has to make the choice between heating and eating, people are free of the constant worry and stress of making ends meet and where all children are safe, happy and healthy. To be closer to reaching these aims by 2028, services in West Lothian will work in partnership to create clear pathways out of poverty and will support individuals and households along their journey to financial security.

Over the next five years, we will work toward our vision for a better off West Lothian by focusing on the key drivers of poverty, providing a helping hand to overcome barriers and improve access to opportunities to improve their skills, financial resilience and employment.

Working collaboratively, our approach to tackling poverty in West Lothian will focus on making the best use of our resources, making services adaptable and accessible for all residents, and sustaining them for future generations. We will strive to tackle stigma and embed a 'no wrong door' approach, meaning that whenever and however a person reaches out for help, they are linked with the services best placed to provide that helping hand. To help achieve this we will look to re-energise existing forums to share resources and encourage co-productions such as the West Lothian Advice Network.

Our approach is supported by the following five principles:

- **Respect:** Treating everyone with respect and valuing everyone's contribution.
- **Resilience:** Helping individuals and households to manage their own affairs and make informed choices and decisions about their life.
- **3** Person Centred: Tailoring services and support to the different needs of all our communities at a time and place that suits them.
- Dignity: Removing barriers that prevent some people from taking part in life, socially and economically. Promoting a society in which individuals and groups are treated fairly and with dignity, and receive a just share of the opportunities that our area has to offer.
- **Sustainable:** Plan our actions for the long term, in an ongoing disc ussion with our residents. Designing and building services, infrastructure and organisations that are affordable and accessible.

Over the five-year period from 2023 -2028 our refreshed Tackling Poverty Strategy aims to:

- protect people in West Lothian from the worst extremes of poverty allowing them to meet their basic needs and live comfortably.
- enable and empower people to access opportunities to become financially resilient through maximising income from social security and moving people towards education, training and employment.
- change the mind sets of those who have negative attitudes towards our most vulnerable residents by reframing how we talk about
 poverty and increasing understanding to reduce the stigma.
- work collaboratively with partners, and use our collective voice to lobby the Scottish and UK Government to bring about change.

Our Priorities

Priority 1 Addressing the Increasing Costs of Living



The cost of basic necsessities is a key driver of poverty and growing financial pressures. In West Lothian we believe that nodbody should go without the essentials. Making sure people can afford to meet their needs including housing, fuel, food, transport and childcare will be a key focus of our strategy going forward.

Outcome 1: People are able to meet their basic needs and live comfortably

Priority 2 Increasing Income from Employment



We know that work is the best route out of poverty for most people, but it can be difficult for people unable to secure and sustain well paid employment that works for them. Addressing barriers through supporting access to training and upskilling and promoting flexible opportunities that suit individuals skills and needs will be a priority over the next five years.

Outcome 2: People are supported to move toward good quality, sustainable employment

Priority 3 Maximising Income from Social Security



Social security benefits are there to act as a support net, yet often people can't or don't access their full entitlement to support to help ease the financial pressures faced by low income families. Our strategy will aim to ensure that everyone can make the most of their money by working to ensure people have access to their full entitlements.

Outcome 3: Maximise income through entitlement to social security benefits and other support

Priority 4 Working Together to reduce stigma and promote available support

We recognise that in order to create an accessible network of support, we need to work collaboratively accross the public and third sector to raise awareness of poverty and reduce the stigma faced by people living on a low income.

Stakeholders work together to share information and best practice to tackle poverty and reduce stigma

These priorities form the framework of the associated action plan, which will be reviewed and developed annually. Progress will be monitored and reported quarterly to the Tackling Poverty Task Force and annually to the Community Planning Partnership Board.

Challenges and Opportunities

Our journey so far has not been without challenge. In particular, the Covid-19 pandemic and cost of living crisis have required us to adapt and change our approach to delivering support, as more and more people began to feel the pressure of a reduced income and increasing costs. Moving forward, our approach to tackling poverty in West Lothian must take account of the significant and unique challenges we face, but also opportunities, including:

Challenges:

- The impact and legacy of the Covid 19 pandemic
- Rise in fuel costs
- The impact of the UK's exit from the European Union
- Ongoing, public service budget constraints
- Continuing national programme of welfare reform
- Low pay, stagnating wages and insecure unsuitable work
- Lack of affordable housing
- Increased cost of living crisis
- Increasing levels of debt
- Demographic changes within West Lothian
- Raising awareness of new Scottish devolved benefits

Opportunities:

- Predicted demographic changes
- Designing services to take into account the predicted growing population
- Addressing the lack of income from employment as a key driver of poverty
- Bridging the disconnect between skills and current employment opportunities
- Addressing the disproportionate rising costs
- Barriers associated with living with a disability or having a caring responsibility
- Tightening of labour supply and an aging workforce present an opportunity for local people to retrain and up skill

Moving forward, it is important that we embrace the opportunities that come with change; making the most of digital advancement to improve access to services, building on the strong sense of community that emerged during the pandemic, and continuing to strengthen our successful and valued partnerships between Community Planning Partners and the Third Sector, to improve the customer journey for people in need



Measuring Success

As we move forward, we will work toward our outcomes through a range of actions, working collaboratively to target resource and develop best practice. We will monitor the progress of our interventions over the next five years in order to reflect on achievements, review the current poverty position and adapt our approach as needed.

Performance Indicators

A suite of key performance indicators will be developed and monitored over the lifetime of the strategy. This will allow us to track the impact of the strategy as it progresses and identify any new trends or gaps to be addressed. Performance indicators might include:

- Number of people with income maximised through entitlement to social security benefits and total value of financial gain
- Number of people supported with debt advice and total value of debt successfully managed
- Number of people who progress to positive destinations following employability advice
- Number of positive outcomes for people facing homelessness
- Total number and value of loans from affordable lenders
- Total number of credit union members and value of member savings

Economic Indicators

Annual indicators that provide insight into the landscape of poverty and emerging trends. These will be monitored and used to inform the development of annual action plans including:

- Percentage of children in poverty
- Percentage of the population earning less than living wage
- Percentage unemployment/ youth unemployment
- Percentage of the population who experience fuel poverty/ extreme fuel poverty

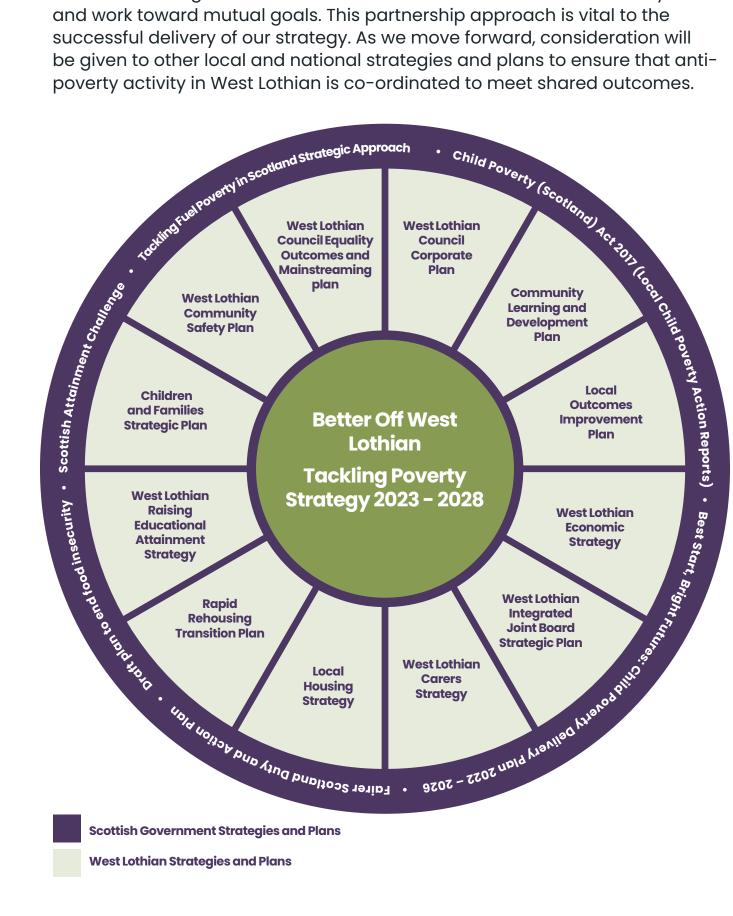
Annual Action Plan

We will monitor and report regularly on performance indicators and economic data to identify new trends or areas for improvement. We will also carry out regular horizon scanning activity to stay up to date on emerging issues and changes to legislation that may impact poverty in West Lothian. Community Planning Partners will work together to produce and deliver an annual action plan comprised of:

- Targeted activity to support those at highest risk of poverty and financial exclusion
- Innovative new approaches to tackling poverty, including opportunities for joint working
- Activity in response to wider economic issues such as increasing costs of living
- Links with locality plans to address issues of importance within local communities
- Activity to align local support with national plans to address the wider causes and impacts of poverty, such as the Best Start, Bright Futures: tackling child poverty delivery plan, the Tackling Fuel Poverty in Scotland plan and the Scottish Governments Plan for Ending the Need for Food Banks.

Links with Other Strategies and Plans

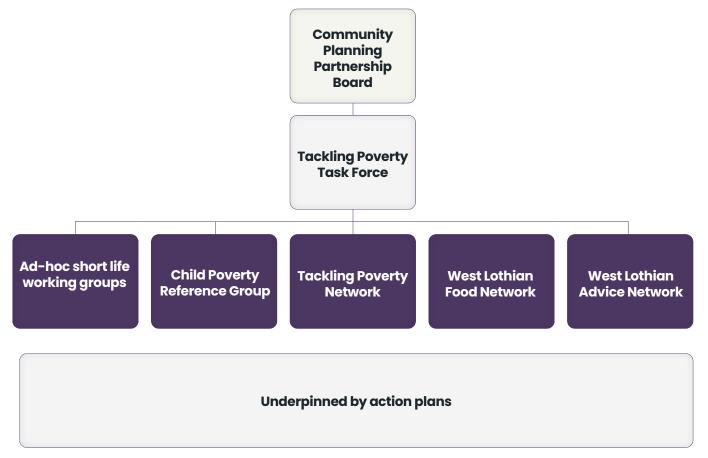
West Lothian is an area with strong partnerships, where organisations and services work together to share information and resources and identify and work toward mutual goals. This partnership approach is vital to the successful delivery of our strategy. As we move forward, consideration will be given to other local and national strategies and plans to ensure that antipoverty activity in West Lothian is co-ordinated to meet shared outcomes.



Governance and Reporting

The Tackling Poverty Strategy has a clear structure of accountability. The Tackling Poverty Task Force will continue to be responsible for overseeing the strategy and considering what will make the biggest difference in our communities. Membership of the Task Force will be regularly reviewed to ensure representation for everyone with a role to play in making the strategy a success.

Delivery of the strategy will be supported by a number of networks and working groups. These groups will each focus on specific areas of concern such as child poverty and food insecurity. Each area of focus will be underpinned by action plans, progress of which will be regularly reported to the Task Force.



As we deliver this strategy, West Lothian Community Planning Partners will face significant challenges from budget constraints and the changing economy. Moving forward, we remain committed to working together to make the best use of our combined resources to help people facing poverty.

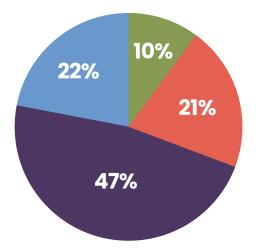
This renewed focus and commitment would not be possible without the strength of partnership between local services and communities. Those with lived experience will be involved and represented in decisions that affect them through strong links with community plans and lived experience panels, supported by a supportive network of services and organisations all working toward our vision for a Better Off West Lothian.



Appendix A: Information from Consultation

Consulting with the public and groups in communities has been important to help us understand the issues and concerns of local people. Feedback, ideas and suggestions from this consultation process has helped us understand how people are affected by the rising cost of living, what type of support could help ease the financial pressures people experience and how we can work together in West Lothian to tackle poverty.

Participants were asked to tell us about their own financial situation. Most people who responded would consider themselves to be currently surviving and just keeping afloat but unsure of their financial security should they experience a sudden change in their circumstances or face a sudden cost.



SKINT - very low or no income: cannot afford basic essentials such as food or clothing.

STRUGGLING - low income: cannot afford to keep up with regular payments such as rent, council tax or gas/electricity. May need to borrow money or rely on family/friends to make ends meet.

SURVIVING - just keeping afloat: enough income to meet basic living expenses and pay bills but unexpected costs or changes such as repairs, illness/injury or a relationship breakdown would be likely to cause real financial problems.

SECURE - good income: can afford all outgoings with enough to cushion for unexpected costs. May be able to save regularly or afford extra costs such as holidays and leisure activities.

Barriers to Financial Security

All respondents were able to tell us about experiencing financial difficulty, whether that is currently or in the past.

Understanding barriers to financial security plays an important role. Through our consultation we learned that people feel strongly that rising costs and lack of income from employment are major factors.

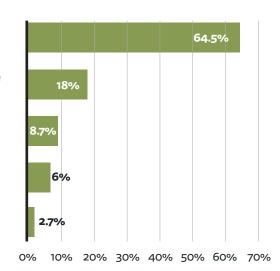
Rising costs that outstrip wage increases

Lack of suitable and sustainable employment opportunities

Lack of relevant services and financial support

Difficulty managing money and budgeting

Other



Aims and Priorities

View and opinions on what the strategy should aim to achieve and what areas should be prioritised going forward showed strong emphasis on:

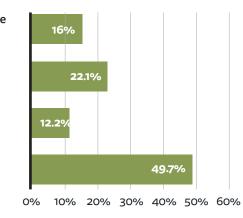
- Half of respondents to our survey identified protecting people from financial crisis and destitutionas being their top aim for the strategy, and over 90% placed it in their top 3
- Preventing people on the margins of poverty from falling into poverty
- Providing access and support with basic necessities such as food and energy

Empowering people experiencing poverty to increase their chances of living a poverty-free life

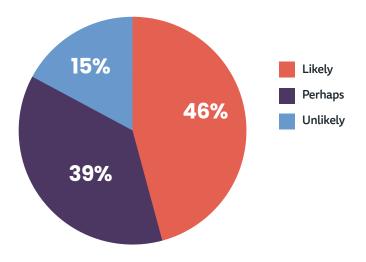
Services work together to create and promote opportunities to reduce poverty

Preventing people on the margins of poverty from falling into poverty

Protecting people currently experiencing poverty from financial crisis or destitution



How likely would you be to use or recommend local services for people with money worries?



Access to services and support

We learned from our consultation that people are aware of a large range of the support and services that are available, but over half of respondents (57%) felt these services are not always easy to access. Some of the reasons or suggestions they gave around this are;

- Perceived stigma or fear of judgement when reaching out for help and support
- Lack of financial support available to people in paid work, who are not entitled to benefits but are living on the margins of poverty
- Access to services in local communities and difficulty in traveling to access services

Appendix B: Endnotes

Sources:

- 1. Money and Pensions Service
- 2. Office for National Statistics
- 3. West Lothian Foodbank
- 4. Improvement Service Child Poverty Map <u>https://scotland.shinyapps.io/is-Child-Poverty-Map/</u>
- 5. (£5.3 million unclaimed pension credit) Policy in Practice, <u>https://policyinpractice.co.uk/unclaimed-pension-credit-value-by-local-</u> authority
- 6. (post retirement working) Office for National Statistics, People aged 65 years and over in employment, UK <u>Office for National</u> <u>Statistics (ons.gov.uk)</u>
- 7. 20% of West Lothian population experience some form of financial hardship West Lothian Poverty Profile
- 8. 5% are living in more extreme poverty West Lothian Poverty Profile
- 9. 21% of children in West Lothian are living in poverty End Child Poverty Coalition, Child Poverty Statistics
- 18% of West Lothian households are in fuel poverty Scottish Government, Scottish House Condition Survey Supporting documents
 Scottish House Condition Survey: Local Authority Analysis 2017-2019 gov.scot (www.gov.scot)
- 11. 9% of West Lothian Households are in extreme fuel poverty **Scottish Government, Scottish House Condition Survey** <u>Supporting</u> documents - Scottish House Condition Survey: Local Authority Analysis 2017-2019 - gov.scot (www.gov.scot)
- 12. Unemployment is currently 3% **Nomis Web, Labour Market Profile West Lothian** Labour Market Profile Nomis Official Census and Labour Market Statistics (nomisweb.co.uk)
- 13. 0.73 jobs available per working age person **Nomis Web, Labour Market Profile West Lothian**, <u>Labour Market Profile Nomis Official</u> Census and Labour Market Statistics (nomisweb.co.uk)
- 14. £634.50 average weekly pay for full time employment **Nomis Web, Labour Market Profile** <u>West Lothian, Labour Market Profile</u> <u>Nomis Official Census and Labour Market Statistics (nomisweb.co.uk)</u>
- 15. <u>https://data.gov.scot/poverty/</u>
- 16. 89,100 of West Lothian working age population (7% in paid employment West Lothian Poverty Profile
- 17. 3,030 people in West Lothian are receiving Jobseekers Allowance or UC and searching for work West Lothian Poverty Profile
- 18. West Lothian has 22 data zones in the 15% Most Deprived in Scotland Scottish Index of Multiple Deprivation
- 19. Carers stats **Carers UK** <u>https://www.carersuk.org/news/unpaid-carers-spiralling-into-poverty-as-the-cost-of-living-crisis-bites-cutting-back-on-food-and-heating-to-make-ends-meet/</u>
- 20. 23% of households where someone has a disability experience poverty compared to just 17% of those without **Department for Work and Pensions** <u>https://www.gov.uk/government/statistics/the-employment-of-disabled-people-2022/employment-of-disabled-people-</u>
- 21. Disability employment rate in 2022 was 52% compared to 82% for non-disabled people **Department for Work and Pensions** <u>https://</u> www.gov.uk/government/statistics/the-employment-of-disabled-people-2022/employment-of-disabled-people-2022
- 22. On average, disabled people need an extra £975 per month to have the same standard of living as non-disabled household **Scope** 'Disability Price Tag 2023' <u>https://www.scope.org.uk/campaigns/extra-costs/disability-price-tag-2023/</u>
- 23. Minority ethnic groups stats Ethnicity, Poverty and the Data in Scotland' (Joseph Rowntree Foundation) https://www.jrf.org.uk/report/ethnicity-poverty-and-data-scotland
- 24. 36% of people in households headed by young people aged 16-24 experience poverty **Scottish Government, poverty and income** inequality data 2019-22
- 25. Young people make up almost 26% of the homeless population but only account for 12% of the total population **Away Home Scotland** <u>https://www.awayhomescotland.org/youth-homelessness/</u>
- 26. Families stats **Scottish Government** <u>https://www.gov.scot/publications/tackling-child-poverty-priority-families-overview/pages/</u> poverty-rates-amongst-priority-family-types/





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