## More in work rely on national and local benefits

The numbers of people struggling with their household finances is growing in West Lothian – despite the county having a lower unemployment rate than anywhere else in Scotland.

New figures presented to the council show that almost 40 per cent of those in receipt of Universal Credit are actually in work.

And while Universal Credit (UC) is a nationally managed benefit, it has a knock on effect on the costs the council faces in providing other assistance such as help under the Council Tax Reduction Scheme (CTRS).

Both the national UC and the local run council tax reduction scheme have the lowest take-up of any benefits.

Presenting his horizon scan of the economic climate, head of finance at West Lothian Council, Patrick Welsh, told the Corporate Policy and Resources Policy Development and Scrutiny Panel: "Unemployment at local authority level is measured by the proportion of working age people not in work. In West Lothian this is 2.6 per cent for January 2024, which is lower than the Scottish rate (3.8 per cent) and the UK rate (4.2 per cent)."

Earlier the council's Anti Poverty Manager Nahid Hanif told councillors: "The latest UC statistics published by the DWP

state as of January 2024, 17,972 people are in receipt of UC in West Lothian, 63 per cent are not in employment with 37 per cent in work."

The top three areas with the highest level of Universal Credit claimants are Craigshill, Whitburn Central and Dedridge East.

Ms Hanif said: "There are 14,479 households currently in receipt of CTRS which is the highest it has been since September 2021 and it is steadily increasing month on month.

"There are a number of reasons for the increased case load for 2023 to 2024. These include the change in policy by Housing where homeless tenants will now be liable for Council Tax and where the amounts used to calculate someone's entitlement to CTRS have increased substantially compared to their earnings. This means they are likely to now receive more CTRS or are now eligible.

"WLC recognises that this is an area of pressure as currently we had an estimated overspend of £1.149 million as at the end of February 2024. This will continue to be monitored on a monthly basis.

"While the CTRS caseload continues to rise it is worth noting that CTRS has the second lowest take up by customers after Universal Credit," Ms Hanif added.

She continued: "Universal Credit has been identified as the most under claimed social security benefit with an estimated £7.57 billion unclaimed throughout the UK.

"There may be a number of reasons for this, from lack of awareness or stigma to reluctance to claim due to the complexity of the system.

" Lack of income from social security is a key driver of poverty, so the Anti-Poverty Service has introduced a dedicated advisor approach for anyone moving onto Universal Credit to provide support to understand how the benefit works and ensure that income is maximised."

by Stuart Somerville, Local Democracy Reporter