



Challenging Poverty Tackling the System

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The Promise Commitment -Poverty



“There must be a significant, ongoing and persistent commitment to ending poverty”

- The more deprived a family is, the more likely that children will be placed on the CP register or enter the ‘care system’
- Poverty + mental health, domestic abuse, substance use - magnifies the problem



Whole family approach – support to address care needs around poverty, whilst providing strengths based support through a wider family support approach

Corra Promise
Open Call
Funding £50K



Aberlour
Matched
Funding £50K



Project
Funding £100K
Debt Relief
Fund

The Robertson Trust - £359K
3 year funding to deliver systems change across
Tayside
Additional £50K for Debt relief fund

Tayside Family Financial Wellbeing Project – Test of Change

If in our family work, we also address financial hardship and debt will there be better long-term outcomes for families?

Can we persuade funders to support us giving their money directly to families?

Can we influence Local Authorities and other agencies to offer direct financial help to families?

Work with Families - Project Principles

- Families selected for project must be involved in our Family support services in Tayside.
- Have significant financial hardship that impacts on their day to day lives.
- Work in partnership with other agencies first addressing income maximisation to reduce debt.
- Provide funds directly to families to reduce remaining debts e.g, rent arrears council tax debt.
- Support families with their non-financial challenges.

Tayside Debt Fund - Awards made

Total Amount Awarded

£38.3K

Approved Applications

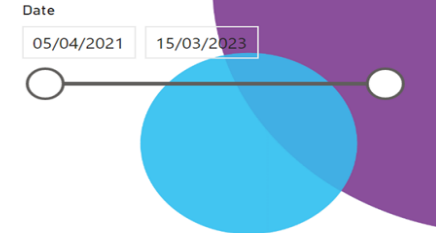
14

Average Amount Awarded

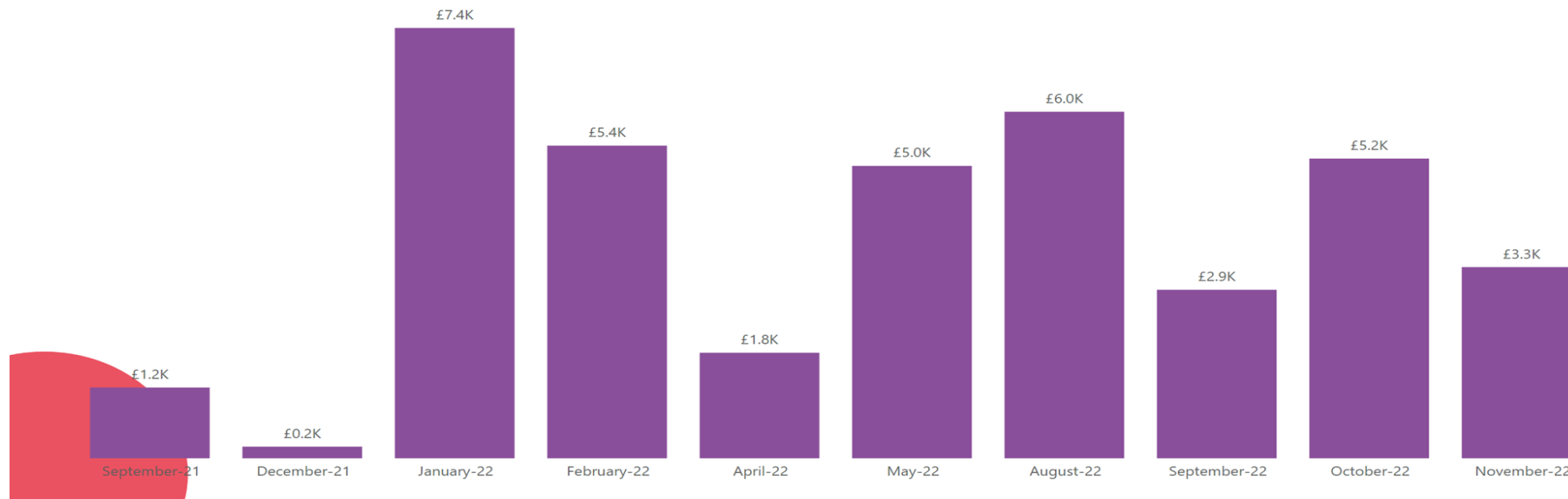
£2,739

Total People Supported

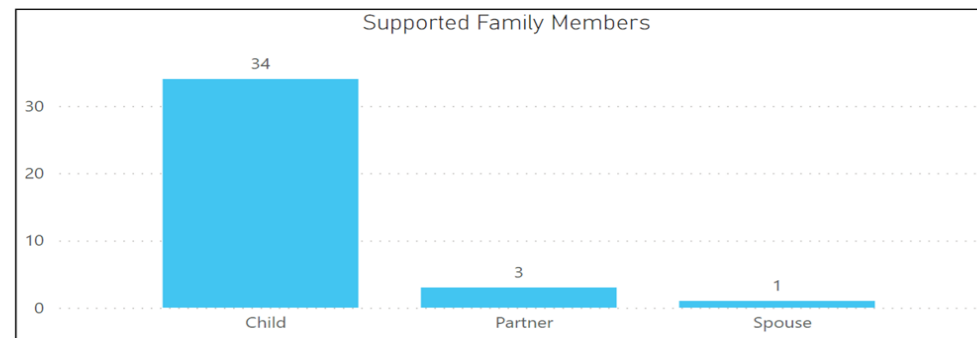
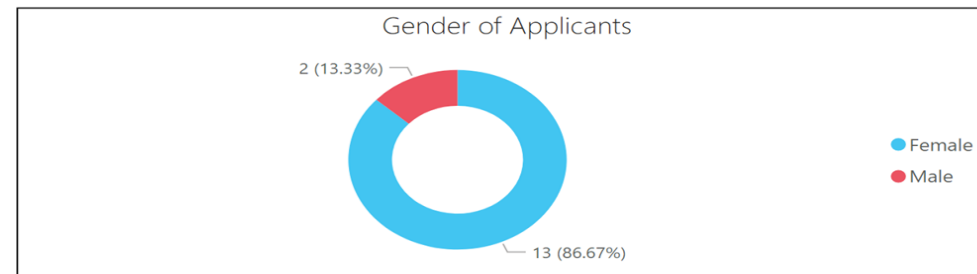
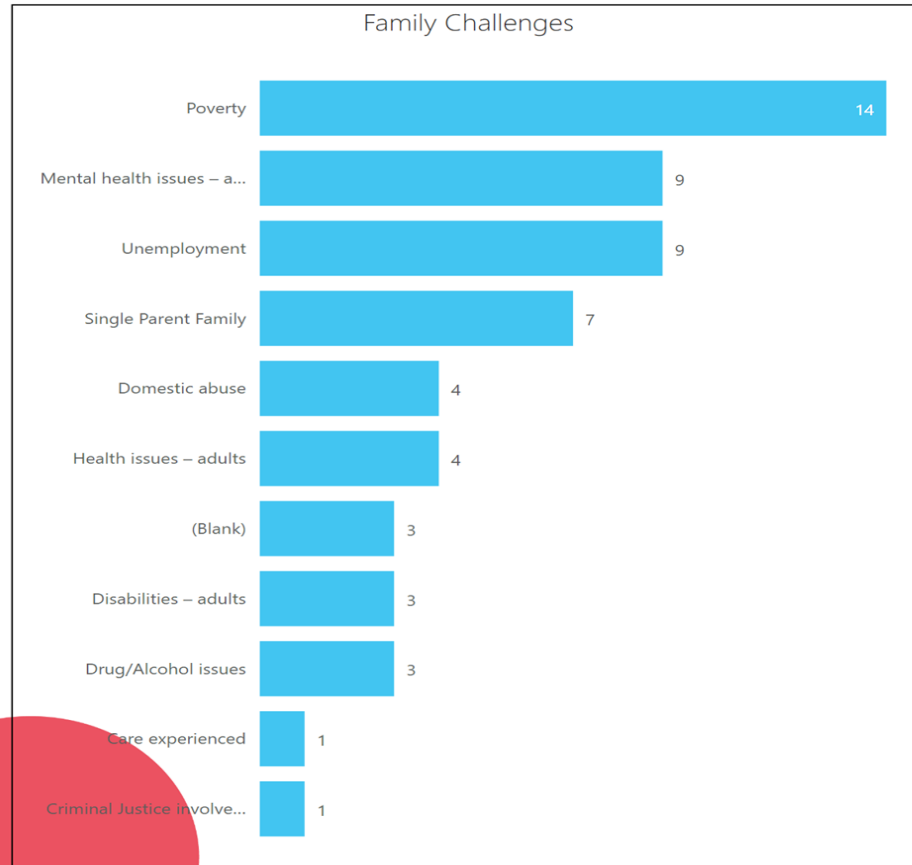
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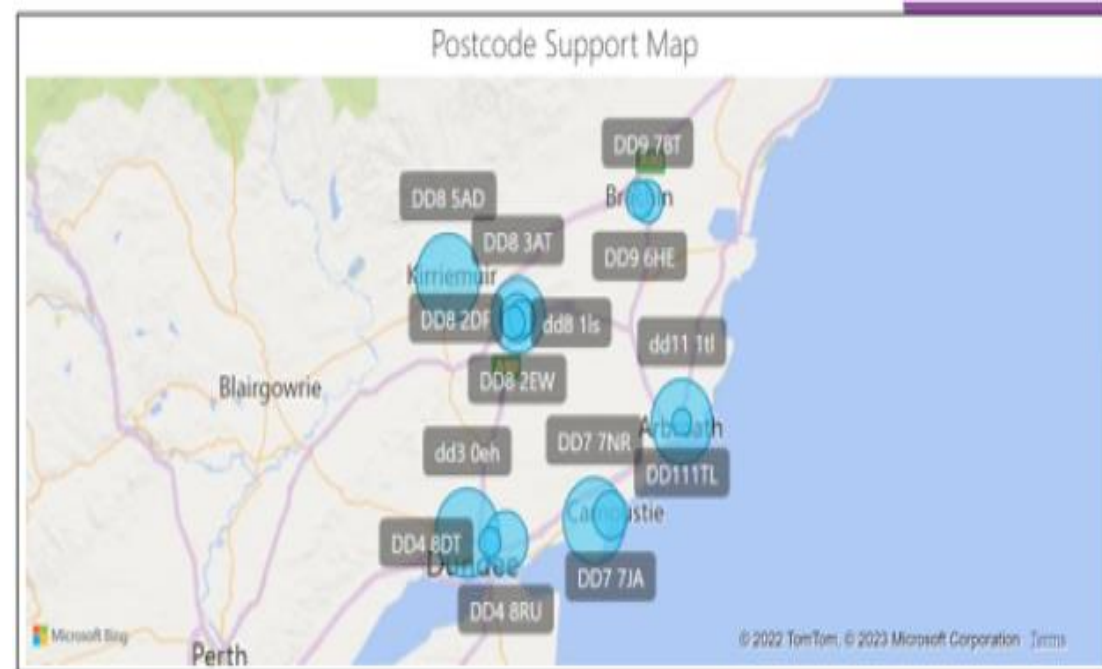
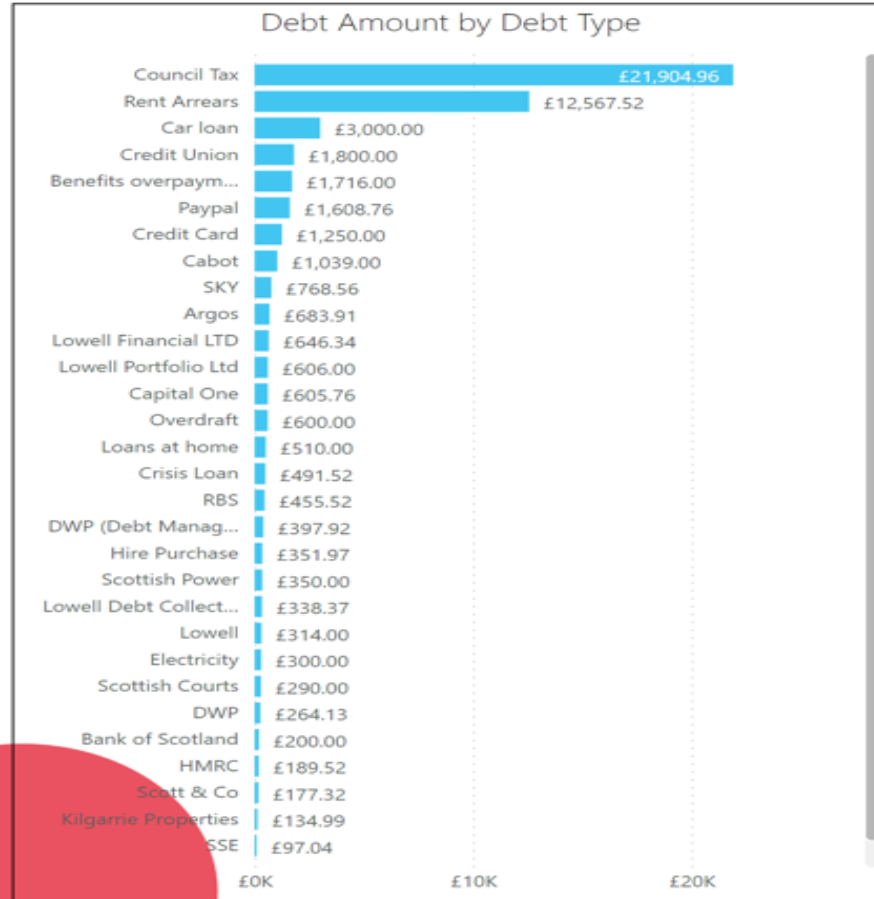
Awarded Over Time

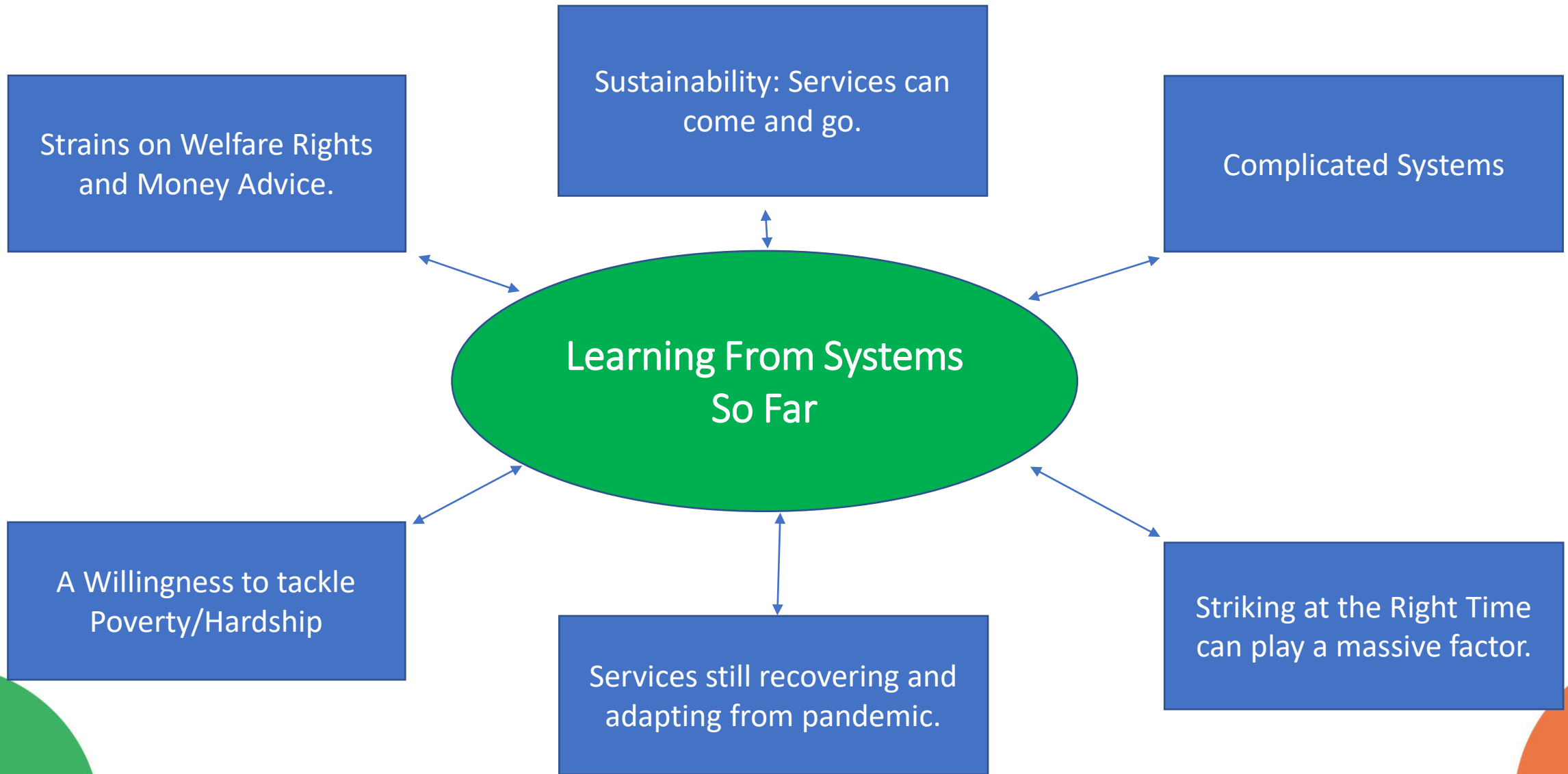


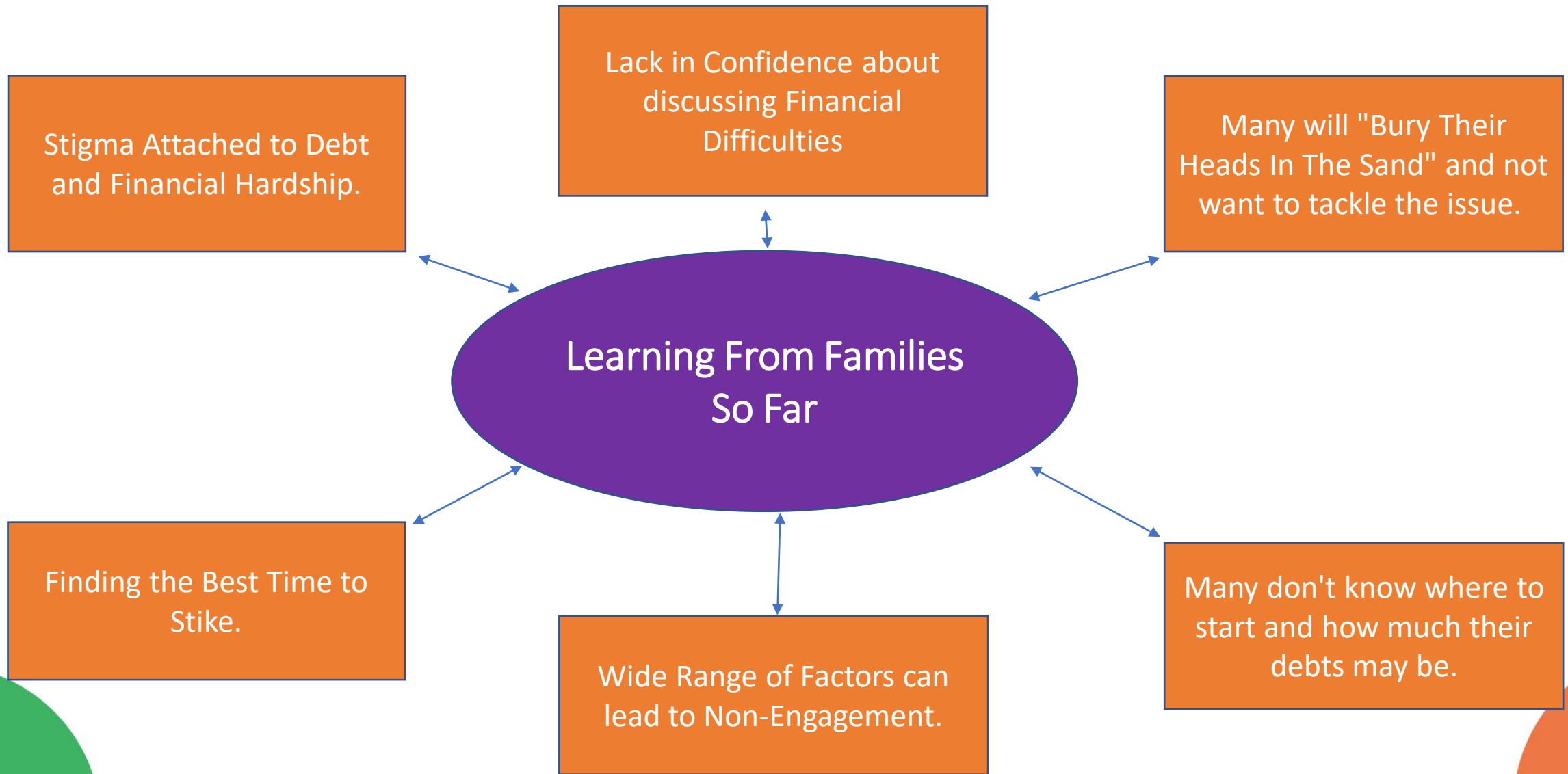
Who we have reached



Debt Type and Area Coverage







Spotlight On Debt- Before

- “I wasn’t aware of the debt before I had a bit of help it was only when we were trying to get on the housing list this came to light. ”
- “ Before the assistance I felt as though I was living with a noose around my neck, the constant worry of trying to figure out how to sort this out. Nothing relieved the thoughts about this, so it was always there regardless of what else was going on for us. ”
- “I felt the weight of my debt situation it was impacting us daily; I didn’t realise how much until it was gone.”
- “Overall, the support we received was much appreciated, the support with the kids and the financial support. Everything was a worry.”
- “Having debt and rent arrears made me feel down, its always a worry and not knowing where and how this will be cleared impacts on you every day.”
- I was unwell with stress and the money worries added to the feelings I had, every day I worried that we would be evicted, I’m in private let accommodation and the threat of this was real.
- My mental health wasn’t good, and I was stressed all the time, I had stress related alopecia too and that was bad. I felt that I couldn’t cope with my daughter's behaviour's either.

Spotlight On Debt- After

- “(I feel) A lot better in general. It was a huge burden at the time.”
- “ The housing situation has improved in that we are on the list and the council have been out and completed an assessment so now we are a priority – without the debt relief we wouldn’t have gotten onto the list let alone be marked as priority.”
- “The fund helped us as a family and even the thought of this support gave me relief just knowing that we were working towards clearing this.”
- “The Hardship fund was really helpful allowed us to get on top of financial concerns as a family and cleared our council tax and rent arrears, we have been able to manage this since. ”
- “The funding definitely helped, rent arrears are always playing on your mind and its difficult to know how this will be cleared or where the money will come from. ”
- “I am better able to cope with my daughter she is still waiting on an appointment with CAMHS but I can manage what is going on for us and although we are no longer supported by Aberlour, I do feel I manage better. ”
- “It was the most appreciated and best thing that anyone has done for me in a long time!”



Thank You.

Any Questions?