

# Evaluation of Tayside Family Financial Wellbeing Project

A Report for Aberlour Children's Charity



 *Social Research*

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 *Service Design & Innovation*

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 *Strategy & Collaboration*

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 *Evaluation Support*

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 *Social Impact Measurement*

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February 2024



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# 1: Introduction

**This report introduces Aberlour Children’s Charity and the Tayside Poverty Family Wellbeing project and describes the scope and method of the research.**

## Aberlour

The Aberlour Children’s Charity (Aberlour) was established in 1875 as an orphanage. Over the years Aberlour has grown into a leading care organisation in Scotland, delivering a range of services, including residential care, fostering services, addiction services, Early Years support, disability support, early intervention services and emergency financial relief.

## The Tayside Poverty Family Financial Wellbeing Project

In 2016 the Scottish Government commissioned the Independent Care Review, to initiate a root and branch review of how Scotland could improve services for its most vulnerable children and give them the childhood they deserve. In 2017 Fiona Duncan was appointed as Chair, and on the 5<sup>th</sup> of February 2020 its report, The Promise was published<sup>1</sup>.

The Independent Care Review listened to more than 5,500 young people in the care system and the adults that supported them.

The main ambition of The Promise was for all children in Scotland to ‘grow up loved, safe, and respected so that they realise their full potential’.

On the same day Scotland’s First Minister pledged in parliament that the Scottish

Government would ‘keep The Promise’ (#KeepThePromise).

The Independent Care Review recognised that poverty played a pivotal role in causing children and young people ending up in care. Therefore, one of the key recommendations was:

**“THERE MUST BE SIGNIFICANT, ONGOING AND PERSISTENT COMMITMENT TO ENDING POVERTY AND MITIGATING ITS IMPACTS FOR SCOTLAND’S CHILDREN, FAMILIES AND COMMUNITIES.”**

Research by The Robertson Trust<sup>2</sup> highlighted the pivotal role public debt plays, finding that the vast majority of problematic debt is owed to public agencies. The report called for a number of measures:

- 
- A pause on collecting debt and arrears owed to public.
- 
- Write-off of some of the debt and arrears owed by low-income families to public bodies in Scotland.
- 
- All low-income families in receipt of Universal Credit removed from paying council tax in Scotland.
- 
- A full discount on water charges for the lowest income families introduced (increasing the maximum income-based discount from 35% to a maximum of 100%).

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<sup>1</sup> The Promise, Independent Care Review, 2020, <https://www.carereview.scot/wp-content/uploads/2020/02/The-Promise.pdf>.

<sup>2</sup> Debt & Arrears in Scotland: Putting Money Owed to Public Bodies at the Forefront of the Cost-of-Living Crisis, The Robertson Trust, 2022

- School meals being provided free at the point of use with upfront fees banned.
  - The Scottish Government and public bodies should urgently work together to establish common, Scotland-wide standards on debt, arrears, and recovery – centred on the principles of dignity, respect and human rights.
- 

Aberlour commissioned Prof. Morag Treanor of Heriot Watt University to undertake research into public debt recovery for families with children.<sup>3</sup>

This report highlighted again the devastating effect of public debt recovery on families with children in Scotland. This report urged the Scottish Government to take a range of measures:

- A moratorium on debt recovery by DWP, Social Security Scotland and local authorities.
  - A pause on all deductions from Universal Credit claimants, and those on legacy benefits, for a minimum of 6 months
  - The introduction of a Debt Management Bill to bring public debt recovery in line with private sector regulation.
  - The development of local authority debt management and recovery guidelines by COSLA.
  - Write off all existing school meal debt and increase thresholds for free school meals.
- 

Aberlour has secured three-year funding from The Robertson Trust for the Tayside

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Poverty Family Financial Wellbeing Project (Tayside Poverty pilot). The Robertson Trust, the Corra Foundation and Aberlour provided additional funding to set up a £150k Tayside Hardship Fund.

The Tayside Poverty pilot is aimed at bringing about systems-change by testing and promoting a new and innovative approach to providing financial advice and support to vulnerable families. It is focused on identifying and removing barriers at local and national level. It promotes a whole-system approach to financial wellbeing using coordination and collaboration between statutory and third sector providers to empower families and reduce the impact of poverty.

The Tayside Poverty pilot is delivered in in Tayside, working together with Dundee City, Angus and Perth & Kinross Councils. The aim is to take the learning from the pilot and roll out the approach to other areas in Scotland.

Aberlour has commissioned [Social Value Lab](#) to evaluate the Tayside Poverty pilot.

The project employs two Financial Wellbeing Coordinators (FWCs), one working in Dundee and the other in Angus and Perth & Kinross.

The project has delivered a range of activities:

- Shared Vision: a diagnostic of the system of financial wellbeing and co-designing a shared vision.
- Local Tests of Change: implementing new and innovative ways of delivering financial wellbeing support.

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<sup>3</sup> Universal Credit Deductions for Households with Children, Professor Morag Treanor, Institute for Social Policy, Housing , Equalities research (I-SPHERE), November 2022.

- Tayside Hardship Fund: paying off the public debts of vulnerable families.
- 

## Research Objectives

The overall aim of the evaluation was to better understand the extent of the systems change in the financial wellbeing services in Tayside has been set in motion by the pilot.

The detailed objectives of the study were to:

- explore in depth the development of a new shared vision for financial wellbeing services and the extent to which this is implemented;
- evidence the strategic and practical changes in financial wellbeing policy and practice in Tayside;
- assess the efficacy of the co-design process and capture the lessons learned from it;
- capture the views of families and delivery staff;
- provide evidence of the impact of the pilot on families, delivery staff and statutory and third sector services; and

- inform the roll out of systems change across Scotland.
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## Scope

This Tayside Poverty pilot started in December 2021. This evaluation covers the first two years of operation, the years 2022 and 2023.

## Our Research Methodology

For this study we have applied a mixed method containing of the following elements:

- Review of Tayside Poverty monitoring and evaluation data, including the completed Financial Wellbeing Checklists and internal and external progress reports
  - Semi-structured Interviews with five beneficiaries of the Tayside Hardship Fund
  - Semi-structured interviews with eight key stakeholders from Angus, Dundee and Perth & Kinross.
  - Semi-structured interviews with five Aberlour delivery staff members and four Aberlour senior management staff
-

## 2: The Tayside Poverty Pilot

This Section provides a detailed overview of the outputs of the Tayside Poverty pilot in the first two years of operation.

The Tayside Poverty pilot has delivered a range of activities in its first two years of operation.

The key questions that the pilot project seeks to answer are:

1. Will addressing financial hardship and wellbeing in Aberlour's regular work with families lead to better long-term outcomes for families?
2. Can funders be persuaded to support families with cash to pay off their public debt?
3. Can statutory services be persuaded to offer direct financial support to vulnerable families?

### Building a Shared Vision

The first task of the pilot project was to make a comprehensive inventory of the support landscape of financial support services in Tayside. After the support landscape was mapped out, the FWCs engaged with a range of service providers and financial wellbeing groups.

The FWCs have built up close links with the main statutory partners, the Welfare Rights and Social Work practitioners in Angus, Dundee and Perth & Kinross

One of the first activities of the project was to establish a Project Steering Group, consisting of:

- 
- Senior managers of Welfare Rights and Social Work services improvement in Angus, Dundee and Perth & Kinross.

- 
- Managers in charge of resources and improvement in Angus, Dundee and Perth & Kinross.

- 
- Director of Growth & Marketing, Head of Business Development and Director of Finance & Resources of Aberlour.
- 

The project FWCs engaged with and build up strong partnerships with a range of existing organisations, including:

- 
- **Welfare Rights** in Angus, Dundee and Perth & Kinross – income maximisation and money advice.

- 
- **Citizens Advice Bureaux** in Angus, Dundee and Perth & Kinross – income maximisation and debt advice, including consumer creditor, energy advice.

- 
- **Brooksbank Centre Dundee** – money advice, income maximisation and debt advice.

- 
- **Connect Team Dundee** – direct access to council advice services in Dundee, including benefit checks.

- 
- **Dundee Fighting for Fairness** - a group of Dundonians that share the voices of Dundee people and act as a bridge between citizens and statutory services.

- 
- **Letham4All** – a community group delivering a Financial Wellbeing project, including fuel poverty support, access to the credit union, energy advice, piloting the use of the £30 Perth Card as a 'cash first' approach.

- **PKC Culture and Communities Teams** - cold weather support during the winter months and Warm Welcome funding applications.
- **PKC Child Poverty Officer** - support for addressing child poverty and the cost of living crisis.
- **Linlathen Initiative** - community group focussed on health and wellbeing, work and money and children and families.
- **Stobswell Initiative** - community group focussed on health and wellbeing, work and money and children and families.
- **What Matters to you** - project to share the voices of young people, families and practitioners to influence decisions surrounding local resources and services.
- **Lochee Community Empowerment Team** - Dundee City Council service to build community capacity.
- **MyBnk Scotland** - financial education training for young people.
- **Homestart Angus** - parenting advice and support.
- **Hillcrest Futures** - a care provider to vulnerable people.
- **Angus Housing Association** - social housing provider.
- **S-Mart** - Angus' first social supermarket.
- **Voluntary Action Angus** - local volunteer centre.
- **Angus Alcohol and Drugs Partnership** - responsible for commissioning addiction services.
- **Angus Financial Harm Sub Committee** - a sub-committee of Angus Adult Protection Committee.

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One of the six Protecting People Partnerships.

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### Including Families' Views

Another ambition of the Tayside Poverty Pilot is to increase the voice of families in the design and operations of services. The FWCs have made contact with many local groups and collects feedback from the families they work with in a structured way via the Financial Wellbeing Checklist.

### Local Tests of Change

The Tayside Poverty project has implemented five major Tests of Change. A Test of Change is a method to assess and evaluate the potential impact of a proposed change before implementing it on a larger scale.

#### Test of Change 1: The Tayside Hardship Fund

The first, and most important Test of Change is the establishment of the Poverty Hardship Fund. This fund was established to test the main hypothesis that giving money to families directly will lead to better long-term outcomes for those families.

Traditionally, there has been a reluctance to pay off debts on behalf of others. This is true on a national level, with the debts of developing countries, as on an individual level with personal debts. There were concerns that paying off or forgiving debts would create a toxic attitude towards credit, with the expectation that debts would not have to be paid back. Creditors may take irresponsible risks and lenders would perhaps take on more debt than they could handle, in the knowledge that someone else would pay off the debt.

Similarly, there was an assumption that people living in poverty irresponsibly managed their money and therefore should not be given cash directly. Any

support should be in-kind, in the form of education, training and advice.

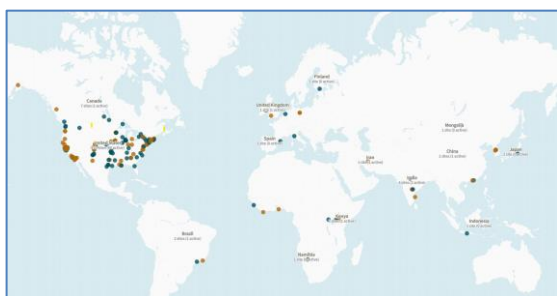
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*“Nowadays there really is no primary poverty left in this country. In Western countries we are left with the problems which aren't poverty. All right, there may be poverty because people don't know how to budget, don't know how to spend their earnings, but now you are left with the really hard fundamental character—personality defect.”*

*Margaret Thatcher, 1978<sup>4</sup>*

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There have been many experiments and pilots over the last decade or so to disprove this theory. The possibility of a Universal Basic Income is seriously considered and many pilots have been implemented all over the world<sup>5</sup>.



UBI experiments<sup>6</sup>

The Scottish Government has introduced Cash First<sup>7</sup>, a three-year plan to end the need for foodbanks by giving people access to cash in periods of crisis.

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*“Poverty is not a lack of character, it's a lack of cash.”*

*“Poverty is not a personal failure, but a systemic failure.”*  
*Rutger Bregman, 2017<sup>8</sup>*

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<sup>4</sup> Interview with Margaret Thatcher in Catholic Herald, 22 December 1978

<sup>5</sup> For example, Universal basic income of £1,600 a month to be trialled in two places in England, Dahaba Ali Hussien, The Guardian 4 Jun 2023

<sup>6</sup> Stanford Basic Income Lab (University of New York) publishes a live map of Universal Basic Income experiments across the world. <https://basicincome.stanford.edu/experiments-map/>

The Tayside Hardship Fund was established with £150k grant from the Robertson Trust, the Corra Foundation and Aberlour to pilot the impact of giving vulnerable families with significant debts money to pay off their debts

### **Test of Change 2 – Dundee Debt Recovery Charter**

Families with problematic debts usually have a range of public and other debts at the same time.

Public debt collectors do not communicate with each other or coordinate their debt recollection actions. This means that families could face deductions to their wages and/or benefits from two or more public agencies at the same time (e.g. Council Tax, benefits recovery and rent arrears). This places an additional and unreasonable strain on vulnerable families.

The Tayside Poverty project FWC has revived the Dundee Advice Workers Forum, a multi-agency group consisting of statutory and third sector practitioners. The forum was initially established by the Council and operated Tayside-wide, but was dormant for a few years.

The FWC has reinstated the forum and brought all the relevant staff to the table.

The FWC leads the forums, chairs the meetings, organises training and invites agencies to the group. The forum covers operational and policy issues, including training.

The forum meets 4 – 6 times per year and has the remit to:

<sup>7</sup> Cash-First: Towards Ending the Need for Food Banks in Scotland, Scottish government,

<sup>8</sup> Rutger Bregman is a popular contemporary author and thinker, publishing works that span the fields of history, politics, philosophy and economics. The first quote is from Bregman's TED talk in April 2017; the second quote is from Utopia for Realists, Rutger Bregman, 2017



- Facilitate knowledge exchange;
- Stimulate networking and collaboration;
- Provide access to a range of skills and expertise;
- Create new ways of working;
- Provide a rich resource of current thinking;
- Work towards meeting the Advice strategy in Dundee; and
- Identify income streams.

Currently there are 11 organisations that attend the forum: Aberlour, Dundee Welfare rights, Connect Team Dundee, Dundee Citizens Advice Bureau, Brooksbank Money Advice Centre, Dundee North Law Centre, Hillcrest, Angus Housing Association, One Parent Families Scotland, Job Centre Plus and Social Security Scotland.

There are plans to expand the forum to the rest of Tayside.

The debt recovery practices of public agencies were discussed between Aberlour Welfare Rights and this has led to a proposed establishment of a Dundee Debt Recovery Charter to ensure that there can only be one public debt recovery at any one time. The proposal has not been agreed yet, but the Council is looking favourably to it and has expressed a willingness to consider the proposed change.

### **Test of Change 3 – Welfare Rights iPads**

Before the pandemic, Welfare Rights in Dundee delivered regular drop-in sessions in community venues across the city. After the pandemic, initially contact could only be made by appointment. This has led to fewer people contacting Welfare Rights services.

The Council realised that lack of access was an issue and agreed to a test of online access for advice to Aberlour service users and their key workers.

The FWC agreed direct access to a Welfare Rights Officer online via a secure link on an iPad for service users of Aberlour in Dundee. The pilot was well received by all and was seen as an adequate replacement of the drop-in services.

As a result of the pilot, Aberlour and Welfare Rights are now looking to provide iPads with access to the Welfare Rights service in public spaces, such as libraries and community centres, and other third sector organisations working with vulnerable people. Currently there are iPads distributed to the Dundee Foodbank and the foodbank and Ninewells Hospital, and plans are in place to distribute more in the coming months.

### **Test of Change 4 – Financial Wellbeing Checklist**

The quality of information about peoples' financial wellbeing varied according to the referrers.

Therefore, the Tayside Poverty project team have developed a Financial Wellbeing Checklist. The checklist aims to improve information gathering and opening conversations around money.

The use of the checklist ensures that the same information is collected from all supported people.

The primary purpose was initially for Aberlour staff to enhance their engagement with families around their finances.

The checklist can also be used as an evaluation tool, by applying the checklist before the start of an intervention and at the end of the intervention.

The Financial Wellbeing Checklist was then tested by two Social Work Teams in Perth & Kinross. Currently the checklist is introduced by Aberlour across services in Tayside.

The FWC has delivered training in the use of the checklist across Tayside and Aberlour services and partner organisations (e.g. Barnardo’s) outside Tayside.

### Test of Change 5 – Automatic Welfare Rights Referrals

Aberlour staff and practitioners from other services did not always refer their service users to Welfare Rights. This was mainly because staff members did not know what services Welfare Rights could offer for their clients. This meant that clients could miss out on benefits maximisation and access to grants.

The FWC in Perth & Kinross has brokered relationships between Aberlour Key Workers and Welfare Rights staff. Now every key worker has a named Welfare Rights worker who they can liaise with.

Families that Aberlour worked with told them that sometimes they were suspicious of Welfare Rights. They did not know what they could offer and they had a fear that, as a Council service, their data would be passed onto Social Work and other Council departments. Supported by the FWC, Welfare Rights is now undertaking research into the perception of their services by vulnerable people and are looking at ways to better promote their services.

Within Perth & Kinross a referral for all Aberlour clients to Welfare Rights is now standard practice. Since this was introduced, 15 of the 24 families referred had a positive financial outcome with a collective value of £20k (grants and income maximisation).

## The Tayside Hardship Fund

The Tayside Hardship Fund was set up to provide debt relief for vulnerable families. The fund has set out the main criteria for families to receive support:

- Family needs to be supported by Aberlour Family Service.
- Significant debt that impacts on day-to-day life.
- Families need to be willing to work with other financial wellbeing support agencies to maximise their income.
- Families need to be willing to work on their non-financial issues and challenges.

To date, the Tayside Hardship Fund has spent £69,193. This has supported 25 families, consisting of 32 adults and 56 children.

The average amount of debt relief was £2,768 per supported family.

Figure 2.1 shows the types of debt that has been paid off by the hardship fund.

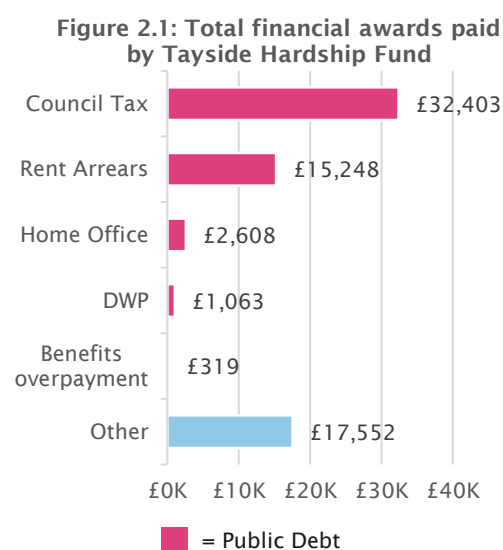
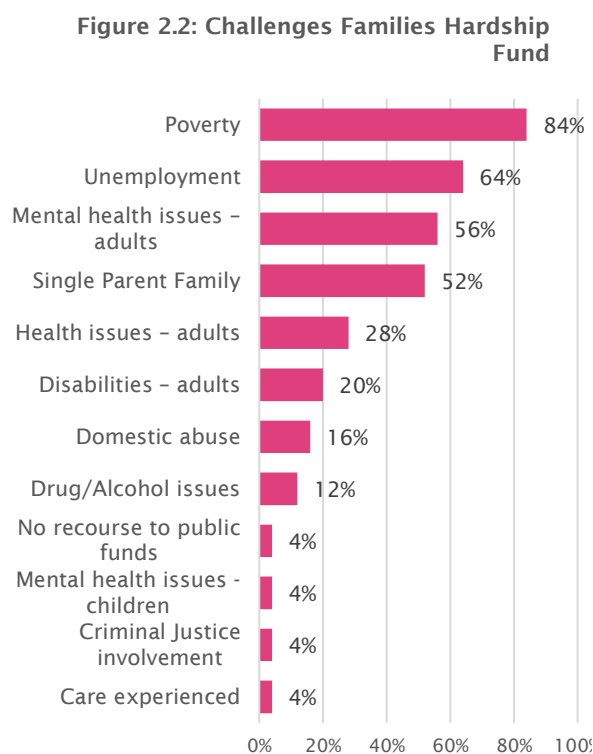


Figure 2.1 shows that three-quarters of the total debt (75%) of the families

supported by the Tayside Hardship Fund is public debt.

Figure 2.2 presents the challenges that the supported families face<sup>9</sup>.



The vast majority (84%) are living in poverty, almost two thirds are unemployed, and over half have mental health issues and or are a single parent. Significant supported families have other

health issues (28%), disabilities (20%) or are affected by domestic abuse (16%) or addiction (12%).

### Views on Delivery

Families were unanimous in assessing the support delivery being excellent. The process was quick and easy, and accessing the Hardship Fund grants was predominantly handled by the project staff.

The difficulties that families experienced were with determining who they owed debts to and getting a credit report.

Some commented on the joint visits from the FWC and the Welfare Rights Officer, which was seen as a good way to build trust between the family and a Council service.

*“They were brilliant! Very helpful with everything that was going on for us.”*

*“It was all really quick and I got a lot of support from the Aberlour staff. The only challenge was tracking down all the right information for who and how much money was owed places.”*

<sup>9</sup> Data from staff observations.

## 3: Impact on Families

This section of the report describes the impact of the Tayside Poverty project and the Tayside Hardship Fund on vulnerable families.

### Background of Supported Families

Six families supported by an Aberlour service and in receipt of the Hardship Fund have been interviewed.

All interviewed families described how their debts were mounting up. Their wages and, more often, benefits were not enough to pay all the bills, and families prioritised food, clothing and heating for their children over paying Council Tax or rent. This became a vicious circle and debts kept increasing.

One beneficiary described how they found a temporary job, and as a result lost Universal Credit rent benefit. Once they lost their temporary job, they had to live off savings, which ran out very quickly, and they could no longer afford the rent.

Another beneficiary described how they focussed on feeding and clothing for their children, and had no money left to pay bills at the end of the month.

*"I couldn't find a way out."*

*"Once you fall behind with payments then that's you just stuck."*

*"I'd always tried to make sure that I could feed and get clothes for the kids first before anything."*

*"I had stopped paying it. I just didn't know how to manage anymore."*

*"I say that we lived with what we have, not what we need."*

Families supported by the Hardship Fund have completed the Financial Wellbeing Checklist to get a better picture of their financial wellbeing at the point of contact. The following graphs present the results<sup>10</sup>.

Figure 3.1 reports on the contentment of families with their financial situation.

Figure 3.1: How satisfied are you with your current financial circumstances?

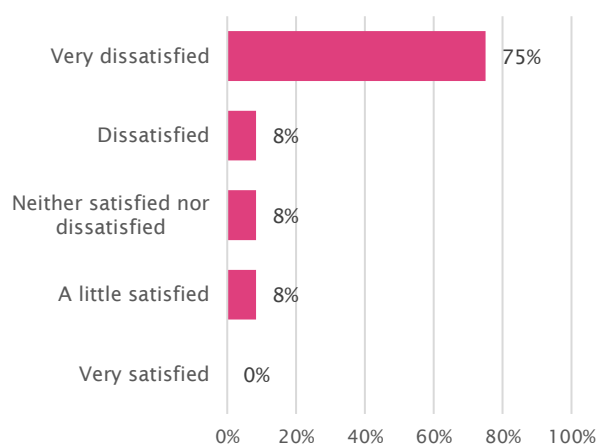


Figure 3.1 shows that the vast majority (84%) were not happy with their financial situation, with three quarters (75%) very dissatisfied.

Figure 3.2 presents some of the consequences for families of not having enough money.

<sup>10</sup> 12 families completed the Financial wellbeing Checklist at the start of the support.

Figure 3.2: How often do you....

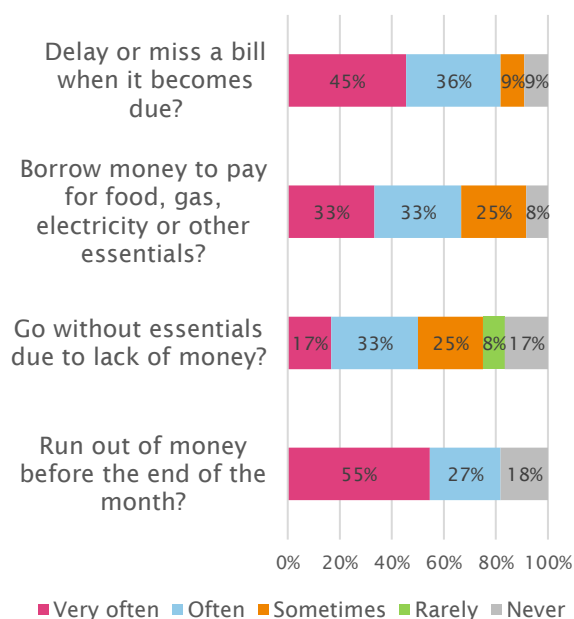
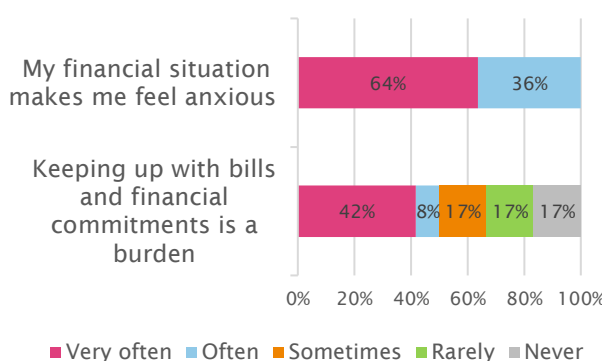


Figure 3.2 reveals that most supported families often miss paying a bill (81% often or very often), have to borrow money for essentials (66%) or go without (50%). Four out of five families (82%) regularly run out of money before the end of the month.

Figure 3.3 provides some insight into the effect of poverty on their mental wellbeing.

Figure 3.3: Impact on mental wellbeing

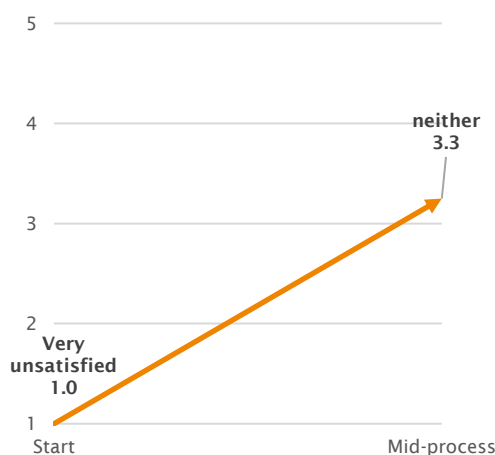


Half of families (50% very often or often) find dealing with their finances a burden and all (100%) say that they experience stress from the situation.

### Financial stability

The Financial Wellbeing Checklist scores<sup>11</sup> show that the satisfaction of supported families with their financial situation has increased significantly as a result of the Tayside poverty project.

Figure 3.4: I am satisfied with my current financial circumstances (average change in Financial Wellbeing Checklist score)



All families interviewed reported an increase in their disposable income as a result from their involvement with the Tayside Poverty project.

Families said that they had more skills and knowledge to handle their finances better.

Although many also said they still found this difficult to do, they also said that they now know where to go for help if they need it.

<sup>11</sup> The Financial wellbeing Checklist surveys are measured at intake, at mid-process (after debt assessment and income maximisation and

at leaving the service. At the time of reporting, there are a significant number of checklists with data at starting point and mid-process (8).

*"I know where to get support now if I need it."*

*"Even just knowing that it's okay to ask the Council for help."*

The Financial Wellbeing Checklist results provide more evidence that the supported families are getting better at handling their finances.

Figure 3.5 shows that families are delaying or avoiding paying bills less often.

**Figure 3.5: I delay or miss a bill when it becomes due (average change in Financial Wellbeing Checklist score)**

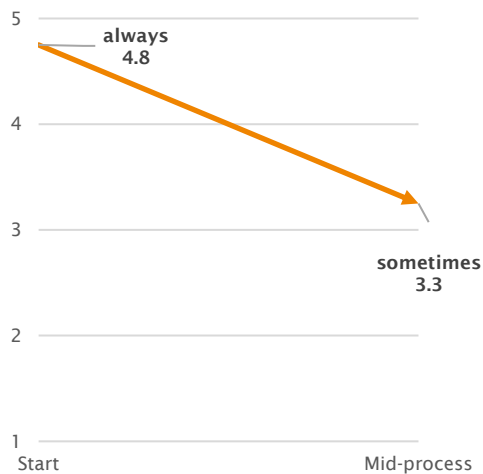
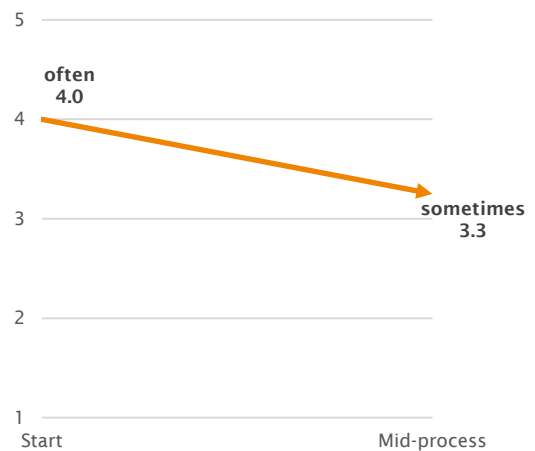


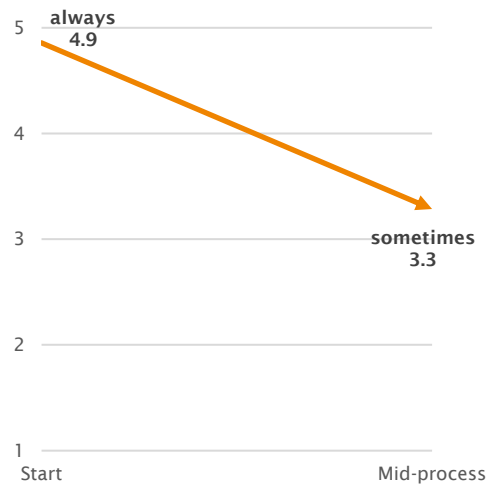
Figure 3.6 reveals that families have to borrow money less often to make ends meet and provide essentials for their family.

**Figure 3.6: I borrow money to pay for food, gas, electricity or other essentials (average change in Financial Wellbeing Checklist score)**



The Financial Wellbeing Checklist shows that families have significantly fewer financial problems due to the support provided, as displayed in Figure 3.7.

**Figure 3.7: I run out of money before the end of the month (average change in Financial Wellbeing Checklist score)**



The extra money was very much welcome to spend on essential items, such as food and heating.

*"I could buy things that were desperately needing."*

Some also mentioned that the additional income enabled them to have a more

pleasant Christmas, with food and presents for the children.

*"We had a Christmas! We would not have been able to afford anything at all this year. Which was scary and very upsetting."*

*"I was able to provide things like a mobile phone for our daughter which is brilliant as she is so happy with it."*

*"I was able to buy Christmas presents without worrying about paying."*

*"We could buy food at Christmas and New Year, we were not scared of having nothing."*

One interviewee mentioned that they have now started saving, something they never had been able to do before.

### Building confidence

A major impact of the support provided by the Tayside Poverty project was a boost in confidence as reported by all supported families.

*"I definitely feel much more confident. That's the main thing really."*

Confidence was gained from knowing their debt was cleared, and from knowing that help was available when needed.

Most also felt that they were more confident to speak up for themselves if required.

*"I feel much more confident with money and speaking up for myself. I also know that there are places to go to get help and I won't be afraid to ask if I struggle again."*

*"I feel more able to seek support if it's needed now - I can get in touch*

*with welfare rights, social work, foodbank."*

Staff from Aberlour family services saw a big increase in the confidence of families in parenting their children.

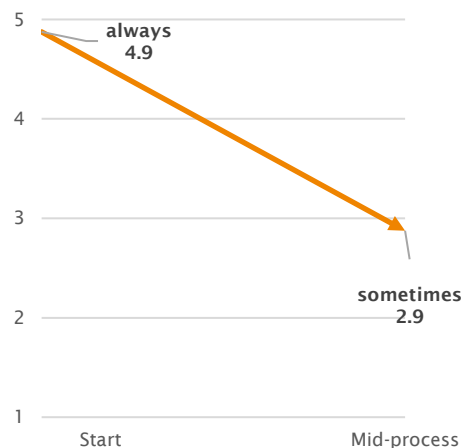
*"I saw a total change in ability to take care of their child."*

### Improved mental wellbeing

Having financial difficulties causes a great amount of stress and anxiety. Families reported a significant reduction in stress levels, which increased their mental wellbeing.

The Financial Wellbeing Checklist scores reveal that families started to see their finances less as a burden (Figure 3.8).

Figure 3.8: Keeping up with bills and financial commitments feels a burden (average change in Financial Wellbeing Checklist score)

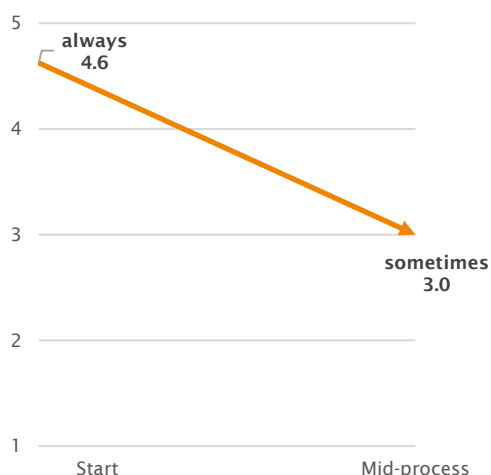


*"I don't need to worry about the money being taken off each payment which always left me short and I would just struggle more and more."*

*"I have less stress overall which is an amazing feeling as the debt isn't hanging over my head."*

Respondents also saw a significant reduction in their stress levels as a result of the Tayside Poverty support, as shown in Figure 3.9.

Figure 3.9: My financial situation makes me feel anxious (average change in Financial Wellbeing Checklist score)



*"I did used to worry a lot. You worry about being seen as a bad parent. Or you worry and are upset that your kids are missing out on things or treats and stuff like that."*

*"I felt like I was stuck in a hole, and I was getting deeper into it, and I wasn't going to be able to get out of it."*

*"Before I just felt like shit and depressed and now I'm in a much, much better place."*

Some families also reported an impact on their physical health, by eating better and healthier, sleeping better and feeling fitter.

*"I'd say that I'm 100% sleeping better now."*

*"Stress and anxiety can really make you feel run down and I don't feel like that anymore."*

Aberlour family service staff also saw a positive effect of more financial stability on the mental health and wellbeing of their clients.

### Looking more positively to the future

With their financial burden significantly lessened, families are now looking to the future with hope and expectation.

Families reported feeling empowered and regaining control of their life through the Tayside Poverty support. They started making plans for the future.

One interviewee mentioned that she was now eligible for a house swap to get a more suitable house, as a result of rent arrears being cleared. Another mentioned being able to get a job, while another had started a hairdressing business.

*"I feel more in control of everything now which is a big thing. I always felt powerless before but now I know I can help myself and get help."*

*"It has given us hope, now there is light at the end of the tunnel. I genuinely believe that now. I didn't before at all."*

*"I feel more in control now and I'm much less worried about debt and the impact of it."*

*"I've now got a job since I had all this help."*

Aberlour family services staff commented on the improved outlook of their clients. Having their problems and concerns heard in a non-judgemental way and subsequently solving some of the most pressing issues, gave their clients a fresh start.



*“It got them [parents] back in control and provided a way forward.”*

*“Parents that are less stressed are better able to manage the day-to-day running of the house.”*

A key stakeholder (financial service provider) told of one of their clients, who was a nurse on sick-leave due to mental health problems. One of the reasons was a huge debt they had built up and the client expected this to loom over them for at least ten years or so. The Hardship Fund was then able to clear their public debt and the FWC was able to access another grant to deal with the rest of the debt. Their client’s mood improved significantly, and client is now back at work.

### Happier families

The debt relief and other support also had an effect on the family and their children. The reduced stress levels of their parents rubbed off on their children.

*“Family life is far, far better. And the children are happier.”*

*“A lot less arguments at home. Certainly about money anyways.”*

*“I think that the children are happier and they can see that I’m happier as well.”*

Aberlour family services staff commented on the improved family life of their clients. They noticed that their clients spent more time with their family and had more social contacts.

Having fewer financial worries resulted in fewer arguments and generally a better atmosphere in the house.

One staff member told of a client that was now able to buy age-appropriate toys for

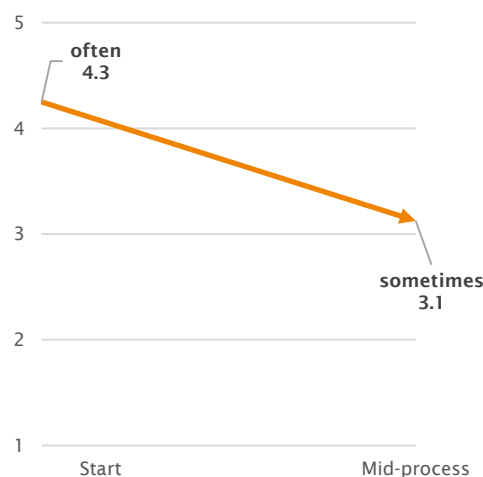
their children and suitable sensory toys for their disabled child.

### Avoiding a crisis

Not all interviewees reported an immediate crisis situation that was avoided by the Tayside Poverty support, but acknowledged that without intervention their situation would likely not improve.

Figure 3.10 confirms that because of the support of the Tayside Poverty project families less frequently have to make do without essentials such as food, gas or electricity.

Figure 3.10: I go without essentials due to lack of money (average change in Financial Wellbeing Checklist score)



*“I might have carried on getting more and more stressed and got ill or you always worry about losing your kids but I don’t know for sure.”*

*“These things don’t solve themselves and I don’t know for sure but it wouldn’t have been good stuff happening.”*

Some interviewees clearly pointed to the Tayside Poverty project as pivotal in avoiding a real crisis situation, such as

avoiding an eviction or avoiding their children being taken into care.

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*“Definitely, it has removed a huge burden. We may have had to consider going on the run to stay as a family. I’m serious.”*

*“Our family would have been torn apart. We’d not have gotten help*

*from anywhere else. We’d have been split up for definite.”*

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Aberlour family services staff acknowledged the role of the Tayside Poverty project in avoiding crisis situations, with potentially serious consequences, such as evictions and children being taken into care.

## 4: Systems Change

**This section provides evidence of emerging systems change as a result of the Tayside Poverty pilot project.**

Systems change refers to a comprehensive and transformative shift in the structures, processes, and relationships within a system to address underlying issues and create lasting positive impacts.

It involves altering the fundamental elements of a system rather than just addressing surface-level symptoms. Systems change aims to bring about sustainable and positive outcomes by understanding and modifying the interconnected elements that contribute to a particular problem or situation.

The 'system' of public debt recovery and financial advice services as they were, could be perceived not being compatible with local and national policy priorities, such as The Promise and Child Poverty Action Plans.

It is unrealistic to expect full systems change from a short-term project with limited resources such as the Tayside Poverty pilot project. However, the Tayside Poverty pilot has set a change in motion and this section explores the extent to which the project has delivered contributions towards systems change.

### Developing a shared vision

The Tayside Poverty pilot has been instrumental in bringing the various organisations that play a role in financial wellbeing together to share views, practice and ideas and to start changing policy and practice and come to a more coordinated service delivery.

Because of the coordinating role of the FWCs, statutory services, such as Welfare

Rights, and third sector organisations providing financial advice got a much better understanding of what they could do for their clients.

From better understanding each other, organisations realised that they had shared objectives and could benefit from working more closely together.

Understanding each other's roles better has also resulted in a more coherent and consistent message to clients and within organisations.

In Dundee this has been formalised in revival of the Dundee Advice Workers Forum, led by the FWC. This has resulted in developing a shared vision on public debt collection and a Briefing Note for the Council to change the debt recovery process.

### Working better together

One of the early and most important changes that the Tayside Poverty project brought about was a much closer cooperation between all financial advice service providers.

Because providers got a much better understanding of what the other service could provide, it was much easier to signpost and refer clients on.

Initially, it was the specific remit of the FWCs to map existing service providers, engage with them individually and ultimately connect them all together.

The process started by developing a much closer relationship between the Aberlour family services and Welfare Rights in

Tayside. This led to a more holistic service delivery, whereby Welfare Rights worked with a family on debt management and income maximisation. This in turn helped Aberlour to create the headspace with families to work on underlying, more structural, issues. The Hardship Fund accelerated this process by clearing clients' public debt.

Over time other advice providers were getting involved.

Working more closely together also improved communication significantly. Practitioners were able to share information when referring clients on. This made the process easier for the advice services, as they got more comprehensive information quicker.

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*"This has made our work a lot easier. It saves us a lot of phone calls and a lot of chasing up."*

*"Sharing information has been really helpful."*

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The Tayside Poverty project also facilitated joint training for service providers in Tayside. This increased the relationships and cooperation and strengthened the joint message to clients.

Because Aberlour has a well-developed relationship with the families they support, they were able to obtain information that Welfare Rights and others found difficult or were not able to get. For example, clients were very reluctant to share information, such as bank statements, with 'the Council', as they perceived the Welfare Rights service. Aberlour had far less difficulty to get this information.

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*"We can't get engagement with these clients, but Aberlour can."*

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The Hardship Fund acted as a powerful incentive for clients to engage in this process.

Vulnerable families have in many cases a difficult and strained relationship with statutory services and a great distrust in them. The Tayside Poverty project has started to break down some of the barriers Aberlour families experienced and build of trust in other service providers.

Stakeholders stressed that the relationships built and cooperation went beyond mere signposting or referral, but was seen as the start to a 'one-stop-shop' or 'no wrong door' service provision.

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*"This [the Tayside Poverty project] has streamlined what we need to do. There are now less hoops."*

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Others saw the progress made as promising, but also acknowledged that there was still some way to go.

The improved cooperation between services also had major benefits for clients.

Talking about financial difficulties is difficult for people and there is a huge stigma attached to the subject. People with large debts feel guilty and think they have failed. More effective sharing of information meant that they have to tell their story only once and they did not have to endure intrusive questioning more than strictly necessary. This also made the process quicker for them.

There is also some evidence that the positive experience vulnerable families had with debt reduction and financial advice, instilled more trust in the whole system. It sometimes meant that they sought help in other areas as well, such as housing repairs or energy advice services.

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*“If people are less sceptical of services, we are able to achieve more.”*

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The Tests of Change initiated by the Tayside Poverty project have also increased co-operation.

For example, the development and adoption internally of the Financial Wellbeing Checklist made working together and sharing clients easier.

Another example is the introduction and rollout of the iPads with direct access to Welfare Rights services within Aberlour’s family services and beyond.

### **Making the voice of people with lived experience heard**

There is some evidence that the Tayside Poverty project has helped to increase the voice of people with lived experience in service design and delivery.

All Aberlour applies a user-centred approach to all its services. This means that the putting the needs, preferences, and experiences of service users at the forefront of the design process so that services that are effective, efficient, and user-friendly.

The design of the Tayside Poverty project has also been influenced by what supported families have said, including that people find it difficult to discuss their finances with others, that people find their finances complicated and don’t know where to start addressing their financial issues, that the current system of debt recovery and financial advice is complicated and off-putting, and that providing the right support at the right

time is crucial to achieving positive longer-term outcomes.

The idea of user-centred services is not unique to Aberlour and almost all services have adopted this approach. The Tayside Poverty project has harnessed and built upon this tendency.

### **Changing public debt recovery**

The principle of debt write off was first successfully demonstrated by Aberlour in its campaign to end school-meal debts<sup>12</sup>. This has set a precedent, that writing off public debts for vulnerable families is a legitimate response to the challenges of people living in poverty.

The Tayside Poverty project is an attempt to develop further evidence that debt write-off is a key measure to fight child poverty.

As evidenced by the Robertson Trust research<sup>13</sup>, public debt accounts for the majority of problematic debt and multiple debts collected at the same time is a major issue.

The Tayside Poverty pilot has been looking at these issues and made steps towards a solution. If public debt is such an important cause of problematic debt and poverty, it is only logical that a key solution to poverty lies in the handling of public debt.

The Tayside Hardship Fund has been established as a Test of Change to assess if paying off vulnerable families’ public debt would make a difference. The evidence provided in Section 3 of this report shows that paying off peoples’ debt increases their financial stability, increases their confidence and mental

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<sup>12</sup> Aberlour together with The Scottish Sun ran the ‘Sort the School Meal Debt’ campaign to write off the school meal debts for low-income families who do not qualify for free school meals in the last years of primary school. In December 2023 the Scottish Government has agreed to write off these debts.

<sup>13</sup> Debt & Arrears in Scotland: Putting Money Owed to Public Bodies at the Forefront of the Cost-of-Living Crisis, The Robertson Trust, 2020

wellbeing, improves their outlook on life and the future and has a positive impact on the rest of their family. Also, the evidence suggests that paying off public debt helps to avoid serious crisis situations such as evictions and children being accommodated. In light of avoiding serious crisis situations, debt relief seems like a 'no brainer' and highly cost-effective.

The Tayside Poverty pilot has also made an impact in influencing decision makers at a local level in Angus, Dundee and Perth & Kinross. Interviewees explained that the project and its successes help them to make the case for debt relief and change of procedures internally. The pilot project has caught the attention of senior managers within the three local authorities.

The precedent of the Tayside Poverty pilot has paved the way for a fund established by Dundee City Council to pay off fuel debts.

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*"Hearing the stats of instant benefit has brought home how important debt relief is."*

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The pilot also has been successful in involving other departments than Welfare Rights and Social Work into the discussion about debt and debt relief, such as departments managing finance and resources.

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*"The Tayside Poverty project is an ally in conversations with other departments."*

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The Tayside Poverty pilot has also made a start at changing the way the public sector recovers debt, starting in Dundee with the proposal to create a Debt Recovery Charter.

## Getting better outcomes for vulnerable people

A shared vision, increased cooperation and changing perceptions and practice of public debt recovery has resulted in better outcomes for vulnerable people.

The process of getting support has become quicker and less intrusive.

The Hardship Fund made it that families that saw no light at the end of the tunnel were able to start again with a clean sheet. The support provided by Welfare Rights, Aberlour and others has increased their chances to avoid financial crises in the future and gave them the opportunity to work on their underlying issues.

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*"It [the Tayside Poverty project] enabled people to make lasting changes, not just putting a plaster over it."*

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The positive experience with financial wellbeing services has restored trust in the system and its operators and makes it more likely that they will access other services in the future if they need them.

The Tayside Poverty project has created a greater understanding of the link between financial wellbeing and general mental health and wellbeing. And, perhaps more importantly, it has provided evidence of how solving peoples' financial issues can help them turn their life around.

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*"It (the Tayside Poverty pilot) has demonstrated that better outcomes are achievable."*

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*"This has changed the mindset of Social Workers. Money is fundamental, however, wasn't always addressed."*

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The project has changed the mindset of public and third sector organisations and their staff towards debt, and their attitudes towards debt collection.

However, several interviewees pointed out that the scale of the pilot is not large enough to bring about full-scale systems change, but it has set an example and a precedent for the way forward.

The Tayside Poverty pilot has also had an impact on Aberlour as an organisation. It has highlighted the many benefits of combining financial wellbeing with emotional and practical support. Aberlour is looking to take the lessons learned from the pilot and roll them out to Aberlour services across the country.

# 5: Conclusions and Recommendations

This section summarises the key findings from the study and makes some recommendations for the future.

## Conclusions

From the research the following conclusions can be drawn:

1. The Tayside Poverty pilot fits well with current Scottish Government policy initiatives, including The Promise, Child Poverty Action Plans and Cash-First.
2. The Tayside Poverty Pilot has engaged with all the key statutory and third sector financial advice providers across Angus, Dundee and Perth & Kinross.
3. The Tayside Poverty pilot delivered five successful Tests of Change:
  - a) The delivery of the Tayside Hardship Fund to pay off problematic public debt for vulnerable families.
  - b) The proposed creation of a Dundee Debt Recovery Charter by Aberlour and Welfare Rights to ensure only one public debt can be recovered at any time.
  - c) The testing of direct online access to Welfare Rights services and officers via a dedicated iPad.
  - d) The development of a standardised Financial Wellbeing Checklist.
  - e) The piloting of automatic Welfare Rights referrals for all families within Perth and Kinross supported by Aberlour services.

## Impact on Families

4. The Tayside Poverty pilot has led to a range of positive outcomes for vulnerable families, including:
  - a) A quicker and smoother process of accessing financial wellbeing services.
  - b) People with problematic debt find talking about it difficult and stigmatising. Within the newly developed cooperation between service providers, they have to tell their story and share their information only once.
  - c) Families reports increased financial stability through reduced debts, increased income and improved skills and knowledge.
  - d) Families report increased confidence caused by the feeling of a fresh start and the knowledge that help was available.
  - e) Financial stability led to reduced stress levels and improved mental wellbeing.
  - f) Families are looking more positively towards the future.
  - g) The benefits of the Tayside Poverty project extended to the whole family, including children.
  - h) For some families there is evidence that the financial wellbeing support has led to the avoidance of serious crisis situations, such as homelessness



and children being accommodated.

### Systems Change

5. The Tayside Poverty project has brought statutory and third sector financial wellbeing advice services closer together and there is emerging evidence of the development of a shared vision across Tayside. More work on developing this shared vision needs to be done.
6. The Tayside Poverty pilot has been a catalyst for improved and intensified cooperation between service providers. There is a significantly better understanding what each service can deliver and how that can benefit their clients.
7. Cooperation between services goes beyond signposting or referring. Organisations share information which provide all service provider with a more comprehensive picture of the issues and what should be done. This saves service providers time and effort.
8. Financial advice services benefited from the trusting relationship that Aberlour has built up with families. Families were more willing to share sensitive information and the positive experience with financial advice services has reestablished their trust in the system, which makes accessing other services in the future easier and more likely.
9. The development and rollout of the Financial Wellbeing Checklist has made cooperation between service providers easier and more effective.
10. Giving people with lived experience a greater say in developing and running services was one of the objectives of the pilot. This element, however, has been less prominent in the pilot so far. The Tayside Poverty pilot has contributed in some way to the already existing trends to involve people with lived experience more.
11. The Tayside Poverty pilot has proven locally that debt relief works as an effective strategy to tackle child poverty and inequality. The pilot has set a precedent and example for the development of future projects and services.
12. The Tayside Poverty pilot has reached senior management staff within the three local authorities, including those outwith financial advice services, such as departments tasked with debt recovery and management of council resources.
13. Solving financial issues and paying off debts, has undoubtedly led to better outcomes for vulnerable families.
14. The Tayside Poverty project has made the links between financial wellbeing and mental health and wellbeing more visible and better understood. It has changed the mindset and attitude of staff and services toward debt.
15. Aberlour has learned from the results of the pilot so far as well and is looking to take steps to introduce the learning of the pilot to family services across the country.
16. The Tayside hardship Fund has been a strong incentive for people to become involved with financial advice and has accelerated the outcomes achieved for families.

## Recommendations

Based on the findings of the research, we make the following recommendations for the final year of the pilot:

### Recommendations for Aberlour

1. The Tayside Poverty pilot has been very successful and should continue to do what it does.
2. The pilot could focus a more on increasing the voice of people with lived experience in its final year.
3. Aberlour should ensure that all its supported families complete the Financial Wellbeing Checklist at the start and at the end of the process.
4. Aberlour should endeavour expand the Advice Workers Forum to include Angus and Perth & Kinross, or alternatively, establish a forum in each of these areas.
5. Aberlour should consider to seek changes to the debt recovery regulations in Angus and Perth & Kinross to ensure multiple public debt recovery procedures at the same time are ruled out.
6. Aberlour should monitor the rollout of the iPads with direct access to Welfare Rights across Dundee. If successful as it looks, the same could be proposed in Angus and Perth & Kinross.

### Recommendations for the Tayside Poverty Steering Group

The Steering Group should take action to implement the learning from the pilot so far to maximise the ultimate impact of the Tayside Poverty Pilot and to ensure systems change is achieved across

Tayside when the pilot is concluded. This includes:

7. Proactively start discussions with relevant Council departments, officers and Elected Members in Angus and Perth & Kinross to change debt collection regulations to prevent multiple public debt recovery at any time, taking the proposed Dundee Debt Recovery Charter as an example.
8. Adopt the Financial Wellbeing Checklist and promote its use across all financial advice and services across Tayside.
9. Seek to introduce direct online access for advice providers and community organisations to Welfare Rights services across Tayside.
10. Explore the possibilities to introduce automatic Welfare Rights referrals across Tayside.
11. Identify other areas where debt relief and direct financial support can impact on child poverty and inequality.

Find out more  
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