

Aberlour Family Financial Wellbeing Tayside Pilot - Briefing



[Aberlour's Family Financial Wellbeing pilot](#) has successfully delivered positive change for Tayside families struggling with public debt (such as council tax, school meal debt). It has done this by testing new and innovative approaches to financial advice and support. The pilot uniquely combined Aberlour's family support model with financial wellbeing advice offered by Tayside's statutory and third sector to empower families and reduce the impact of poverty. The pilot was established in 2022 to run for three years and is funded by the Robertson Trust, Corra Scotland and Aberlour. It is delivered by Aberlour working in partnership with Dundee City, Angus and Perth & Kinross Councils. An independent evaluation of the pilot was completed by [Social Value Lab](#).

Pilot Aims

- Work with Tayside's existing financial wellbeing support providers (such as welfare advice) to design a shared vision for how to better deliver financial wellbeing for families.
- Implement new and innovative ways of delivering financial wellbeing support within a family support model.
- Deliver a Tayside Hardship Fund to pay off the public debt of families with unmanageable problem debt.



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." (Parent)

How

Aberlour worked in partnership with three Tayside local authorities to deliver this pilot. **The experiences of Tayside families** shaped the project, through collaboration with third sector partners and community organisations working with families affected by public debt. The pilot identified **five local change projects** which would support families differently to alleviate the impact of unmanageable public debt:

1. Tayside Hardship Fund

Funding to write off families' outstanding problem public debt

2. Dundee Debt Recovery Charter

Improving local debt recovery practice to better support families

3. Welfare Rights iPads

Providing families with secure, direct online access to Welfare Rights Officers

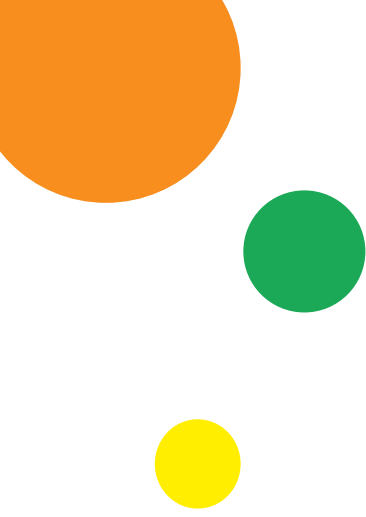
4. Financial Wellbeing Checklist

Improving information gathering and opening conversations about money

5. Automatic Welfare Rights Referrals

Initiating welfare rights help and advice for families





75% of the total debt of families supported through the pilot was public debt.

Learning

The evaluation of the pilot's first two years has **evidenced** change in how financial wellbeing support is delivered. The collaborative approach between statutory and third sector partners, alongside families, has delivered **improved financial wellbeing support for families** affected by public debt. The pilot has changed public debt recovery locally to ensure better outcomes for families with unmanageable public debt.

The evaluation highlighted several important points. Firstly, the Tayside pilot helped meet national policy goals, such as tackling child poverty, adopting a 'cash-first' approach, helping to #KeepThePromise. Secondly, the evaluation concluded that the pilot successfully delivered all five local tests of change. Thirdly, the pilot provided significant benefits for families. These benefits included:

- Better support through joined-up services.
- Reduced anxiety, stress, and stigma related to debt.
- Improved financial stability and confidence.
- Prevented crisis situations, such as homelessness and children being accommodated.

Conclusion

The evaluation concluded that the pilot has been a success, meeting its aims and should continue.

It recommends that the three local authority partners should implement the pilot learning in order to deliver sustained systems-change across Tayside. **The pilot provides a template for supporting families across Scotland affected by unmanageable public debt.**

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"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." (Parent)

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