

Scottish Legal Aid Board Grant Funding Project Profile

Funding Stream: Tackling Money Worries

Project Name: Intensive Debt and Financial Capability in Possilpark

Lead Agency: Maryhill and Possilpark Citizens Advice Bureau

Intensive Debt and Financial Capability in Possilpark is lead by Maryhill and Possilpark CAB, and supported by Glasgow City Community Health Partnership.

The project aims to reduce both health and income inequalities in the one of the most deprived areas in Scotland, by supporting up to 20 local low income families a week to improve their financial skills and avoid unsustainable debt, whilst accessing expert advice services in a way most suitable to their circumstances.

The project aims to create an effective and accessible service by embedding its money advice workers in six local GP practices. Accessing financial advice and improving financial capability will be a seamless process which can be conveniently accessed from a trusted location within the neighbourhood.

The money advice aspect of the project seeks to complement wider action aimed at addressing child poverty across the Possilpark area, and recognises that the deprivation facing vulnerable children and families can be multi-layered and must be tackled as such.

This approach will also allow the project to reach those families who might otherwise find it difficult to access specific financial capability or debt advice.

GPs in the Possilpark area have frequently reported being asked to deal with social or financial problems which they feel unequipped to deal with. The funding of this new project will enable GPs to make more effective use of their time and remove some of the barriers for low income families to accessing services to improve their financial capability.

The additional resources will also enable CAB workers to adopt a more personalised and intensive approach. Through the use of individual and group advice sessions, out-of-hours provision, and follow up work, this project aims seeks to improve outcomes for children and their families by weaving together both financial capability and linked health services.

Helen Fallowell, Maryhill CAB Manager, the lead organisation for the project, said the levels of poverty and hardship amongst some families with children under 8 or with a disability in Lambhill, Possilpark and Milton is extreme.

“The Board of Maryhill and Possilpark Citizens Advice Bureau are pleased to have secured finances through the Tackling Money Worries programme in partnership with six GP practices in the area to offer families in hardship intensive and personalised support aimed at bettering their financial position.

“During the project our staff will work closely with the practices to identify families at risk and to gauge the impact of the staff co-locating with the practices.

“We are looking forward to making a real difference in the area and we thank the Scottish Legal Aid Board for its support.”