

# SPECIFICATION: FINANCIAL WELLBEING GUIDANCE ASSOCIATED WITH POVERTY AND FINANCIAL HARDSHIP; ENCOURAGING LONDONERS TO COME FORWARD FOR SUPPORT CHALLENGING STIGMA AND SHAME

## Context

[Thrive LDN](#) is a citywide public mental health partnership, working towards the shared mission of a city where every individual has equal opportunity for good mental health and wellbeing. Thrive LDN strives for equitable, sustainable, and long-term change to the public mental health landscape. We are supported by the Mayor of London and accountable to the London Health Board.

There is a clear relationship between economic activity, work and public mental health. However, this relationship is complex and influenced by many factors and operates at multiple levels. Thrive LDN facilitates the [Economic Wellbeing Forum](#) to collectively recognise the impact on population mental health of financial pressures and bring together partners. In 2024/25, the focus of the forum has been to identifying opportunities and co-design approaches to promoting positive mental health through employment.

Insights have shown that for many frontline organisations helping people deal with poverty, information on where to refer people for appropriate support and advice is not always easy to find or it lacks coordination. There is desire for more effective collaboration and coordinated support across services to boost household income and financial resilience, through things like debt advice, benefits advice, and other support that addresses financial hardship, including housing, employment, and skills – as well as mental health.

As part of Thrive LDN’s mission of ensuring everyone living or working in London has an equal opportunity for good mental health, we welcome the submission of quotes for the opportunity to co-create an **informative mini-series** of bitesize information which would support Londoners to receive timely and effective support with their mental and/ or financial health.

## Invitation to Quote: An informative mini-series focusing on financial wellbeing checks to support the better integration of money / financial guidance and mental health support

<p><b>The brief</b></p>	<p>Thrive LDN, is offering <b>up to £30,000 (inclusive of VAT)</b> for an organisation or consortium to co-create an informative mini-series of bitesize information which would support Londoners to receive timely and effective support with their mental and/ or financial health. For example, short informative videos (edited for various platforms), alongside audio clips and written blogs/ articles that focus on specific key issues affecting Londoners’ financial wellbeing, particularly developed with low-income communities, groups of people experiencing financial hardship and businesses and employment support providers in mind.</p> <p>There is scope to also work with health and care providers to consider how services are perceived by people on low incomes and how these services</p>
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	<p>can challenge poverty stigma. As well as exploring the promotion of positive mental health through employment.</p> <p>The content would be co-developed with <a href="#">London's Economic Wellbeing Forum partners</a> (and their service users) who would provide expertise on the topics. The resources would be hosted by Thrive LDN within the <a href="#">Help Yourself &amp; Others</a> section of the website but also offered to partners to utilise directly and share to their networks. The videos could be further adapted to audio files (in the form of podcasts) and written pieces, which could be translated into community languages (where required).</p> <p>The audience is two-fold and can be reflected in the expected outcomes of submissions:</p> <ol style="list-style-type: none"> <li>1) Supporting specific communities experiencing stigma or discrimination and who may benefit from a targeted approach.</li> <li>2) Supporting organisations which engage with people who are struggling financially, but where that organisation doesn't have the expertise.</li> </ol> <p>Once developed, the content would complement Thrive LDN's poverty stigma and mental health campaign (which is being scoped and developed separately).</p> <p>Please note that suppliers must factor in and account for participant reimbursement across all activities; we would expect a proportion of the commission to resource this.</p> <p>We are happy to consider joint applications involving a range of partners to ensure the project is supported by various skills across the described Brief and Aims and Objectives.</p>
<b>Aims and Objectives</b>	<p>We expect this series will address four objectives below.</p> <ul style="list-style-type: none"> <li>• Encourage people experiencing financial hardship to seek practical, professional support early and break down the barriers people accessing the support they are entitled to face.</li> <li>• Create integrated cross sector support to ensure people can more seamlessly access help with both their mental and financial health.</li> <li>• Improve awareness of financial hardship, in-work poverty and worklessness to challenge societal perceptions and narratives that present poverty as an individual choice, rather than structural issue.</li> <li>• Support London's business sector and employers in assisting employees who are struggling to get by.</li> </ul> <p>We are keen to benefit from the knowledge and experience of communities themselves. We therefore encourage proposals that fit the brief as described by the title but do not map perfectly onto the objectives above, providing the objectives are supported by robust evidence of need and a clear action plan to address it.</p>
<b>Evaluation</b>	<p>As part of the evaluation, there will be a requirement to report on:</p> <ul style="list-style-type: none"> <li>• High level logic model and evaluation plan</li> <li>• Learning and outcomes for participants and/ or communities.</li> <li>• Detail on reach and engagement (including demographics).</li> <li>• Detail on planned channels and activities.</li> </ul>

	<ul style="list-style-type: none"> <li>• Case studies (where applicable).</li> <li>• How this project will influence/ contribute towards wider system/ policy/ practice change.</li> </ul> <p>Thrive LDN will share a short evaluation template which can be tailored.</p>
<b>Furthering Equality, Diversity &amp; Inclusion</b>	<p>Thrive LDN asks for partners to consider embedding equality, diversity and inclusion in their approach and to demonstrate how these principles are reflected in their organisations.</p> <ul style="list-style-type: none"> <li>• <b>Accessibility:</b> supporting individuals and organisations involved in the development of the content to access materials.</li> <li>• <b>Remuneration:</b> offering remuneration for community organisations to take part. Please note that this should be in line with or above the London Living Wage.</li> <li>• <b>Intersectional:</b> in the design of content development.</li> <li>• <b>Barriers:</b> how does the content address the barriers people face in accessing services or seeking support.</li> <li>• <b>Best practice:</b> are there approaches or examples that show how to shift power, build trust, or challenge exclusion — and could be shared with others.</li> </ul>
<b>Budget</b>	<p><b>Up to £30,000 (including VAT)</b> is available to cover the deliverables in this specification.</p> <p>We are also open to receiving proposals which only cover some aspects and not all of the above, however, the budget should be reflective of this as part of the submission.</p>
<b>Timescales</b>	<ul style="list-style-type: none"> <li>• <b>Specification released:</b> 9 May</li> <li>• <b>Invitation to quote by:</b> Tuesday, 27 May, 12pm.</li> <li>• <b>Notify Bidders of outcome:</b> week ending 30 May 2025</li> <li>• <b>Delivery window:</b> Begins early June 2025</li> <li>• <b>Report due:</b> Progress update 30 June 2025; final evaluation summer 2025</li> </ul>

## Next Steps

If you would like to submit a quote for this opportunity, please send a proposal detailing the below to [info@thrivedn.co.uk](mailto:info@thrivedn.co.uk), with the subject “Thrive LDN: Financial Wellbeing informative mini-series” by **Tuesday, 27 May, 12pm.**

- Brief background information about your organisation(s).
- An outline of your or your organisation’s approach to equality, diversity and inclusion.
- The London borough(s) you operate in (if relevant).
- Based on the *Brief, Evaluation, Budget, Furthering Equality, Diversity and Inclusion* and *Timescales* outlined above, please provide an outline of your proposed activities and how you can support this programme of work, including timescales of delivery.
- A high-level budget breakdown and amount you are quoting for. Joint proposals are welcomed but please outline the lead organisation for which payment should be awarded to.

If you have any queries or would like to informally discuss your proposal in advance of submitting, please contact the Thrive LDN team on [info@thrivedn.co.uk](mailto:info@thrivedn.co.uk).

## Appointment Criteria

Criteria	Weight
<b>Cost</b> <ul style="list-style-type: none"><li>Budget breakdown, including accounting for participation costs</li></ul>	40%
<b>Background and experience</b> <ul style="list-style-type: none"><li>Demonstrable experience of projects involving sensitive subjects with evidence of positive effects on the communities targeted</li><li>Experience of working with people with lived experience</li></ul>	20%
<b>Equality, diversity and inclusion (EDI)</b> <ul style="list-style-type: none"><li>How will you ensure EDI considerations are embedded throughout delivery</li></ul>	20%
<b>Approach</b> <ul style="list-style-type: none"><li>How you meet the aims and objectives set out in the specification</li></ul>	20%

## Appendix 1 – Background information

In London, 24% of residents live in poverty, with disparities across different groups. Specifically, 34% of Londoners in non-white households are in poverty, and 47% of single parent households face poverty. London also has a high rate of child poverty, with variations across different areas of the city<sup>1</sup>. The pandemic and the cost-of-living crisis have exacerbated existing inequalities in relation to financial hardship, rather than radically changing who is affected.

Work is meant to be the best route out of poverty. But in London, far too often, it isn't enough. More than 2.2 million people in the capital live in poverty—and over half of them are in work.

Across the city, people are putting in long hours, sometimes juggling multiple jobs, and still can't afford the basics. We explore in-work poverty and low pay in London - including which boroughs and industries the issue is most extreme.

The groups disproportionately affected by financial hardship, which include but not limited to: low-income families; children and young people; those experiencing or at risk of homelessness; care leavers; women; people living with disabilities or long term conditions; LGBTQ+ people, asylum seekers and those with no recourse to public funds; racialised and minoritised communities and people with experience of the criminal justice system<sup>2</sup> - all face specific challenges and causes in relation to financial hardship. Intersectionality between these elements creates complex situations in individual cases, an intersectional double-whammy of disadvantage which intensifies the impact of stigma on the lives of individuals and communities.

The cyclical relationship between mental health problems and financial difficulties is well documented. Although much has been done to enable legal, advice and community organisations to work collaboratively to provide more Londoners with the support they need to address problems, boost their incomes and reduce their outgoings, barriers to accessing services, gaps in provision, and flaws in service design sometimes prevent these interventions from being as impactful as they could be.

### Useful articles and resources

For people experiencing financial difficulties and mental health problems, getting the right support early is vital. A 2024 [report from Money and Mental Health Policy Institute](#) places a spotlight on the relationship between mental health and finances, as well as the importance of cross-sector actions to improve preventative support and to help more people avoid the long-term cycle of mental health problems and financial difficulties.

Placing lived experience at the heart of all decision-making and policy design via genuine co-design and co-production processes is key to tackling poverty-related stigma. Listening to people with lived experience as experts in poverty related stigma; its causes, consequences, and solutions, and amplify their thoughts. Examples of this work in action include:

- In Manchester, [Money Advice Referral Tools \(MARTs\)](#) have been developed for seven boroughs. Led by Resolve Poverty, the MARTs have been created via local working groups, typically involving local authorities, housing associations, foodbanks, other voluntary groups and people with lived experience of poverty.
- The [Scottish Parliament Cross Party Group on Poverty inquiry into poverty-related stigma in Scotland](#), authored by the Poverty Alliance, provides a helpful overview of the drivers of and solutions to poverty which would be related to London.

Tackling poverty related stigma should be viewed as a critical aspect of action to end poverty. It is complex, multi-dimensional and can be perpetuated through language, cultures, policies, institutions, and systems.

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<sup>1</sup> <https://trustforlondon.org.uk/data/>

<sup>2</sup> <https://www.thinknpc.org/blog/understanding-financial-hardship/>