

SPECIFICATION: POVERTY AND FINANCIAL HARDSHIP CAMPAIGN TO ENCOURAGE LONDONERS TO COME FORWARD FOR SUPPORT AND CHALLENGE 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 have stepped up 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.

Evidence and insights have shown that societal perceptions and treatment of those experiencing poverty have become ingrained, not only among the broader population, but in how people experiencing poverty perceive themselves. As a result, poverty-related stigma negatively impacts the mental health and self-esteem of people experiencing poverty by reinforcing feelings of shame and self-blame. This is exacerbated by narratives that present poverty as an individual choice, rather than structural issue.

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 **develop a public campaign** to challenge stigma and shame surrounding poverty and financial hardship, which limit the opportunity to take up help and support.

Through this campaign we are keen to dispel myths regarding poverty and financial hardship, acknowledge the prevalence of in-work poverty and worklessness which hold people back from accessing the support they are entitled to including social security, emergency welfare and support with debt.

Invitation to Quote: Develop a London regional campaign to challenge stigma and shame associated with poverty and financial hardship

The Brief	<p>Thrive LDN, is offering up to £20,000 (inclusive of VAT) for an organisation or consortium to co-design a London regional campaign designed to reduce the stigma associated with poverty and financial hardship. As part of this commission, the supplier should incorporate lived experience and community perspectives to inform the understanding of what works in addressing stigmatisation, and the lack of dignity, self-worth and feelings of shame that it causes.</p> <p>We welcome joint applications involving a range of partners to ensure the campaign development is supported by various skills across the described Brief and Aims and Objectives.</p>
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	<p>Overall, submissions should reflect across the following areas:</p> <ul style="list-style-type: none"> • campaign development (including working with relevant communities on messaging and understanding key issues) • community partners' participation (please note: suppliers must factor and account for participant reimbursement across all activities; we would expect a proportion of the commission to resource this) • content creation (development of campaign assets ready for launch, for predominately digital first campaign but again this may be adapted depending on community feedback) • creation of a London partners' campaign toolkit (to support partners accessing and supporting the campaign through their owned channels) • targeted, paid digital promotion of campaign (as part of the planned launch/'go live' phase) <p>Intended audience: The campaign should take a targeted approach, with the development of the campaign working with and having a focus on groups disproportionately affected by financial hardship, which include but is not limited to low-income families; children and young people; those experiencing or at risk of homelessness; care leavers; women; people living with disabilities (including pre-existing mental health conditions) 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.¹</p> <p>The campaign would be supported by the development of informative mini-series of bitesize information which would support Londoners to receive timely and effective support with their mental and/ or financial health (which is being scoped and developed separately).</p> <p>The output should be in the form of a communications campaign, but we are open to the style, channels and approach the campaign may take.</p>
Aims and Objectives	<p>We expect this campaign will address three objectives below, but acknowledge that these may be adapted (and weighted in terms of priorities) based on community insights and user testing:</p> <ul style="list-style-type: none"> • 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. • 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. • Work with London's business sector and employers to challenge stigma and shame within workplaces which limit organisations opportunity to support those who need it, in a way that best meets their needs. <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, as long as the objectives are supported by robust evidence of need and a clear action plan to address it.</p>

¹ <https://www.thinknpc.org/blog/understanding-financial-hardship/>

	We encourage proposals that seek to support specific communities experiencing stigma or discrimination and who may benefit from a targeted approach. This can be reflected in the expected outcomes, such as the call to action and reach.
Evaluation	<p>As part of the evaluation, Thrive LDN will share a short evaluation template which can be tailored.</p> <p>There will be a requirement to report on:</p> <ul style="list-style-type: none"> • High level logic model and evaluation plan metrics for the campaign • Learning and outcomes for participants and/or communities • Detail on reach and engagement (including demographics) • Detail on planned channels, activities • Case studies (where applicable) <p>How this project will influence/ contribute towards wider system/ policy/ practice change</p>
Furthering Equality, Diversity & Inclusion	<p>Thrive LDN asks for partners to consider embedding equality and diversity in their approach and to demonstrate how these principles are reflected in their organisations.</p> <ul style="list-style-type: none"> • Accessibility: supporting individuals and organisations involved in the development of the content to access materials. • Remuneration: offering remuneration for community organisations to take part. Please note that this should be in line with or above the London Living Wage. • Intersectional: in the design of content development. • Barriers: how does the content address the barriers people face in accessing services or seeking support. • Best practice: are there approaches or examples that show how to shift power, build trust, or challenge exclusion — and could be shared with others.
Budget	<p>Up to £20,000 (including VAT) 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>
Timescales	<ul style="list-style-type: none"> • Specification released: 9 May • Invitation to quote by: Tuesday, 27 May, 12pm. • Notify Bidders of outcome: week ending 30 May 2025 • Delivery window: Begins early June 2025 • Report due: Progress update 30 June 2025; final evaluation summer 2025

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, with the subject "Thrive LDN: Campaign to address poverty stigma" 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.

Appointment Criteria

Criteria	Weight
Cost <ul style="list-style-type: none">• Budget breakdown, including accounting for participation costs	40%
Background and experience <ul style="list-style-type: none">• Demonstrable experience of positive communications campaigns involving sensitive subjects with evidence of positive effects on the communities targeted.• Experience of working with people with lived experience.	20%
Approach <ul style="list-style-type: none">• How you meet the aims and objectives set out in the specification.	20%
Equality, diversity and inclusion (EDI) <ul style="list-style-type: none">• How will you ensure EDI considerations are embedded throughout delivery.	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 city². 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 system³ - 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.

² <https://trustforlondon.org.uk/data/>

³ <https://www.thinknpc.org/blog/understanding-financial-hardship/>