



info@collaborateresearch.co.uk | www.collaborateresearch.co.uk

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# **Workload conditions and wellbeing in the money advice sector**

A qualitative and quantitative research report

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Prepared for:



**Institute of  
Money Advisers®**

**Assuring quality in the money advice profession**

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## Foreword

This attitudinal research report reflects the voices and experiences of approximately 36% of IMA members. Thank you to those members who responded to the initial survey and participated in the subsequent qualitative aspects of the project. The IMA is committed to ensuring the report's findings are brought to the attention of key decision makers and funders who are able to make a difference to your work and wellbeing.

At the IMA's Annual General Meeting in 2019, a members' resolution was passed, calling on us to commission research into the impact of workload and conditions on debt advisers, including the effects on adviser wellbeing, recruitment and retention, service provision and ability to contribute to social policy work.

We convened a working group, comprising the IMA's CEO, several Trustees and the IMA member who had proposed the resolution. The working group consulted with practising researchers who advised that the full range of resolution objectives would require more than a single research project to adequately explore the issues raised. Our main focus in this initial work has, therefore, been the impact of workload and casework requirements on the wellbeing of our members and the perceived effects on service delivery.

After a rigorous competitive tender process, we appointed Collaborate Research to carry out the IMA's first independent research project. The plan to undertake face-to-face focus groups and hear from members at the IMA's annual conference had to be revised due to the developing coronavirus pandemic. However, Collaborate Research successfully facilitated virtual focus group events, together with other qualitative tele-depth interviews with advisers and managers.

The resulting report realises much of what our members asked us to do and we hope that it will support advisers in discussions with their employers to help improve their working conditions.

Although this is the first time the IMA has commissioned independent research, ours is not the only report to highlight adviser wellbeing problems. Earlier this year, research by Money Advice Scotland<sup>1</sup> found pressure of work a significant concern, with 51% of advisers surveyed having experienced work-related stress.

Our report reveals a significant strength of feeling among IMA members about many aspects of working to meet Money and Pensions Service (MaPS) funding requirements, including the casefile quality audits known as Debt Advice Peer Assessment (DAPA). We understand that MaPS has recently worked in collaboration with the organisations it funds and revised the scoring scale that is used for DAPA assessments. They will be reviewing this during 20/21 to see how this impacts on the assessments.

We are pleased to announce that MaPS have agreed to work with the IMA and other sector stakeholders to consider many of the constructive suggestions for improvements proposed by IMA

<sup>1</sup> See 'Adviser Perspectives On A Workforce Strategy' published in March 2020 by Money Advice Scotland



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members in this report. We look forward to working together with MaPS and others to address the challenges impacting on the wellbeing of our members and the wider money advice sector.

**Robert Wilson**

**Chief Executive**

**Jane Clack**

**Chair of IMA Trustee Board**

## 1. Executive summary

The overall aim of this research was to carry out the Institute of Money Advisers' (IMA's) Annual General Meeting (AGM) resolution to identify whether, and to what extent, workload and casework requirements are having an effect on advisers, service delivery and the money advice sector more generally. Collaborate Research was commissioned to undertake this research using both qualitative and quantitative methods. A total of 617 IMA members completed an online survey between April and May, 2020 and more than 50 people working in the money advice sector took part in different types of qualitative discussions during the same period.

A clear level of concern about workloads was identified amongst those who participated in this research:

- Two-thirds (66%) say that they regularly work over their contracted hours;
- Three in five (62%) do not feel that they have sufficient time to do their work well;
- Half (50%) do not feel that their workload is manageable;
- More are dissatisfied (48%) than satisfied (36%) with their workload; and
- Almost half (45%) struggle to achieve a work-life balance.

The great majority (86%) perceive their own workload to have increased over the past five years, and seven in ten (69%) regard this increase to be 'significant'. There are believed to be a number of contributory factors, with more vulnerable clients and complex problems, together with increased case recording requirements and targets, most frequently mentioned as 'major reasons'.

The most challenging targets and case recording requirements are associated with Money and Pensions Service (MaPS) contracts and a number of those with current or past experience of working in such positions feel that it is not feasible to fulfil both MaPS' quality and quantity expectations within contracted hours. In addition, the Debt Adviser Peer Assessment (DAPA) process<sup>2</sup> is widely perceived to be a considerable cause of work-related pressure which has reportedly affected the confidence and morale of some advisers.

These factors have contributed to those working for MaPS-funded organisations being the group which is most critical of their workload overall (68% are dissatisfied). Conversely, those working for self-funded organisations are most positive (71% are satisfied) about their workload, while those funded in other ways tend to be more satisfied than dissatisfied about this.

In addition, those who earn least are more unhappy about their workload while those who earn most demonstrate higher than average satisfaction levels. There is a widely held view that pay rates are inconsistent across the sector and a number do not regard their own salary as being

<sup>2</sup> We understand that DAPA will shortly be changing which may be expected to affect future workload experiences and perceptions of those subject to this system.

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commensurate with their skills or the demands of the job, leading to more being dissatisfied (44%) than satisfied (37%) with their pay across all survey responses.

Heavy workloads are perceived to have a number of negative impacts on advisers' wellbeing and ability to undertake their job, as well as the quality of service provided to clients and sustainability of the sector overall. Some of the most significant of these are highlighted in Figure 1 below:

**Figure 1: Reported 'major impacts' of workload demands**



Views are also mixed about the wellbeing support provided at work, although more are satisfied (46%) than dissatisfied (34%) with this aspect overall. The main factor contributing to advisers' satisfaction or dissatisfaction in this area is whether or not they regard their workload as reasonable or feel sufficiently supported to reduce their workload pressures if these become unmanageable. In addition, there are some advisers who feel that they could be better supported to help them deal with the effects of the emotionally challenging cases they see.

Despite these issues, more who work within the money advice sector say that they are satisfied (57%) than dissatisfied (30%) with their job overall. On the other hand, views are split as to whether they would recommend their job to others (42% would while 38% would not) and one in eight (12%) is planning to leave their job in the next 12 months, mainly to move out of the advice sector, while more than one in four (27%) is unsure of their future plans even if funding for their post remains.

Analysis shows that both workloads and wellbeing support have a strong bearing on overall views of working in money advice, with those who are satisfied with these aspects much more likely to be satisfied with their job, inclined to recommend it to others and intending to remain in post.

## 2. Introduction

### 2.1 Background to the research

The Institute of Money Advisers (IMA) is the only professional body solely acting for money advisers in England, Wales and Northern Ireland. Its mission is to assure quality in the money advice profession.

The great majority of the IMA's members provide free-to-client debt advice, including casework support for clients with complex debt problems. They work for a number of organisations including Citizens Advice, local authorities, housing associations and independent advice agencies, and their work is funded from different sources such as the Money and Pensions Service (MaPS), other external funders or self-generated income from the organisation.

The IMA has received anecdotal reports from its members that there is concern among debt advisers about heavy workloads which are believed to be contributing to:

- Increased adviser stress and poor mental health;
- A poorer service for clients;
- Advisers being unable to undertake non-casework social policy action;
- Advisers leaving the sector; and
- Difficulty recruiting new advisers.

At the IMA's 2019 Annual General Meeting (AGM) a resolution was passed calling for research to be commissioned into these issues. It was determined that such research would be required to provide a robust measurement of the sector's views on the extent of the issue and to fully investigate the perceived impacts on individual advisers' wellbeing, their ability to carry out their work, and the sustainability of the sector.

### 2.2 Research aim and objectives

The overall aim of this research was to investigate IMA members' concerns and identify whether, and to what extent, workload and casework requirements are perceived to be having an effect on advisers, service delivery and the money advice sector more widely. There are four specific objectives:

1. To identify the main workload requirements from the perspective of those working in the sector
2. To identify what effect workloads and casework requirements are perceived to have on adviser wellbeing including stress, mental and physical health and absence levels.
3. To investigate what effect workloads and casework requirements are reported to have on advisers' ability to carry out their jobs, including their perception of impacts on the service they provide to clients and their ability to undertake social policy work (i.e. research,

campaigning or information-gathering activities aimed at influencing and improving relevant policy, practice or legislation).

4. To investigate the reported effect of workloads and casework requirements on the recruitment of new advisers and the retention of existing advisers.

## 2.3 Methodology

Following a competitive tender process, Collaborate Research was commissioned to undertake this research.

The methodology used to answer the research objectives included both qualitative and quantitative elements, and there was a close working relationship between Collaborate Research and the IMA in the administration of the research. This approach yielded a high response rate, with 617 IMA members completing an online survey (representing c.36% of the membership base) and more than 50 people taking part in various types of qualitative research. This was notwithstanding the survey having been undertaken during the Coronavirus lockdown period. More details on the methodological approach are provided in Figure 2 below:

**Figure 2: Methodological approach**

Method	Administration details	Response details
Online survey with IMA members	The online survey was designed and hosted by Collaborate Research. The IMA emailed all its members with an invitation to participate and also sent periodic reminders to encourage completion.	A total of 617 IMA members completed the survey between 15 <sup>th</sup> April and 16 <sup>th</sup> May, 2020. A profile breakdown of survey respondents is included in the Appendix.
Tele-depth interviews with IMA members	Consent for re-contact for this stage of the research was sought from those who participated in the survey. A sample was then selected by Collaborate Research to represent a cross-section of the IMA's membership and Collaborate researchers undertook the interviews by telephone.	A total of 20 IMA members were interviewed in this way between 7 <sup>th</sup> and 20 <sup>th</sup> May, 2020.
Online discussion groups with members of regional Money Advice Groups	It was initially planned to conduct face-to-face sessions at the IMA's annual conference but this was not possible due to Covid 19. Instead, the IMA recruited participants to online groups through its Money Advice Groups in several regions. Researchers from Collaborate Research conducted these online sessions using Zoom.	A total of 8 online groups involving 29 advisers were conducted between 13 <sup>th</sup> and 22 <sup>nd</sup> May, 2020.
Tele-depth interviews with employers	The IMA identified those working in managerial role for various debt advice employers and invited them to take part. Researchers from Collaborate Research then arranged and conducted the interviews by telephone.	A total of 7 debt advice managers took part in these interviews between 20 <sup>th</sup> and 29 <sup>th</sup> May, 2020.

## 2.4 This report

This report draws together the key findings from both the qualitative and quantitative elements of this research. Alongside the narrative commentary, the report includes charts of the survey findings where in some cases the percentages reported add to just under or over 100% due to rounding. Verbatim quotes from the qualitative research and survey have also been included where relevant to provide a flavour of the views expressed.

In interpreting these findings, it is worth noting that this research asked respondents, where possible, to reflect back over at least the past five years in order to explore whether and to what extent changes over time in workloads and wellbeing support are perceived. Most of those who took part have been working in the money advice sector for far longer than five years (57% had been in the sector for 10+ years as shown in Figure 14 on p32 of the report) and they drew on their cumulative experience in responding to the questions asked. This means in a number of cases, respondents commented not just on their current role but also past posts, organisations and funding sources.

The detailed findings that follow are arranged into the following chapters:

3. Experiences of working in money advice
4. Workload issues: Perceived extent and causes
5. Workload issues: Perceived personal impacts
6. Workload issues: Perceived impacts on client service
7. Workload issues: Perceived wider impacts on the sector
8. Suggested improvements

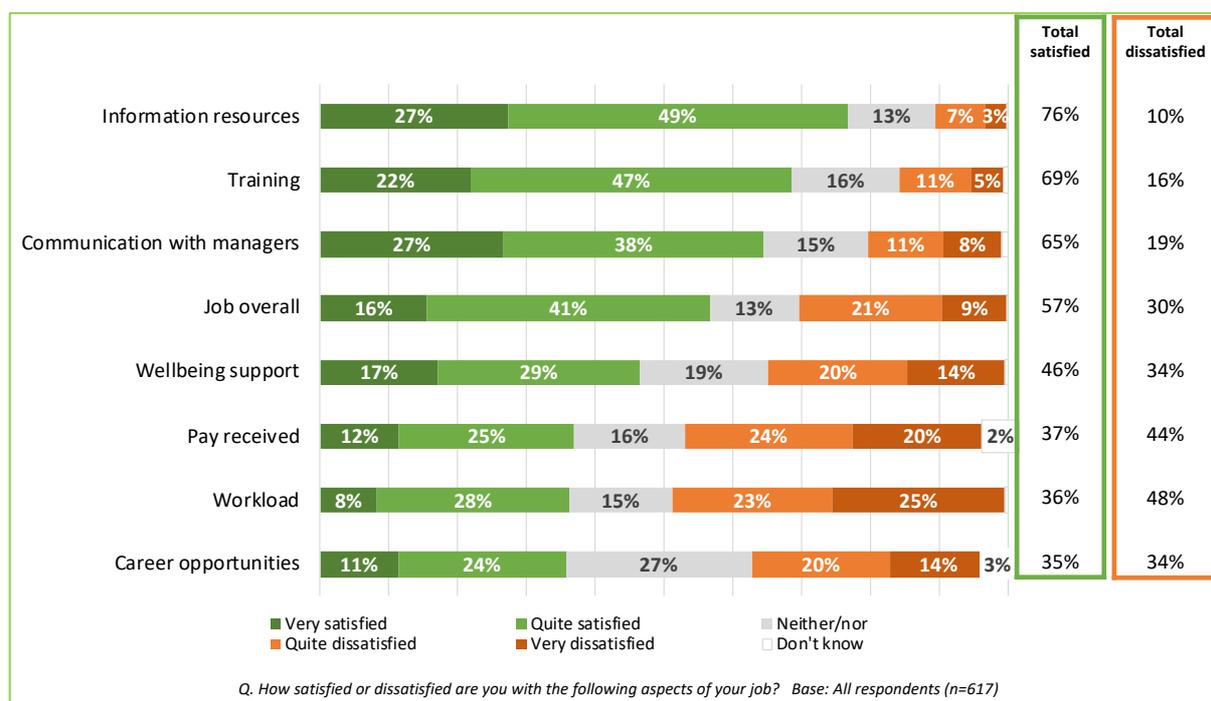
There is also a final section (Chapter 9) which sets out what we regard to be the key conclusions and implications from this research.

### 3. Experiences of working in money advice

#### 3.1 Survey findings

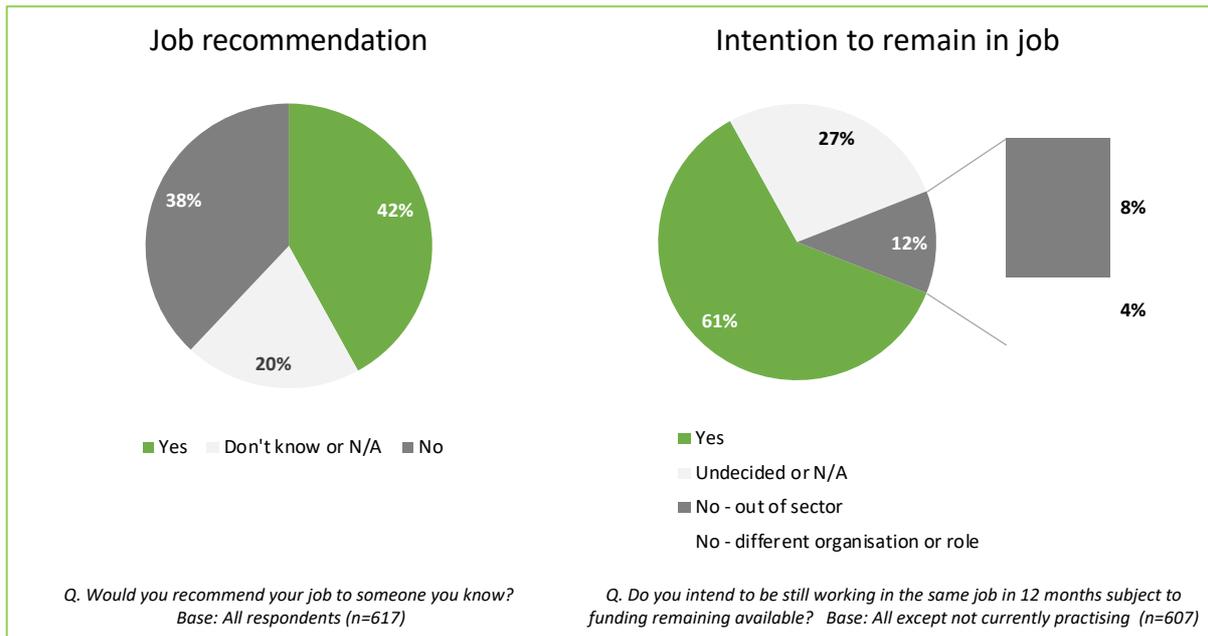
The survey found a mixed picture in terms of IMA members’ satisfaction with different aspects of their jobs, as highlighted in Figure 3 below. While most are satisfied with the information resources, training and communication provided, only a minority are satisfied with their wellbeing support, pay levels, workloads or career opportunities. The strongest critical views are held about workloads, with fewer than one in ten (8%) stating that they are ‘very satisfied’ with this while one in four (25%) is ‘very dissatisfied’.

**Figure 3: Satisfaction with job-related aspects**



While overall job satisfaction stands at 57% satisfied : 30% dissatisfied, there are almost as many who would not recommend the job (38%) as those who say they would recommend it (42%). In addition, more than one in four (27%) are undecided as to whether they will stay in the same job in a year’s time, even if funding remains available, while an additional one in eight (12%) explicitly intends to move on, more often out of the sector (8%) than to a different role or organisation (4%). These findings are shown graphically in Figure 4 over the page:

**Figure 4: Job recommendation and intention to remain**



The survey findings show that attitudes to workload issues and wellbeing support have a strong bearing on how IMA members view their job overall. For example, those who are satisfied with their workload and wellbeing support are significantly more likely to have high job satisfaction, be prepared to recommend the job to others and intend to remain in post in a year’s time. The reverse applies for those who are dissatisfied with these aspects. These findings are shown in Figure 5:

**Figure 5: Impact on workload issues and wellbeing support on overall views of job**

	TOTAL	Workload		Wellbeing support	
		Satisfied	Not satisfied	Satisfied	Not satisfied
<b>Job satisfaction</b>					
Higher	57%	91% ▲	30%	84% ▲	23%
Lower	30%	4%	53% ▲	10%	60% ▲
<b>Job recommendation</b>					
Yes	42%	75% ▲	17%	65% ▲	16%
No	38%	11%	62% ▲	15%	67% ▲
<b>Intention to remain</b>					
Yes	61%	84% ▲	41%	80% ▲	36%
Undecided	25%	11%	36% ▲	13%	37% ▲
No	12%	4%	19% ▲	5%	23% ▲

Base: All respondents (n=617), satisfied with workload (n=223), dissatisfied with workload (n=298), satisfied with wellbeing support (n=286), dissatisfied with wellbeing support (n=212)

## Workload conditions and wellbeing in the money advice sector

A number of statistically significant sub-group differences are evident in IMA members' views of their workload and wellbeing support. In particular, the funding source, type of organisation worked for and pay level appear to have a strong bearing on satisfaction. As shown in Figure 6 below, those working for self-funded organisations, housing associations and local authorities are most satisfied with their workloads and wellbeing support, as are those earning £30,000 or more per annum. Conversely, the 48% of survey respondents who currently work for Money and Pensions Service (MaPS) funded organisations are least satisfied with these aspects, along with those working for Citizens Advice and those earning less than £24,000 each year.

**Figure 6: Sub-group differences in attitudes to workload issues and wellbeing support**

	WORKLOAD	WELLBEING		WORKLOAD	WELLBEING
<b>Total satisfied</b>	36%	46%	<b>Total dissatisfied</b>	48%	34%
<b>Higher among those...</b>			<b>Higher among those...</b>		
Working for self-funded organisations	71%	66%	Working for MaPS funded organisations	68%	45%
Working for Housing Associations	67%	66%	Working for Citizens Advice	61%	41%
Working for Local Authorities	57%	57%	Earning <£24k	57%	38%
Earning £30k+	57%	57%			

*Base: All respondents (n=617), MaPS funded (n=296), self-funded (n=100), work for Citizens Advice (n=349), work for Housing Association (n=58), work for Local Authority (n=50), less than 5 years' experience (n=142), 20+ years' experience (n=88).*

The factors highlighted above are not mutually exclusive as the majority of respondents who are in Citizens Advice posts report that these are funded by MaPS, while the funding for money advice provided by housing associations and local authorities tends to be self-generated by the organisation. Similarly, those working in these self-funded posts tend to report higher salaries than do those working in MaPS-funded roles<sup>3</sup>.

As such, it is likely that funding arrangements are a primary driver of satisfaction or dissatisfaction with workloads and wellbeing support. With the exception of MaPS funding, dissatisfaction with these aspects remains at minority levels among those funded in all other ways (e.g. by local government or other external funders as well as by those working in organisations which are self-funded).

The more critical response from those who are MaPS-funded is also reflected across other survey findings. For example, those whose posts are funded by MaPS are more polarised than other groups

<sup>3</sup> These views are supported by the IMA's 2019 membership survey, *Salaries in the debt advice sector*, which found variability in salaries across the sector including by funding source – <https://www.i-m-a.org.uk/salary-survey/>

with respect to their overall job satisfaction (42% satisfied : 43% dissatisfied) and far less likely to recommend their job (25% would recommend it : 52% who would not).

It is also worth noting that those who have been working in the sector for less than five years show higher levels of dissatisfaction with their workload specifically (53%) compared to the most long-serving advisers who have been in the sector for 20 or more years (38%).

### 3.2 Qualitative insights

Those who took part in the qualitative research report being primarily motivated to work in money advice by a desire to *“help people and make a difference”*. Many are long-serving within the sector and treat the job as a vocation. In addition, some of those who are newer to the sector have joined as a second career and report doing so in order to *“give back”* to society.

While some report having high job satisfaction and a strong sense of personal reward from working in money advice, the challenges of the job outweigh the plus points for others. This is reflected in the polarisation between positive and negative responses to an opening question in the qualitative sessions where participants were asked to choose three words, unprompted, to describe their feelings towards their job. While a number described their job as *“rewarding”* and *“satisfying”*, there were also numerous references to it being *“stressful”*, *“pressured”*, *“frustrating”* and *“overwhelming”*.

There are reportedly two main sources of challenge associated with working in money advice and that contributes to the job being described in more negative ways, one of which relates to the ‘demand side’ and the other to the ‘supply side’ of working in money advice:

- The changing nature of clients and cases:** Austerity policies and welfare reform are believed to have led to an increase in clients who are vulnerable and have complex problems (such as multiple priority debts and deficit budgets) which means good outcomes are perceived to be harder to achieve.

*“We are always firefighting and dealing with bailiffs and the emergency side.”* (IMA member interview, Merseyside)

*“We’re seeing people living in real poverty who haven’t eaten for a few days. People are more angry and desperate.”* (Employer interview)

*“We have more and more clients where debt advice doesn’t apply because they don’t have any options.”* (Group discussion, Greater Manchester)

- Some funders’ requirements:** High numeric targets combined with challenging quality requirements are regarded to be very difficult to achieve in practice.

*“The biggest challenge is meeting the numbers while maintaining high quality. Advisers find it very difficult to hit the targets and maintain quality of advice.”* (Employer interview)

*“It’s all the hoops we have to jump through, the number of things we need to keep on top of to meet the demands of target numbers and quality requirements.” (IMA member interview, Anglia West and Essex)*

*“What we have to do has changed because of much more detailed requirements from MaPS. People are overwhelmed, it’s become a hamster wheel and I never feel on top of things.” (Group discussion, East Anglia and South)*

While more challenging cases are common to all who work in client-facing roles, most comments on targets and quality requirements were made by those whose jobs are funded by MaPS. More detail on these challenges is contained in the chapters that follow.

A number also feel that the pay they receive is not commensurate with their skills or the demands of the job, and this contributes to some level of dissatisfaction due to feeling insufficiently valued.

*“The pay doesn’t reflect what you have to put up with and doesn’t recognise the challenge of the job.” (IMA member interview, South East)*

*“Considering what impact we have on people’s lives the pay is very low. There is no financial reward for good work.” (Group discussion, West Midlands)*

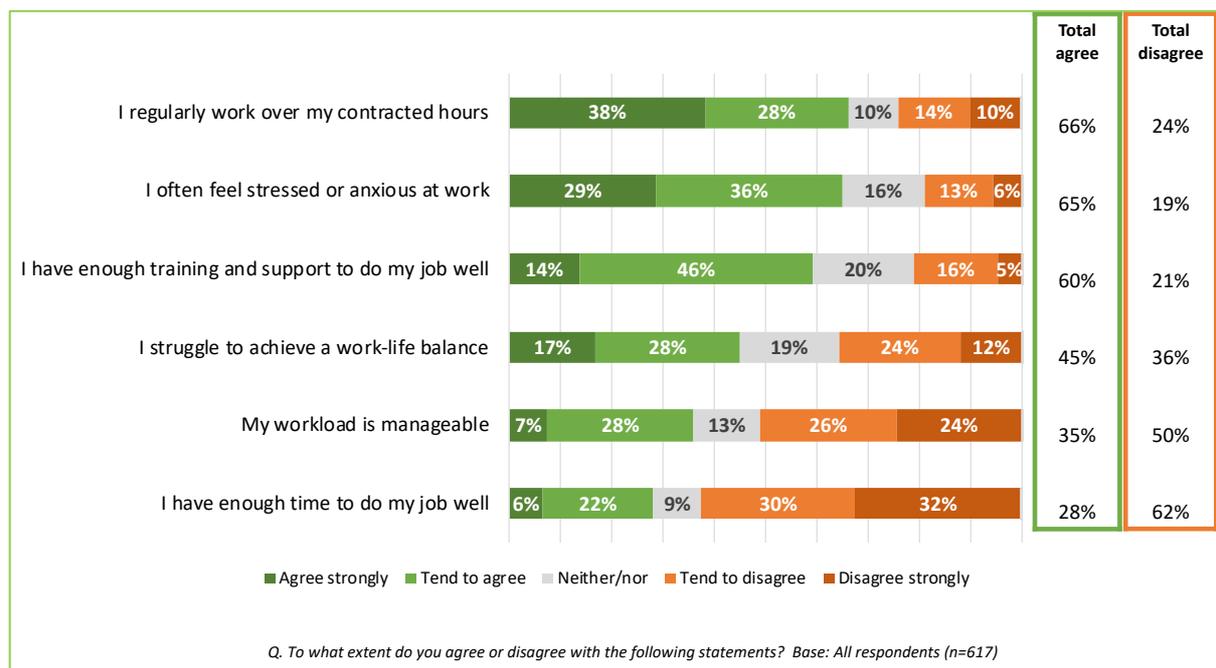
*“We have to be so highly skilled and knowledgeable and yet don’t even get the average pay. The fact we get paid so little even in comparison to that makes me feel very undervalued.” (IMA member interview, Devon and Cornwall)*

## 4. Workload issues: Perceived extent and causes

### 4.1 Survey findings

As shown in Figure 7 below, the majority of survey respondents agree that they ‘regularly work over contracted hours’ (66%) and ‘often feel stressed or anxious at work’ (65%), while most disagree that they ‘have enough time to do the job well’ (62%). In addition, half do not feel that their ‘workload is manageable’ (50%) and almost as many say they ‘struggle to achieve a work-life balance’ (45%). It is only on training and support that the majority feel positive (60%) but the qualitative research indicates that even here views are mixed, as is shown in the Chapter 5.

**Figure 7: Attitudes to current workload**



Those working in MaPS-funded organisations tend to feel more strongly about their workload than other groups. For example:

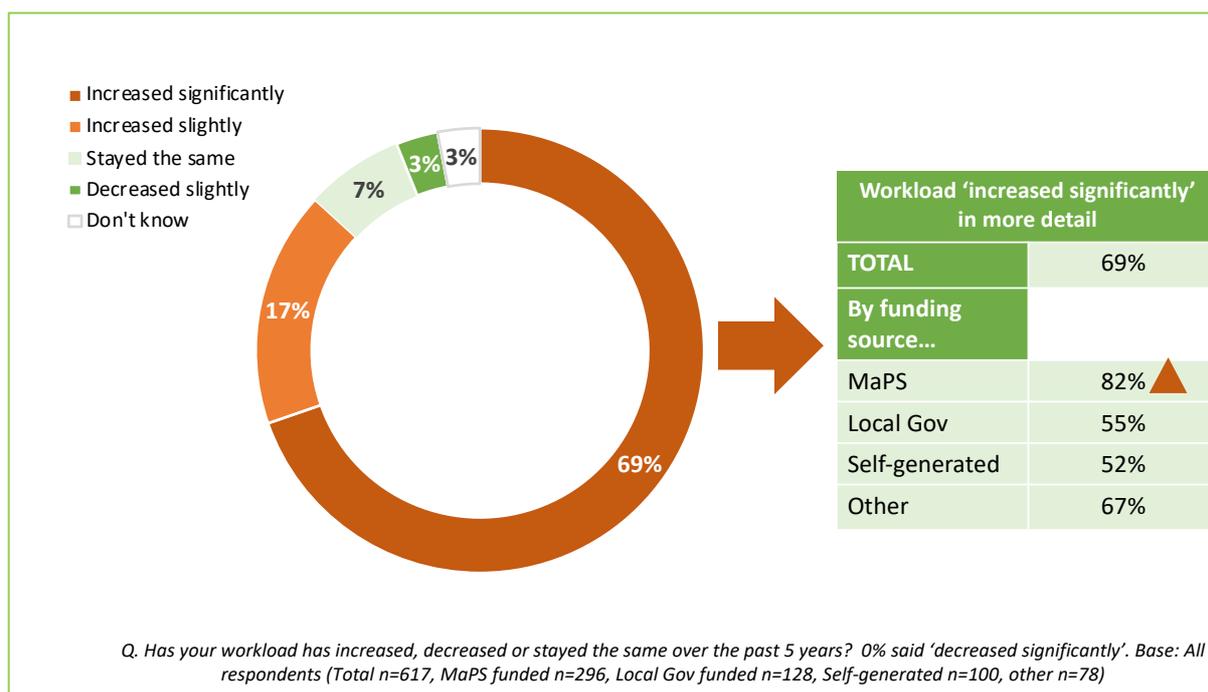
- 50% of MaPS-funded respondents disagree strongly that they ‘have enough time to do their job well’.
- 49% of MaPS-funded respondents agree strongly that they ‘regularly work over their contracted hours’.
- 41% of MaPS-funded respondents agree strongly that they ‘often feel stressed and anxious at work’.
- 40% of MaPS-funded respondents disagree strongly that their ‘workload is manageable’.

## Workload conditions and wellbeing in the money advice sector

- 24% of MaPS-funded respondents agree strongly that they ‘struggle to achieve a work-life balance’.

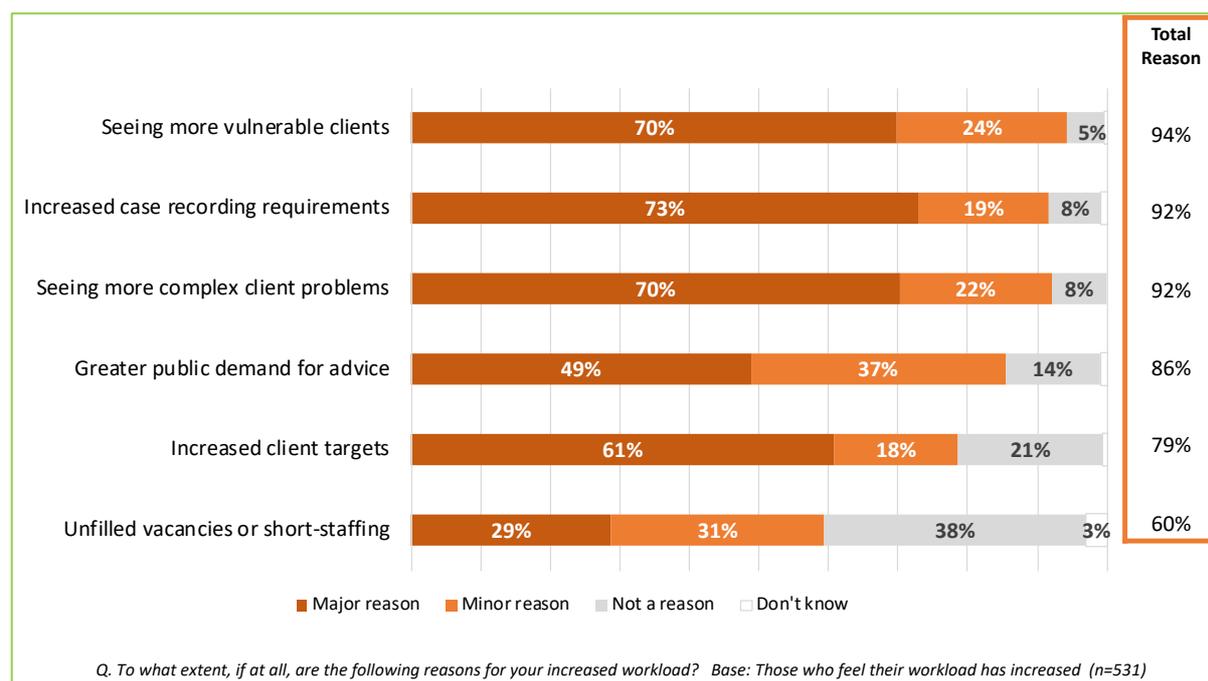
As highlighted in Figure 8 below, the great majority (86%) feel that their own workload has increased over recent years, with most (69%) regarding this increase to be ‘significant’. By contrast, few perceive that their workload has remained stable (7%), and a negligible proportion (3%) that it has decreased, during this period. Those working in MaPS-funded posts are particularly likely to perceive that their workload has significantly increased (82%).

**Figure 8: Perceived changes in workloads**



A number of reasons for increased workloads are perceived, including both ‘demand-side’ changes (more vulnerable clients, more complex client problems and greater public demand for advice) and ‘supply-side’ factors (increased case recording requirements, increased client targets and short-staffing), as highlighted in Figure 9 over the page.

**Figure 9: Perceived reasons for increased workloads**



Overall, changes in funders’ requirements for case recording and targets are seen as a major driver of increased workloads, particularly by those in MaPS-funded posts as indicated in Figure 10:

**Figure 10: Differences in perceived ‘major reasons’ for workload changes by funding source**

	TOTAL	Funding source			
		MaPS	Local Gov	Self-generated	Other
<b>Major reasons:</b>					
Increased case recording	73%	93% ▲	58%	36%	61%
More vulnerable clients	70%	67%	70%	78%	75%
More complex problems	70%	66%	75%	78%	73%
Increased client targets	61%	86% ▲	36%	21%	42%
Greater public demand	49%	37%	56%	64%	67%
Vacancies/short-staffing	29%	33%	32%	15%	23%

*Q. To what extent, if at all, are the following reasons for your increased workload? Base: Those who feel their workload has increased (Total n=531, MaPS funded n=270, Local Gov funded n=100, Self-generated n=85, other funding n=64)*

## 4.2 Qualitative insights

Qualitative participants also referred to the changing nature of clients (more who are vulnerable and not capable of self-serving) and cases (more that are complex e.g. with multiple priority debts,

deficit budgets and additional issues) as reasons for advice now being generally more time-consuming to provide.

*“With welfare reform people no longer have enough income to cover their bills. We’re just firefighting. We’re seeing the same people over and over as the root problem of poverty is not getting dealt with so we can’t break the debt cycle.”* (IMA member interview, North East)

*“We’re seeing more complex cases and more vulnerable clients. People with mental health problems, PTSD, language issues and high levels of deprivation. Deficit budgets mean financial difficulties can’t be solved.”* (Group discussion, East Anglia and South)

*“If the client has tried four or five times to come in and then breaks down in the interview they really need counselling, not just information about their financial options.”* (IMA member interview, Western)

In addition, those who work in some posts with external funders feel that the combination of challenging numeric targets and case recording requirements are a key reason for what they regard to be their significantly increased workload. For example, those MaPS advisers who took part in the qualitative research reported that they have individual targets of between seven to nine new clients per week, with each taking the best part of the day to interview and write up in order to comply with MaPS requirements. Supervisors told us that they are required to complete three file reviews per adviser per month alongside their own casework and other duties. Some feel that it is now *“not physically possible”* to fulfil these quantity and quality requirements within their contracted hours and that *“something’s got to give”*.

*“It’s all about numbers, numbers, numbers. The MaPS targets are not realistic. They want quality but also big numbers. To put it bluntly, you can’t have both.”* (IMA member interview, MaPS-funded, East Midlands)

*“It’s my main complaint - you can’t have both targets and quality, it’s one or the other.”* (IMA member interview, MaPS-funded, Merseyside)

*“People who set targets don’t have any idea of how long it takes to speak to our clients and do the write ups to the quality standards they require.”* (Group discussion, participant MaPS-funded, East Anglia and South)

There were also numerous comments from MaPS-funded advisers about what they perceive to be the onerous and overly critical nature of the (current at the time of the research) Debt Advice Peer Assessment (DAPA) process, and the need to respond to frequently changing requirements related to this, being a major cause of their work-related pressure.

*“It causes real anxiety. You’re in constant fear that even if you’ve done 30 good cases you’ll be picked up for a small number which are not perfect.”* (Group discussion, participant MaPS-funded, South Wales)

*“We put in so much into it and try so hard but we never get positive feedback. It feels like we get ripped to shreds and there’s very little recognition for a job well done.”* (IMA member interview, MaPS-funded, Anglia West and Essex)

*"The constant drip feed of changes is really hard to respond to. It's relentless. You can't take it in when you're trying to meet targets and existing quality standards. They keep moving the goalposts."* (Group discussion, participant MaPS-funded, East Anglia and South)

By contrast, those working in organisations with other sources of funding - and particularly those that are self-funded by the organisation - tend to feel busy but that their workload is manageable. The main workload requirements of non-MaPS funded advisers differ by organisation but could reportedly include visiting clients in their homes to provide advice, providing wider support in addition to debt advice (such as on income maximisation, benefits assessments as well as non-financial needs), and strong emphasis on ongoing casework.

In general, those working in non-MaPS funded organisations did not regard themselves to be operating under the same level of pressure as those who are funded by MaPS and some attributed this to having lighter touch quality assurance requirements and either being untargeted or having less challenging targets (typically not based on numbers of clients seen but to reduce bad debt to their organisation and/or to achieve positive client outcomes). Some also spoke of having less client demand meaning that they needed to see fewer cases than MaPS-funded advisers and could consequently spend longer on each case and be more flexible to respond to each client's specific needs. However, some did mention feeling obliged to see everyone who comes to them meaning that their workload could be unpredictable.

*"I deal with about 80 cases a year. Colleagues in other organisations can't believe our casework."* (IMA member interview, not MaPS-funded, Western)

*"We don't have targets and our audit requirements are lighter touch which means write-ups are shorter and we use a lot of templates."* (Group discussion, participant not MaPS-funded, East Anglia and South)

*"We're much more focused on outcomes and it's more flexible. I feel like the local authority wants what I want. I didn't feel that at (my previous organisation)."* (IMA member interview, not MaPS-funded, North East)

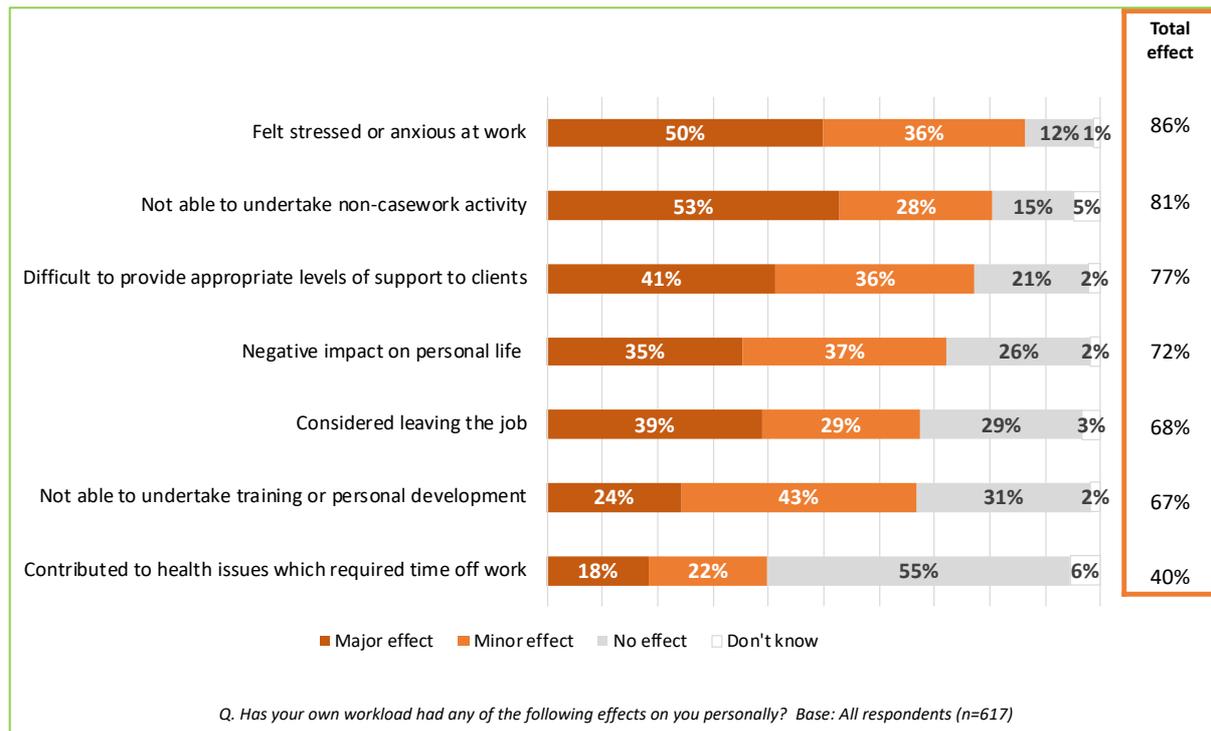
Most involved in the research, regardless of how their post has been funded, reported a significant drop-off in client enquiries since lockdown due to temporary creditor forbearance. This has given those who need it time to catch up but they are bracing for an expected "tsunami" of demand as lockdown is lifted.

## 5. Workload issues: Perceived personal impacts

### 5.1 Survey findings

Workloads and associated pressures are reportedly having a significant impact both on advisers' wellbeing and their ability to carry out their jobs, as highlighted in Figure 11.

**Figure 11: Perceived effects of current workload**



With respect to personal wellbeing, the chart above shows that the great majority of those surveyed said that their workload has contributed to them having 'felt stressed or anxious at work' (86%), with half (50%) regarding this to have been a 'major effect'. Most also report that their workload has had some 'negative impact on their personal life' (72%). In addition, a significant minority perceive that their workload 'contributed to health issues which required time off work' (40%).

The main effect of workloads on advisers' ability to undertake their job is reportedly that they are 'not able to undertake non-casework activity' (81% total mentions and 53% regard it as a 'major effect'). However, the majority also feel that it has become more 'difficult to provide appropriate levels of support to clients' (77%) and meant that they have been 'not able to undertake training or personal development' (67%) to the extent that they would wish.

In addition, the majority said that their workload was a factor in them 'considering leaving the job' (68%), with two in five (39%) saying it had a major bearing on this.

A number of survey respondents also provided verbatim comments about the personal effects of their workload, a sample of which are included below:

*“My working day starts at 7.15 am and I can easily be in the office until 6.00 pm in the evening. If I try to cut back on doing this and have more of a work-life balance, I feel guilty and as though I am failing at my job because I start to fall behind with my caseload...”*  
(Survey respondent)

*“I always work more than my contracted hours. I very rarely take a lunch break. Frequently I go all day without eating because I simply do not have time...My partner has repeatedly said I am working too hard and that it is affecting my mental and physical health.”* (Survey respondent)

*“I often work well above 35 hours per work and whilst we can use the additional hours as TOIL, you cannot use the TOIL as you fall behind with casework/targets...On the weekend it takes me a full day to wind down and then by Sunday evening I'm dreading going to work.”*  
(Survey respondent)

## 5.2 Qualitative insights

All of the personal effects identified in the survey were also spontaneously raised in the qualitative research, particularly by those working in MaPS-funded organisations.

For example, there were numerous comments made about workloads affecting IMA members' wellbeing by causing them stress which then impacts their mood, sleep patterns and personal relationships. Some also feel that the workload pressures have negatively affected their mental or physical health and there were reports of needing to take time off work as a consequence of this.

*“I was angry all the time when I got home, really irritable. I didn't look forward to going into work. It was a real drain and I was tired all weekend and couldn't recover from it. I'd been doing it for a long time and was always able to shut off but this time it was seeping in.”* (IMA member interview, Lancashire and Cumbria)

*“I wake up in the middle of the night thinking that something hasn't been done. That's the pressure that it puts on you.”* (IMA member interview, North Wales)

*“I felt I was being pulled left, right and centre and that there weren't enough hours in the day. For over a year I was taking work home and I had no life. It got to the point where I was close to having a nervous breakdown.”* (IMA member interview, East Midlands)

In addition, more detail was provided in the qualitative research on why workloads are regarded by many as unmanageable and to be causing these deleterious effects. One is that there is reportedly no allowance in MaPS targets for non-casework parts of the role, as well as both time and funding pressures which affect the ability of advisers to undertake training. In addition, there is perceived to be no leeway in targets for staff absences (due to either annual leave or sickness or annual leave) or unfilled vacancies within debt advice teams, which places those working under such funding arrangements under extra pressure and that they are constantly having to “play catch-up”.

*"The management team are incredibly slow with offering training. You need to push and push to get it. They can't justify the time to put you on training as they've got targets to meet."* (IMA member interview, MaPS-funded, East Midlands)

*"They realised we needed to catch up because we were short-staffed. So they doubled our targets and you feel you have to get on with it without complaining. I was a mess - at night in my sleep I was composing client letters, I would wake up in the night worrying that I hadn't done something."* (Group discussion, participant MaPS-funded, London)

*"I feel I can't take any time off even if I'm sick. I'm feeling unwell and absolutely exhausted but I'm not ready to give up quite yet."* (IMA member interview, MaPS-funded, Devon and Cornwall)

A number of those we spoke to said that their morale and confidence is currently low. This is due to workload pressures as well as:

- **The experience of the DAPA peer review process**, which is felt to be over-critical and not to demonstrate trust in advisers.

*"DAPA pretty much killed it for me. I lost my oomph, my mojo. It was soul destroying."* (IMA member interview, North Wales)

*"When you get the feedback it's so disheartening. You think you're doing the best for the clients and then they rip you to shreds."* (Group discussion, West Midlands)

*"DAPA peer reviews are totally demoralising, they totally destroy confidence. Everything you do is not good enough. The focus is on what you haven't done."* (Group discussion, Yorkshire and North Lincolnshire)

- **Worries about job security** in time-limited funded projects and the implications for future funding of not meeting targets and quality requirements.

*"It feels like I'm on a conveyor belt and if you don't hit the targets there are performance reviews and you risk losing funding."* (Group discussion, West Midlands)

*"There is no room for manoeuvre. There are consequences if you don't meet targets - you could lose funding and there may be redundancies. It's not particularly supportive and you feel the pressure."* (IMA member interview, East Midlands)

*"If you don't meet targets they threaten to take funding away. People's jobs are literally on the line."* (Group discussion, East Anglia and South)

While most working in teams report receiving good peer-to-peer support, only some feel that they are being sufficiently supported by managers to mitigate job-related pressures and protect their wellbeing. Those who are satisfied with their managers' response in this area typically refer to them being proactive in identifying and managing their workload issues. The comments below are all from advisers working in non-MaPS funded organisations where managers were perceived to have opportunity to implement measures to reduce advisers' workload pressures (e.g. by implementing catch-up time etc.) due to not being subject to MaPS numeric targets.

*"There's constant monitoring of caseloads and how we're coping. They're quite proactive."* (IMA member interview, not MaPS-funded, Western)

*"I can always speak to my manager if I've got an issue with my client and if I'm not well I'm told to rest. They were extremely good when my mum died."* (IMA member interview, not MaPS-funded, Dorset)

*"There is a lot of support, they're very good at asking how I'm doing and whether I need to cross out cases."* (Group discussion, participant not MaPS-funded, West Midlands)

By contrast, others perceive such support to be lacking from their managers and the wider organisation.

*"Targets from MaPS are the overriding thing and adviser wellbeing is secondary."* (IMA member interview, MaPS-funded, East Midlands)

*"It went unnoticed that advisers were absolutely drowning in cases."* (IMA member interview, MaPS-funded, North East)

*"It's important to be aware when the pressure is building up and not worried about raising it. But management just push and don't listen; they aren't interested."* (Group discussion, participant MaPS-funded, East Anglia and South)

Some supervisors and managers similarly reported that they lack flexibility to address their team's workload pressures due to target requirements and that demands on their own time limit their ability to provide the level of pastoral support that they would wish to. Some also felt they were not themselves receiving sufficient support from senior leadership.

*"The ongoing headache is the numbers and the pressure that can put on people."* (Employer interview, MaPS-funded)

*"At times you feel pretty helpless as there is no easy solution on workloads."* (Employer interview, MaPS-funded)

*"After two years in the job I wouldn't be confident to say I knew where to go for support if I needed it."* (IMA member interview with a manager, MaPS-funded, Anglia West and Essex)

In addition, there are some in both MaPS-funded posts and elsewhere who feel that they are being overly monitored and not sufficiently trusted to work autonomously.

## 6. Workload issues: Perceived impacts on client service

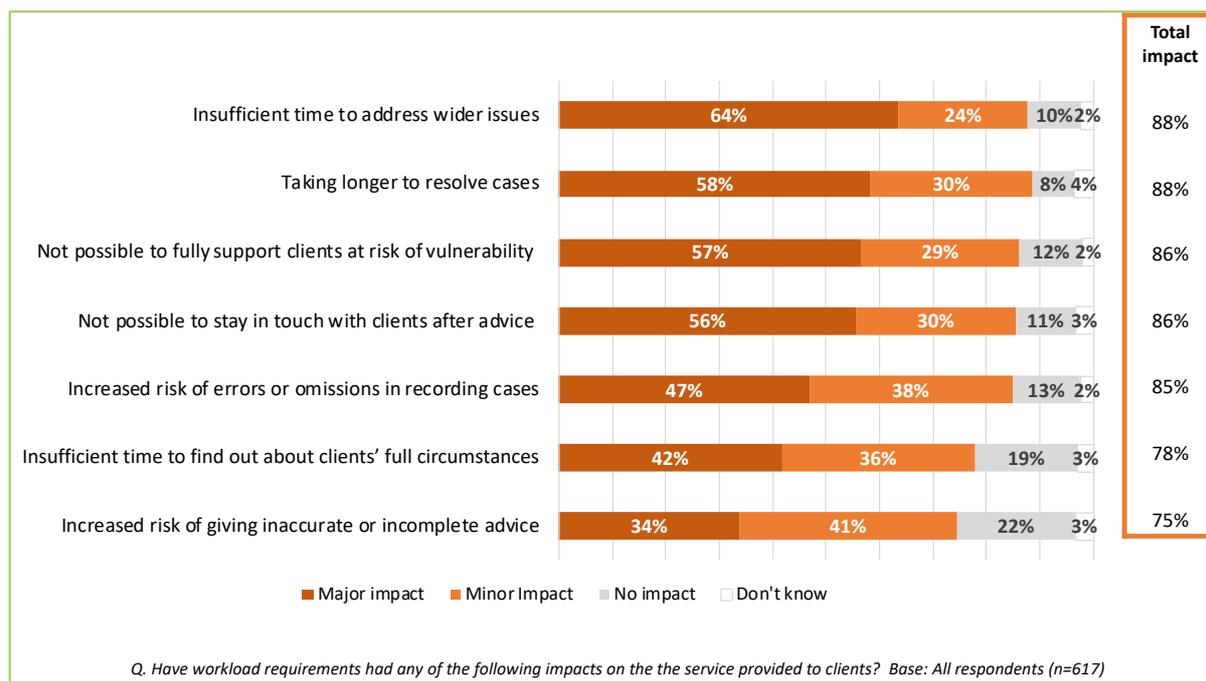
### 6.1 Survey findings

There are also perceived to be a number of impacts of current workloads on the quality of service that it is possible to provide clients, as shown in Figure 12 below.

The most significant of these are reportedly that there is ‘insufficient time to address wider (non debt-related) issues’ (88%), it ‘takes longer to resolve cases’ (88%), it is ‘not possible to fully support vulnerable clients’ (86%) and it is ‘not possible to stay in touch with clients after the advice has been given’ (86%). In each case, more than half felt that workloads have a major impact on service delivery in these areas.

The majority also perceive that workload requirements have contributed to there being ‘increased risk of making errors or omissions in recording cases (85%), ‘insufficient time to find out about clients’ full circumstances’ (78%) and an ‘increased risk of giving inaccurate or incomplete advice’ (75%).

**Figure 12: Impacts of workload requirements on client service**



### 6.2 Qualitative insights

In the qualitative research, those in MaPS-funded roles tended to feel that the focus of the job is too heavily weighted towards meeting funders’ requirements rather than clients’ needs.

*“The target system reduces everything to a transaction which is not why most debt advisers go into the job.”* (Group discussion, participant MaPS-funded Greater Manchester)

*“It's almost as if we aren't able to work for the client's good. 80% of the focus is on getting it right for file reviews. That's who we're trying to please, not the clients. It should be all about the clients and what they need.”* (IMA member interview, MaPS-funded, Anglia West and Essex)

*“It feels like the clients are getting the least time and administration is getting the most time. It doesn't feel like a balance that's helping the client.”* (Employer interview, MaPS-funded)

MaPS quality and quantity requirements are perceived to have a number of specific impacts on the client service that it is possible to give:

- MaPS' case recording requirements are interpreted as requiring advisers to cover all options, even those which are not relevant, in interviews and confirmation of advice letters. This is perceived to risk confusing or scaring clients and, in so doing, potentially contribute to client disengagement.

*“The recording requirements are absolutely ridiculous. A lot of our clients are less educated or vulnerable. How the hell are we expecting them to read 14 pages? When we do our advice letters we're ticking boxes, it's covering our backsides. What do the clients want? We don't care. We risk scaring the hell out of them.”* (IMA member interview, MaPS-funded, East Midlands)

*“We have to provide ridiculously long communications with every single option included which can turn people off and can be very worrying for people if all the possible implications are included.”* (IMA member interview, MaPS-funded, North East)

*“Advisers don't want clients to have to worry about something that may not happen. Immediately it starts to get really scary and our job is to calm them down so they trust us.”* (Employer interview, MaPS-funded)

- On the other hand, numeric targets and heavy case recording requirements reportedly create pressure for advisers to be as quick as possible with each client in interview which can lead to less thorough explanations of options, overlooking aspects or even a reluctance to ask certain questions in order to save time.

*“We used to have time to go through things thoroughly with clients but now it's quick, quick, quick.”* (IMA member interview, MaPS-funded, East Midlands)

*“Advisers risk making silly mistakes and missing things as it's done too quickly.”* (Employer interview, MaPS-funded)

*“Advisers are so hammered with quality that they don't ask all the questions. They just cover themselves with the notes, they are paranoid about covering themselves. They know that certain questions will open a can of worms.”* (IMA member interview, MaPS-funded, Merseyside)

- Because targets are entirely focused on new cases there are reportedly consequences for follow-up work. For example, some say that they take longer than they would wish to

confirm advice to clients. There were also reports of feeling under pressure to close cases promptly which can lead to a lack of focus on following up clients who disengage.

*“I like to be on top of things but sometimes I have to respond more slowly when I'm really busy and it can take me several weeks to confirm advice.”* (Group discussion, participant MaPS-funded, East of England)

*“It doesn't necessarily create good practice for the client because of the pressure to close the case so half your brain is thinking about how to write it up not what the client needs.”* (IMA member interview, MaPS-funded, Dorset)

*“It's all about churning them out, seeing as many as you can. And you don't follow up if they don't come back.”* (IMA member interview, MaPS-funded, North East)

- Standardised numeric targets are perceived not to take account of complex cases which require more time to resolve. This can lead to a reluctance amongst advisers to take on ongoing casework and lead them instead to encourage clients to self-serve when they may not be capable of doing so, or pass them onto others which may result in a less satisfactory experience, especially for vulnerable clients.

*“With MaPS you can't do 'casework', like following up or making grant applications for people, because it puts you down on your targets. You end up going for a debt relief order for really small sums of debt because you don't have time to work with creditors to set up payment arrangements.”* (Group discussion, participant MaPS-funded, London)

*“We would do anything to pass the case onto someone else. Not necessarily on issues to do with debt but other important matters. Even 20 minutes to do a benefits check and ring employment support.”* (IMA member interview, MaPS-funded, North East)

*“Shoving off clients to fend for themselves may work for some but a lot of them can't do it. It's the numbers driving it. People are wanting to get as many clients through as possible with as little casework as possible. It's all about the time it takes.”* (IMA member interview, MaPS-funded, Devon and Cornwall)

On the other hand, those not subject to these sorts of targets and case recording requirements feel that they have more time to spend with each client. A number commented that this enables them to apply a holistic approach to their service delivery that incorporates not just debt-specific advice but also income maximisation, benefit assessments and financial capability advice in order to tackle the root causes of indebtedness and achieve what they consider to be better outcomes. Some who had ongoing casework also felt better able to build trust with clients and to maintain their engagement over time.

*“We can visit clients in their home, and over-run or do a return visit if we need to. I feel like I'm one of the lucky ones and think our clients benefit.”* (Group discussion, not MaPS-funded, South Wales)

*"I personally like the person contact as you get to develop a relationship and that's what people don't always understand, that continuity of engagement is important." (IMA member interview, not MaPS-funded, South East)*

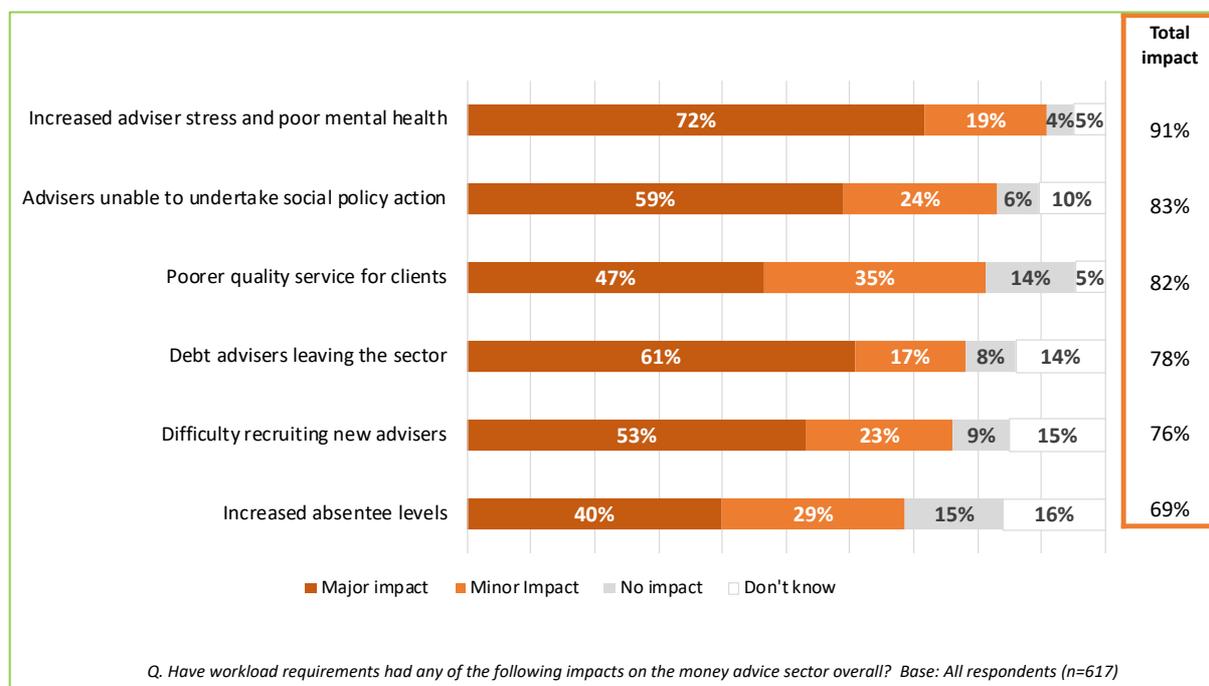
*"Regular contact is really important to build rapport and keep people on board. They can disengage really easily especially if they have mental health issues." (IMA member interview, not MaPS-funded, North Wales)*

## 7. Workload issues: Perceived wider impacts on the sector

### 7.1 Survey findings

As shown in Figure 13, current workload requirements in large parts of the sector are regarded as having a number of negative impacts on the money advice sector as a whole. The most significant of these is perceived to be ‘increased adviser stress and poor mental health’ (91% say this is an impact and 72% regard it as a ‘major impact’). In addition, the majority associate workload requirements with having at least some impact on ‘advisers being unable to undertake non-casework social policy action’ (83%), ‘poorer quality service for clients’ (82%), ‘debt advisers leaving the sector’ (78%), ‘difficulty recruiting new advisers’ (76%) and ‘increased absenteeism levels’ (69%).

**Figure 13: Impacts of workload requirements on the money advice sector**



### 7.2 Qualitative insights

As a direct result of workload pressures, a number of those we spoke to in the qualitative research have already made changes to their own job or are looking to do so imminently. These changes include moving to a non-targeted organisation, reducing hours, giving up a management role, moving out of frontline debt advice or moving out of the sector entirely. On the other hand, those working outside MaPS contracts expressed reluctance to consider moving into a MaPS-funded role.

*"I don't know if I want to continue if MaPS doesn't change. I'll probably look to leave to do something else in the advice sector that isn't debt-focused." (IMA member interview, MaPS-funded, Merseyside)*

*"The only reason I haven't left yet is that I don't want to leave the team in the lurch. I would have been gone two years ago otherwise." (IMA member interview, MaPS-funded, North East)*

*"I would not go from where I am to MaPS even if you doubled my salary. Looking from the outside fixed funding contracts put me off." (Group discussion, participant not MaPS-funded, Yorkshire and East Lincolnshire)*

In addition, there was a lot of feedback about attrition and difficulty recruiting new advisers mainly based on direct experience of these issues within their teams. In particular, there is perceived to have been an exodus of experienced advisers from parts of the sector and an absence of a pool of similarly experienced candidates to replace them. While some are retiring, others are believed to be moving to other jobs with higher pay and less pressure, or even leaving without anywhere to go to which is perceived to be evidence of the untenability of current roles.

*"We're losing debt workers, they're hemorrhaging out of the sector, so many experienced debt advisors aren't working in the sector now." (Discussion group, Yorkshire and East Lincolnshire)*

*"A lot of people are leaving MaPS as the pay is better and they're not subject to the same accreditation requirements." (IMA member interview, North East)*

*"A significant number have left without a job to go to. They felt it was better not to be working than to be subjected to this." (Employer interview)*

An implication of this loss of experienced personnel is that debt advice teams are reportedly often needing to take on trainees as replacements. This affects their ability to meet targets in the short-term and there is also perceived to be a longer-term risk of deskilling within the sector as a result.

*"The chances of getting someone who's trained are so slim as to be non-existent." (IMA member interview, East Midlands)*

*"Experienced people don't want the hassle, they don't want to step up because they can see it's such a challenging role." (Employer interview)*

*"We can't hire experienced people. We're going to end up with a deskilled workforce who aren't good at anything complicated." (IMA member interview, Merseyside)*

## 8. Suggested improvements

Both survey respondents and those involved in the qualitative research were asked what they believe would make a positive difference to their workloads and wellbeing, as well as to suggest any improvements for the debt advice sector in general. The main themes identified by those involved in the research are summarised below.

### 8.1 Ensuring funders' requirements are feasible to deliver

Not surprisingly, one of the main suggestions was for funders and employers to ensure targets and case recording requirements are realistic for advisers to deliver. To achieve this it is felt that there should be more consultation of advisers as well as viewing first-hand how they work. In addition, it was suggested that a systematic time and motion study could be helpful in providing robust evidence on the feasibility of funding requirements.

*"I'd like to see more strategic challenge of funders. There's been too much lying down and taking everything that's thrown at us."* (IMA member interview, North East)

*"MaPS should be a bit more hands on and see what we do, what we are paid, where the money goes."* (IMA member interview, East Midlands)

*"If someone did a proper study to work out how much time we actually deal with clients."* (Group discussion, East Anglia and South)

### 8.2 Prioritising quality over quantity

There is also perceived to be a need to consider the balance between quality and quantity requirements, especially in MaPS contracts, with the overall preference being for targets to be reduced or modified in order to enable quality to be prioritised.

*"They've either got to prioritise quality or quantity, they can't have both. Targets are unrealistic, they're way too high and put too much pressure on advisers to meet them. The emphasis should be on quality. We all want to give good service to clients. That's what we went into the job for."* (IMA member interview, East Midlands)

*"Quality vs. quantity, that's a big thing. In a perfect world you would not change quality but quantity. Less new clients is equated with less work but that's not the case as you can provide deeper input."* (Group discussion, South Wales)

*"Targets need to be achievable, and give time for advisers to fully explore the clients' situation, to ensure the outcomes for the client are achieved."* (Survey respondent)

Specific suggestions in this area include:

- Moving to more flexible targets that take account of complexity of cases (e.g. higher for straightforward cases, lower for complex).
- Allowing advisers specific time to undertake ongoing casework as this isn't currently factored into MaPS targets which are reportedly focused on new cases.

- Introducing some measure/s of client outcomes instead of, or in addition to, numeric targets.

### 8.3 Less onerous and more client-centred quality requirements

In addition, it is felt that case recording requirements should be reviewed to ensure they support the delivery of high quality client service and do not place an unnecessarily onerous burden on advisers.

*“We need a whole revamp of how quality is assessed and more of a reasonable, realistic approach regarding what files should contain and what good advice looks like. It should be focused on what the client wants rather than whether we have ticked 150 boxes. That would make a huge difference.”* (IMA member interview, Anglia West and Essex)

*“We need our funders to trust that we know how to help our clients and that you cannot apply a standardised approach to each and every client. There are far too many 'tick boxes' that may be of help to our funders but which get in the way of us doing the job we are supposed to do.”* (Survey respondent)

*“We need to get back to putting our clients first. The industry priority at the moment seems to be making sure that we are seen to be doing the right thing, that we are ticking every regulatory box and giving every bit of advice possible. The result is that we are scaring and alienating our clients and seeing less of them because of this extra workload.”* (Survey respondent)

There were related suggestions made about:

- Providing clear guidance about ‘what good looks like’ to funders and employers, along with templates to make it easier for advisers to comply with these requirements.
- Improving the efficiency of the case recording system, ideally by involving advisers in developing new tools to ensure they are fit for purpose for the frontline.
- Funding administrative positions routinely as part of contracts in order to support advisers in case recording.
- Specifically reviewing confirmation of advice requirements in light of what clients can be reasonably expected to process, perhaps enabling fuller details to be provided in an accompanying standardised booklet.

Those who are aware of the impending changes to the DAPA scoring system and reviewing approach hope that this will be lighter touch, and result in feedback that is more balanced and constructive. However, it is felt that the number of file reviews that managers are required to complete may be difficult to achieve under current targets. It has been suggested that these be reduced, e.g. from three to two per adviser or by applying a risk-based approach.

## 8.4 More emphasis on adviser wellbeing

There is a clear consensus that improving advisers' wellbeing will require substantial efforts to alleviate the workload pressures created by current targets and case recording requirements.

*"Personally I can either hit my targets for numbers, or meet quality targets. There doesn't appear to be a way to satisfactorily meet both, in full, and being told to do something that I am certain is impossible over and over again, and that my job is at risk if I don't, is the definition of a stressful working environment. Some level of acceptance that we live in an imperfect world, trying to advise and help imperfect people who do not fit into easy advice 'structures' or 'models' would be helpful. Mainly not constantly being told that if I don't see x amount of people by next week my livelihood is at risk though!"* (Survey respondent)

*"Wellbeing would be improved if there was less negative criticism about case recording and more encouragement and recognition was given to advisers for what they actually do accomplish for clients. More attention should be given to what is achieved for clients and how satisfied they are with the service."* (Survey respondent)

There were related specific suggestions for:

- More regular monitoring of advisers' caseloads and one-to-ones with line managers so that any issues can be promptly identified and addressed.
- More flexible working hours, including a suggestion for advisers to be able to work from home for one day per week (as some have found this to be a good opportunity for catch-up and uninterrupted focus on clients during lockdown).
- Catch-up opportunities where advisers are not expected to take on new clients, or where caseloads can be redistributed.
- Allocating advisers a mix of advice work if possible so they are not working on debt cases full-time (it is acknowledged that this would only be feasible in organisations which provide a mix of advice).

In addition, there is a perceived need for advisers to be provided with more support specifically with respect to dealing with the emotional impacts of some of the cases they are exposed to.

Consequently there were suggestions for routine debriefings, clinical supervision and access to professional counselling.

*"In the advice world you deal with a lot of difficult issues. I don't think this is recognised. There should be debriefing sessions and the opportunity for counselling so you're not having to take it all on your shoulders."* (IMA member interview, Lancashire and Cumbria)

*"The best would be to have some face-to-face chance to offload the stress on regular basis. We are facing with quite drastic situations (suicidal clients) and have no means of offloading it regularly."* (Survey respondent)

*"Personally, access to support / counselling would help. As examples from the last 6 months, I have had clients tell me in detail about their experiences of: rape, sexual / financial and*

*domestic abuse, suicide attempts. I don't get any support to deal with the impact that this wave of depressing information has on me personally."* (Survey respondent)

## **8.5 Improving pay, conditions and career opportunities**

There were also a number of suggestions related to improving pay, conditions and career opportunities within the sector. These include:

- Reviewing pay rates so they are commensurate with the skills of advisers and to ensure consistency across the sector.
- Reviewing contract lengths to provide better job security and make the role more attractive to new recruits.
- Introducing more favourable conditions, such as flexible working and beyond statutory minimum provisions for annual and sick leave, in acknowledgement both of advisers' skill levels and the pressures of the job.
- Demonstrating a greater commitment to training, especially for new advisers, to avoid deskilling in the sector.
- Considering how to develop more of a career path to encourage retention.

## **8.6 More holistic service delivery and a greater focus on social policy action**

On the service delivery side, respondents would like the sector generally to move towards providing 'holistic money advice'. This is characterised as having the following key features:

- Includes direct negotiation with creditors rather than just signposting for those who need it.
- Goes beyond just debt-related advice to support clients with income maximisation and financial capability advice.
- Has a secondary support system to answer advisers' questions on specialist subjects.
- Has an effective referral system to enable any non-financial issues of clients also to be resolved in a timely way.

In addition, there were calls for more focus to be placed on adviser participation in social policy action given that workloads are perceived to be severely limiting efforts in this area currently. It was suggested that specific attention be given to challenging the debt recovery practices of some public sector (DWP and local authority) creditors as these are felt to be draconian and contribute to people having deficit budgets and living in poverty.

## 9. Conclusions and implications

### 9.1 Conclusions

Overall, the findings from the research provide relatively unambiguous answers to the key research questions:

***What are the main workload requirements in the sector?***

There is broad consensus among those who participated in this research that workloads have increased over recent years and most believe the increase to be significant. There are two factors perceived to be driving this: the first is demand-side changes, including more vulnerable clients and more complex client problems, and the other is increased expectations of some funders regarding how advice is delivered.

As a result, most report regularly working over their contracted hours and half overall feel that their workload is not currently manageable.

It is widely perceived that the requirements set by MaPS with respect to the minimum number of clients advised and way cases are recorded are particularly difficult to achieve. By comparison, those working under other funding sources report either being untargeted or having less challenging targets, as well as lighter touch case-recording and quality assurance procedures.

As such, while just under half are dissatisfied with their workload overall, this rises to almost seven in ten among those who are MaPS-funded.

***What effect do workloads and casework requirements have on adviser wellbeing including stress, mental and physical health and absence levels?***

This research has identified a number of perceived impacts of heavy workloads on the wellbeing of those working in the sector. On a personal level, most feel that their own workload has contributed to them feeling stressed or anxious at work and has had a negative impact on their personal life. In addition, significant minorities say that they struggle to achieve an appropriate work-life balance and that their workload has contributed to health issues which have required time off work.

More generally, the great majority believe that workload requirements have led to increased stress and poor mental health among advisers, and most also feel that this has contributed to increased absenteeism in the sector overall.

***What effect do workloads and casework requirements have on advisers' ability to carry out their jobs, including their perception of the service they provide to clients and their ability to undertake social policy work?***

Most feel that workloads have limited their own ability to undertake non-casework parts of their job, including not only social policy action but also training and personal development. In addition, workload demands are perceived to make it more difficult to provide appropriate levels of support to clients, especially with respect to addressing any wider issues they may have, resolving cases in a

timely way, fully supporting vulnerable clients and staying in touch with clients after the advice has been given.

These views are held both on a personal basis and with respect to the operation of the money advice sector in general.

### ***What are the effects of workloads and casework requirements on the recruitment of new advisers and the retention of existing advisers?***

More than two-thirds of those surveyed report that their own workload has made them consider leaving their job, and for two in five it had a major bearing on their own future plans.

More generally, workload requirements are perceived to be a major factor contributing to debt advisers leaving the sector, and to the reported difficulty in recruiting experienced candidates to fill vacancies in some organisations.

## **9.2 Implications**

Those involved in this research believe that to properly address the sector's workload and wellbeing concerns will require funders and employers to review their expectations to ensure they are feasible to deliver. They call for this to be done in close consultation with advisers and by gaining first-hand experience of the reality of frontline advice provision.

Those working in money advice want to see quality prioritised over quantity but, in doing so, there is felt to be a need to review current quality assurance requirements to ensure they do not place an unnecessarily onerous burden on advisers or have unanticipated negative consequences for clients.

More emphasis on adviser wellbeing is also perceived to be required and the inference from the discussion in this area is that wellbeing needs to be embedded as a core strategic consideration across the sector rather than treated as a bolt on. Workload pressures are clearly believed to be significantly affecting adviser wellbeing currently, and it is also felt that more support needs to be provided to help advisers cope with the challenging nature of the cases they see.

In addition, there is seen to be a need to improve pay, conditions and career opportunities across the sector to aid in the recruitment and retention of experienced advisers.

Finally, this research identified some views on the future of the sector that go beyond the specific parameters of this research. For example, it is widely perceived that the gold standard for debt advice is a holistic service that deals not only with the client's debt problems but also aims to address the root causes of this. There is a strongly held view that the sector should be moving to this type of model and away from a transactional approach. There is also believed to be a need for more social policy action to challenge a number of policies and practices which are regarded to be currently causing detriment to service users. However, current funding arrangements in large parts of the sector are seen as barriers to achieving these aspirations and it is therefore understood that moving in this direction would require fundamental structural changes to how free-to-client debt advice is funded and delivered.

## Appendix A - Profile of survey respondents

Figure 14: Role and experience

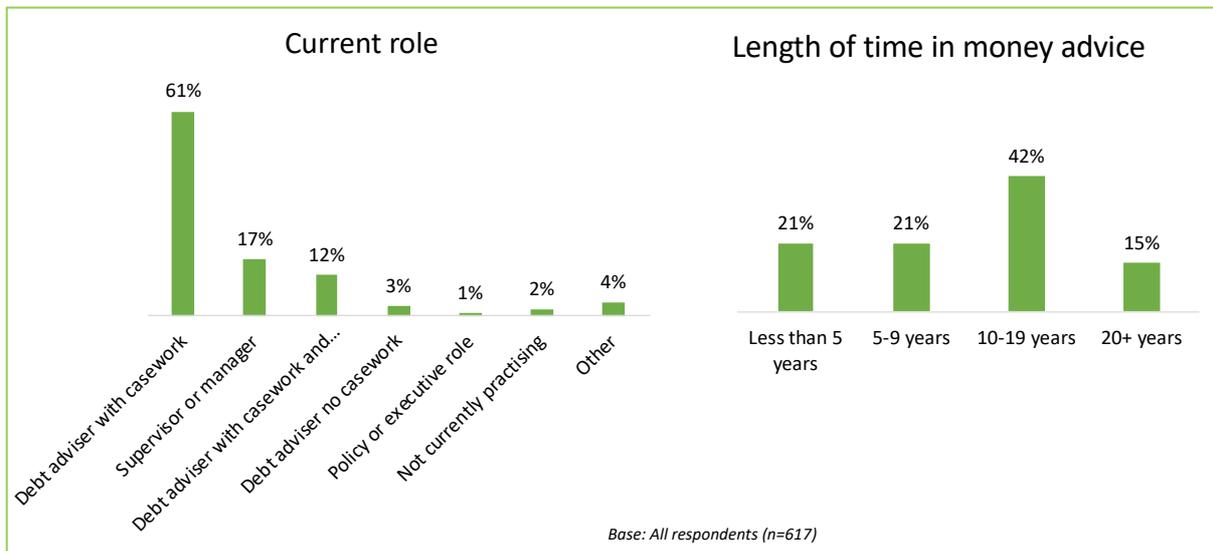
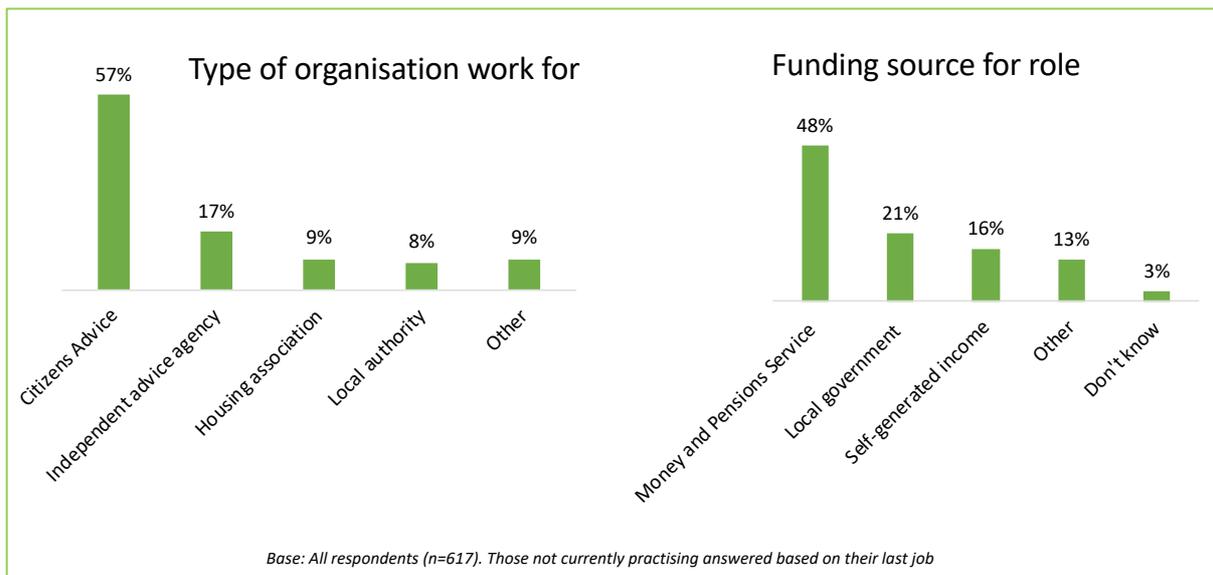
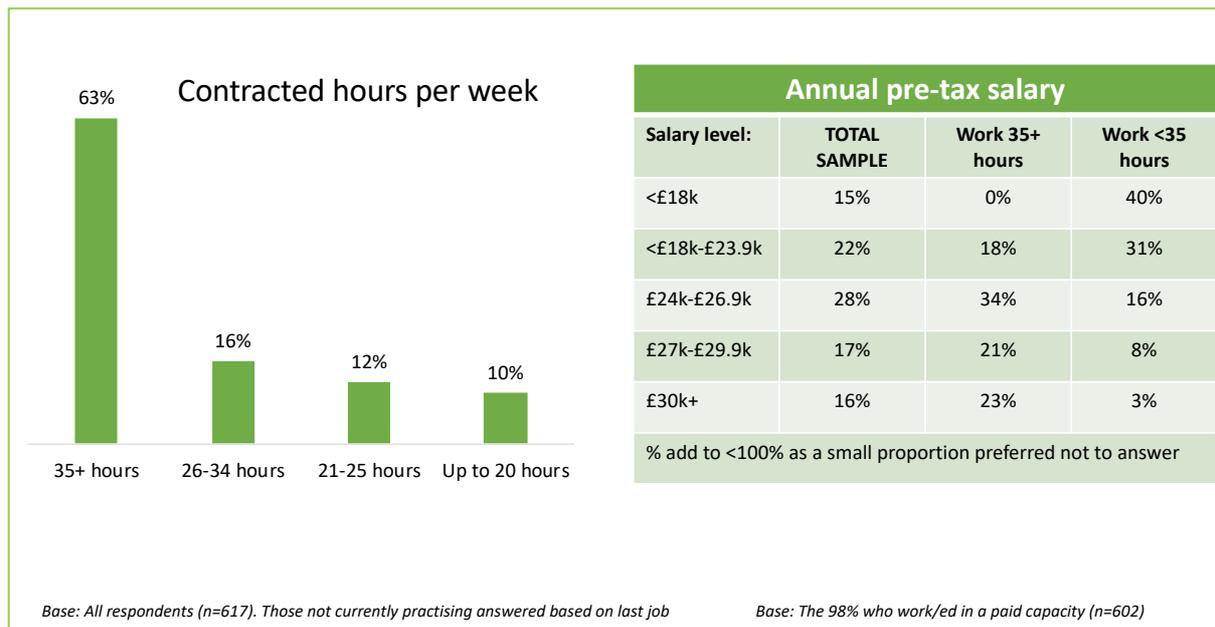


Figure 15: Organisation and funding source



**Figure 16: Working hours and salary**



**Figure 17: IMA membership and region**

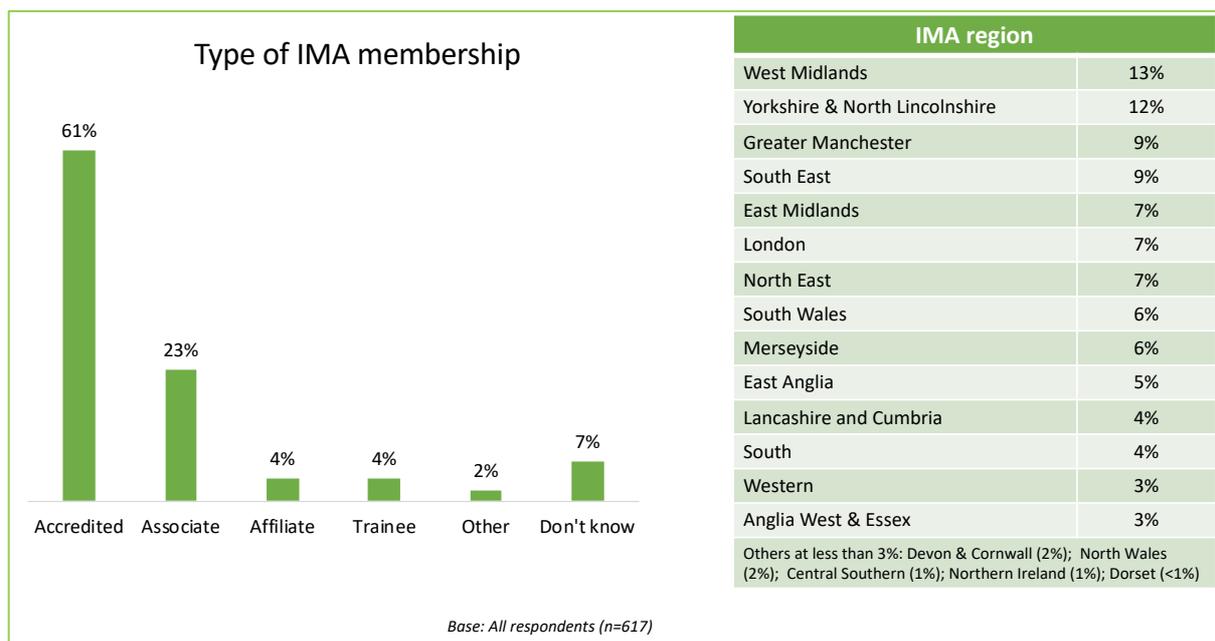


Figure 18: Demographics

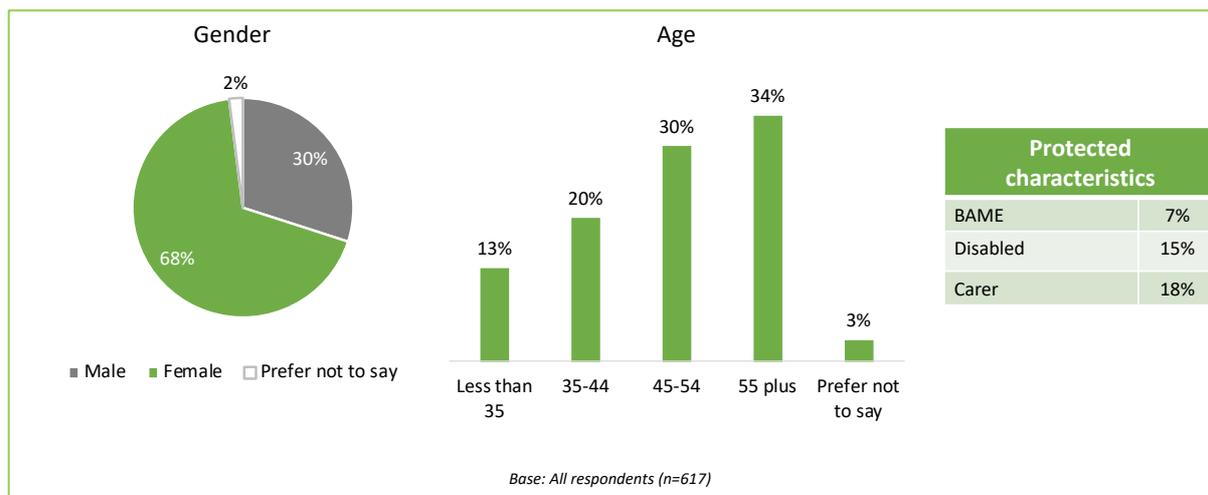


Figure 19: Profile of survey respondents compared to IMA membership where data is known

Comparison of survey responses to IMA membership							
		Survey responses	IMA membership			Survey responses	IMA membership
Region	West Midlands	13%	13%	Member type	Accredited	61%	43%
	Yorkshire & Nth Lincs	12%	8%		Associate	23%	37%
	Greater Manchester	9%	10%		Affiliate	4%	12%
	South East	9%	4%		Trainee	4%	5%
	East Midlands	7%	9%		Other	2%	2%
	London	7%	10%	Organisation type	Citizens Advice	57%	42%
	North East	7%	7%		Independent agency	17%	22%
	South Wales	6%	7%		Housing association	9%	17%
	Merseyside	6%	4%		Local authority	8%	9%
	East Anglia	5%	3%		Other	9%	10%
	Lancs & Cumbria	4%	4%	Funding source	MaPS	48%	36%
	South	4%	6%		Local government	21%	23%
	Western	3%	4%		Self-generated income	16%	22%
	Anglia West & Essex	3%	4%		Other	13%	19%
Others at less than 3% in survey: Devon & Cornwall (2%/2%); North Wales (2%/1%); Central Southern (1%/3%); Northern Ireland (1%/1%); Dorset (<1%/<1%)							



## Appendix B - Questionnaire

This survey is to investigate what impact specific working conditions in the debt advice sector have on adviser wellbeing, and the recruitment and retention of advisers. It is taking place to action the IMA’s 2019 Annual General Meeting resolution which called for research to be commissioned into these issues.

The survey is being conducted for the IMA by independent research agency Collaborate Research. It should take around 5 minutes to complete and your answers will be treated confidentially. By taking part you will be providing evidence on this important issue for the IMA and its membership, as well as employers and funders.

### Data protection

You have a number of rights about the use of your personal data under General Data Protection Regulation (GDPR). The data protection principles we apply to processing data are outlined in our privacy policy which is available at <https://collaborateresearch.co.uk/privacy-policy/>. For further queries please contact [info@collaborateresearch.co.uk](mailto:info@collaborateresearch.co.uk).

The data being collecting in this survey are for research purposes only and we rely on your consent for Collaborate Research to process the data. All findings will be reported anonymously and any personal details will be deleted within 12 months of the end of this project.

*CLICK OK TO CONSENT AND CONTINUE*

### Initial questions about your work in debt advice

Q1a *ASK ALL:* What is your current role within the money advice sector? If you work partly as a debt adviser and partly in another role (e.g. benefits advisor or non-money advice role) please answer this question and the remainder of the survey as it relates to your debt advice work. *(ALL SINGLE CODE QUESTIONS IN THIS SURVEY)*

- Debt adviser with no casework .....1
- Debt adviser with casework .....2
- Debt adviser with casework and court representation.....3
- Supervisor or manager .....4
- Policy or executive role .....5
- Not currently practising .....6
- Other (write in \_\_\_\_\_) .....7

Q1b *IF NOT CURRENTLY PRACTISING ASK:* What was your most recent role within the money advice sector? If you worked partly as a debt adviser and partly in another role (e.g. benefits advisor or non-money advice role) please answer this question and the remainder of the survey as it relates to your debt advice work.

- Debt adviser with no casework .....1
- Debt adviser with casework .....2
- Debt adviser with casework and court representation.....3
- Supervisor or manager .....4

## Workload conditions and wellbeing in the money advice sector

Policy or executive role .....	5
Not currently practising .....	6
Other (write in _____) .....	7

**Q2** *ASK ALL:* Where is your role based? If you are not currently practising, please answer this based on your last role. If you are unsure which is your regional branch please check here: <https://www.i-m-a.org.uk/wp-content/uploads/IMA-region-descriptions-for-website.pdf>

Anglia West and Essex.....	1
Central Southern .....	2
Devon and Cornwall .....	3
Dorset.....	4
East Anglia .....	5
East Midlands .....	6
Greater Manchester.....	7
Lancs/Cumbria .....	8
London .....	9
Merseyside .....	10
North East .....	11
North Wales .....	12
Northern Ireland .....	13
South .....	14
South East .....	15
South Wales .....	16
West Midlands .....	17
Western.....	18
Yorkshire and North Lincolnshire.....	19

**Q3** *ASK ALL:* What are your contracted hours of work per week? If you are not currently practising, please answer this based on your last role.

0-10 hours per week .....	1
11-15 hours per week .....	2
16-20 hours per week .....	3
21-25 hours per week .....	4
26-30 hours per week .....	5
31-34 hours per week .....	6
35 hours or more per week .....	7

**Q4a** *ASK ALL:* Are you a volunteer or do you work in a paid capacity? If you are not currently practising, please answer this based on your last role.

Volunteer .....	1
Paid.....	2

**Q4b** *ASK THOSE WHO ARE PAID:* What is your annual pre-tax salary?

Up to £9,999.....	1
£10,000 - £14,999 .....	2
£15,000 - £17,999 .....	3
£18,000 - £20,999 .....	4
£21,000 - £23,999 .....	5
£24,000 - £26,999 .....	6
£27,000 - £29,999 .....	7

## Workload conditions and wellbeing in the money advice sector

	£30,000 - £32,999 .....	8
	£33,000 - £35,999 .....	9
	£36,000 - £38,999 .....	10
	£39,000 and above .....	11
	Prefer not to say.....	12
Q5	<b>ASK ALL:</b> In which type of organisation do you work? If you are not currently practising, please answer this based on your last role	
	Citizens Advice .....	1
	Local authority .....	2
	Housing association.....	3
	Independent advice agency .....	4
	Other (write in _____) .....	5
Q6	<b>ASK ALL:</b> What is the main funding source for your work? If you are not currently practising, please answer this based on your last role.	
	Money and Pensions Service.....	1
	Local government .....	2
	Self-generated income by your organisation (not externally funded) .....	3
	Other (write in _____) .....	4
	Don't know .....	5
Q7	<b>ASK ALL:</b> In total, how long have you been working in the money advice sector?	
	Less than a year.....	1
	1-2 years.....	2
	3-4 years.....	3
	5-9 years.....	4
	10-19 years.....	5
	20-29 years.....	6
	30 years or more .....	7
Q8	<b>ASK ALL:</b> What type of IMA membership do you hold? If you are not sure of your membership type, please check here: <a href="https://www.i-m-a.org.uk/membership/membership-categories/">https://www.i-m-a.org.uk/membership/membership-categories/</a>	
	Accredited .....	1
	Affiliate .....	2
	Associate .....	3
	Trainee .....	4
	Honorary Fellow .....	5
	Non-practising .....	6
	Retired .....	7
	Don't know .....	8

**Your general experiences at work**

**Q9** *ASK ALL:* How satisfied or dissatisfied are you with the following aspects of your job? If you are not currently practising, please answer this based on your last role (*RANDOMISE LIST EXCEPT 'YOUR JOB OVERALL' WHICH SHOULD ALWAYS BE POSITIONED LAST*)

	Very satisfied	Quite satisfied	Neither satisfied or dissatisfied	Quite dissatisfied	Very dissatisfied	Don't know or N/A
1. Your workload	1	2	3	4	5	6
2. The pay you receive for the work you do	1	2	3	4	5	6
3. The training provided	1	2	3	4	5	6
4. The information resources provided						
5. Communication with supervisors and managers	1	2	3	4	5	6
6. The support you receive for your wellbeing	1	2	3	4	5	6
7. Your career development opportunities	1	2	3	4	5	6
8. Your job overall	1	2	3	4	5	6

**Q10** *ASK ALL:* Would you recommend your job to someone you know?

- Yes, would recommend .....1
- No, would not recommend .....2
- Don't know .....3
- Prefer not to answer .....4

**Q11a** *ASK ALL EXCEPT THOSE NOT CURRENTLY PRACTISING IN Q1:* Do you intend to be still working in the same job in 12 months' time, subject to funding remaining available for this?

- Yes .....1
- No .....2
- Undecided .....3
- Prefer not to answer .....4

**Q11b** *ASK THOSE WHO SAY NO ABOVE:* What are your future plans?

- To move to a different role in the same organisation .....1
- To move to a different debt advice organisation .....2
- To move out of the debt advice sector .....3
- Undecided .....4
- Prefer not to answer .....5

**Working conditions and wellbeing**

Q12 *ASK ALL:* To what extent do you agree or disagree with the following statements? If you are not currently practising, please answer this based on your last role (*RANDOMISE LIST*).

	Agree strongly	Tend to agree	Neither agree or disagree	Tend to disagree	Disagree strongly	Don't know
1. I often feel stressed or anxious at work	1	2	3	4	5	6
2. I regularly work over my contracted hours	1	2	3	4	5	6
3. I struggle to achieve a work-life balance	1	2	3	4	5	6
4. I have enough time to do my job well	1	2	3	4	5	6
5. I have enough training and support to do my job well	1	2	3	4	5	6
6. My workload is manageable	1	2	3	4	5	6

Q13a *ASK ALL:* Would you say your workload has increased, decreased or stayed the same over the last 5 years? If you have worked in the money advice sector for less than 5 years please answer this question based on how long you have worked in the sector

- Increased significantly .....1
- Increased slightly.....2
- Stayed the same.....3
- Decreased slightly .....4
- Decreased significantly.....5
- Don't know .....6

Q13b *ASK THOSE WHO FEEL THEIR WORKLOAD HAS INCREASED (CODES 1 & 2 ABOVE):* To what extent, if at all, are the following reasons for your increased workload? (*RANDOMISE LIST*)

	Major reason	Minor reason	Not a reason	Don't know
1. Greater public demand for advice	1	2	3	4
2. Seeing more complex client problems	1	2	3	4
3. Seeing more vulnerable clients	1	2	3	4
4. Increased client targets	1	2	3	4
5. Increased case recording requirements	1	2	3	4
6. Unfilled vacancies or short-staffing	1	2	3	4

## Workload conditions and wellbeing in the money advice sector

Q14 *ASK ALL:* Has your own workload had any of the following effects on you personally? (*RANDOMISE LIST*)

	Major effect	Minor effect	No effect	Don't know or N/A
1. Made you feel stressed or anxious at work	1	2	3	4
2. Made it difficult to provide appropriate levels of support to clients	1	2	3	4
3. Meant that you were not able to undertake non-casework activity, such as social policy work	1	2	3	4
4. Meant that you were not able to undertake training or personal development	1	2	3	4
5. Had a negative impact on your personal life such as on your mood, relationships or availability to undertake personal activities	1	2	3	4
6. Contributed to physical or mental health issues which required time off work	1	2	3	4
7. Made you consider leaving your job	1	2	3	4

Q15 *ASK ALL:* Do you have any further feedback about how your workload has affected you personally?

Q16a *ASK ALL:* From your perspective, have workload requirements had any of the following impacts on the money advice sector overall? (*RANDOMISE LIST*)

	Major impact	Minor impact	No impact	Don't know
1. Increased adviser stress and poor mental health	1	2	3	4
2. Poorer quality service for clients	1	2	3	4
3. Increased absentee levels	1	2	3	4
4. Debt advisers leaving the sector	1	2	3	4
5. Difficulty recruiting new advisers	1	2	3	4

## Workload conditions and wellbeing in the money advice sector

6. Advisers being unable to undertake non-casework social policy action	1	2	3	4
-------------------------------------------------------------------------	---	---	---	---

Q17 *ASK ALL:* From your perspective, have workload requirements had any of the following impacts on the service provided to clients? (*RANDOMISE LIST EXCEPT 'OTHER/SPECIFY' WHICH WHOULD ALWAYS BE POSITIONED LAST*)

	Major impact	Minor impact	No impact	Don't know
1. Increased risk of giving inaccurate or incomplete advice	1	2	3	4
2. Increased risk of making errors or omissions in recording cases	1	2	3	4
3. Insufficient time to find out about clients' full circumstances	1	2	3	4
4. Taking longer to resolve cases				
5. Insufficient time to address wider (non-debt specific) issues	1	2	3	4
6. Not possible to fully support clients at risk of vulnerability or disadvantage	1	2	3	4
7. Not possible to stay in touch with clients after advice has been given	1	2	3	4
8. Any other impacts on the quality of service provided to clients – write in:				

Q18 *ASK ALL:* Do you have any further feedback about how workload conditions have impacted the money advice sector overall?

Q19 *ASK ALL:* Do you feel any changes are needed to ensure your own workload, and that of others working in the money advice sector, is manageable?

Q20 *ASK ALL:* Do you have any suggestions for how your own wellbeing, and that of others working in the money advice sector, could be better supported?

**Final questions to help us analyse the results**

Q21 ASK ALL: What is your gender?

- Male .....1
- Female.....2
- Other (write in \_\_\_\_\_) .....3
- Prefer not to say.....4

Q22 ASK ALL: In which age range do you fit?

- 18-24 .....1
- 25-34 .....2
- 35-44 .....3
- 45-54 .....4
- 55-64 .....5
- 65+.....6
- Prefer not to say.....7

Q23 ASK ALL: Which of the following best describes your ethnicity?

- White**
- English / Welsh / Scottish / Northern Irish / British .....1
  - Irish.....2
  - Gypsy or Irish Traveller.....3
  - Any other white background.....4

- Mixed / multiple ethnic groups**
- White and Asian / British .....5
  - White and Black Caribbean / British .....6
  - White and Black African / British .....7

- Asian / Asian British**
- Indian / Indian British .....8
  - Pakistani / Pakistani British .....9
  - Bangladeshi / Bangladeshi British .....10
  - Chinese / Chinese British.....11
  - Any other Asian background .....12

- Black / Black British**
- African / African British .....13
  - Caribbean / Caribbean British .....14
  - Any other Black background .....15

**Other ethnic group**

Arab / Arab British.....16  
 Any other ethnic group .....17  
 Prefer not to say.....18

Q24 *ASK ALL:* The Equality Act 2010 defines disability as a physical or mental impairment which has a substantial long-term effect on a person’s ability to carry out normal day to day activities. Do you consider yourself to have a disability?

Yes ..... 1  
 No ..... 2  
 Prefer not to say ..... 3

Q25 *ASK ALL:* Do you perform the role of a carer for your partner or another family member or friend who needs help and could not cope without your support?

Yes ..... 1  
 No ..... 2  
 Prefer not to say ..... 3

Q26a *ASK ALL:* In addition to this survey, we will be conducting confidential telephone interviews and online group discussions with some IMA members to further explore the issues raised. These sessions can be expected to last between 30 and 60 minutes, and they can be scheduled at a time to suit you. Would you be willing to participate in such an interview?

Yes ..... 1  
 No ..... 2

Q26b *ASK THOSE WHO SAY YES:* Thank you for agreeing to take part in this second stage of the research. Please provide your contact details below so we can get in touch. Please note that we will be selecting a sample of IMA members for these interviews so may not contact everyone who has agreed to take part.

Your phone number:

Your email address:

**THANK YOU FOR COMPLETING THIS SURVEY. THE IMA WILL LET YOU KNOW THE FINDINGS ONCE RESPONSES HAVE BEEN ANALYSED**