

We Are Debt Advisers

The impact of MaPS recommissioning on jobs

**Findings from a survey
of MaPS-funded debt
advisers**

December 2021



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Summary

We Are Debt Advisers conducted an online survey between 3rd and 9th December 2021, asking debt advice workers who are currently funded by the Money & Pensions Service.

- 192 MaPS-funded advisers responded to the survey
- 17% of those affected by the cuts are still trainees, which raises questions about the long-term planning in the sector

Do you want to stay in your current job?

- 29% of respondents either plan to, or have already left their current MaPS-funded role
- Of those who do not have plans to leave their job, most would still consider leaving if something else came along
- Only 1 in 5 MaPS-funded workers firmly intends to stay in their current job

What steps has your employer taken in anticipation of the end of the current funding?

- 52% of respondents had been told to 'wind down' services and stop or reduce new clients
- 42% of respondents said their agency currently has unfilled debt adviser vacancies
- 38% of respondents said their employer had told them not to discuss the recommissioning process publicly

What are your thoughts on redundancy?

- Despite the imminent risk of redundancy notices, only 62% of respondents said their employer has discussed this with them
- 57% of respondents **expect** they will be made redundant
- 64% of respondents **do not want** to be made redundant

If you leave your MaPS-funded job, what work would you want to do next?

- 63% of respondents said they would want to continue in debt advice but for another funder, underlining that there is a high degree of dedication to the job, despite the experience of working under MaPS funding
- However, only 13% said they would work in MaPS-funded debt advice again

About We Are Debt Advisers (WADA)

We Are Debt Advisers (WADA) is a grassroots campaign formed in November 2020, made up of frontline advisers and our supporters.

It is an independent voice for the workers who do this difficult job every day, many of us with years or decades of experience.

Improving debt advice depends on listening to practitioners, yet we are rarely consulted when policy and legislation affecting us and our clients is decided.

We work in local authorities, Citizens Advice, law centres, housing associations, and many more organisations. Some of the agencies we work for are large, specialist providers of debt advice. Others are based in local communities and form part of wider support to help people get back to work, or deal with health and other problems.

We are all part of a well-trained, qualified and highly dedicated workforce, working across the country to help people in debt keep their heads above water.

We are debt advisers, and we know how debt advice should work.

Contact WADA

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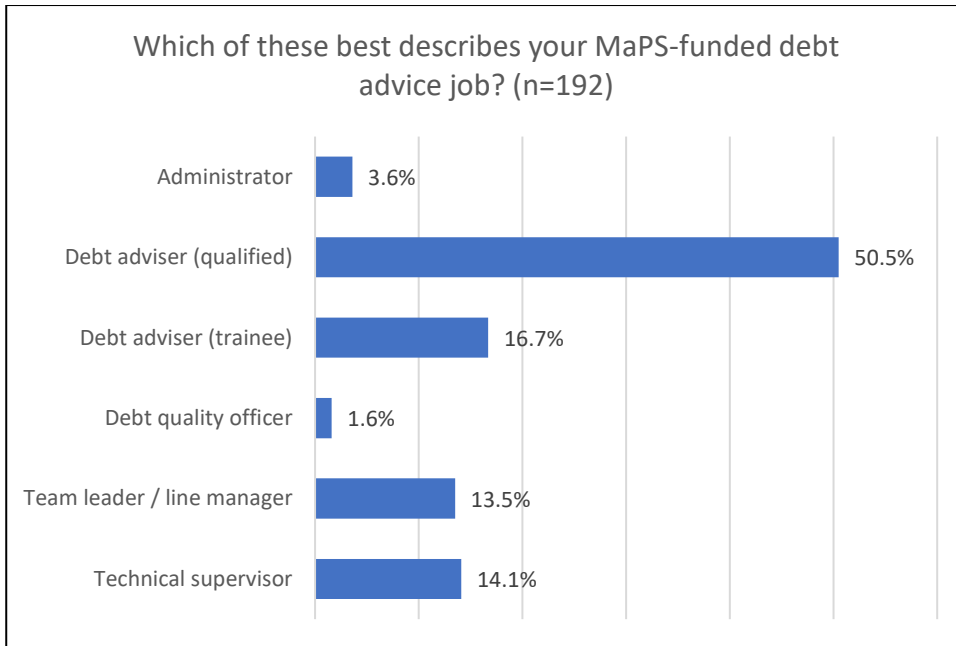
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We Are Debt Advisers is supported by the Centre for Responsible Credit (CfRC)

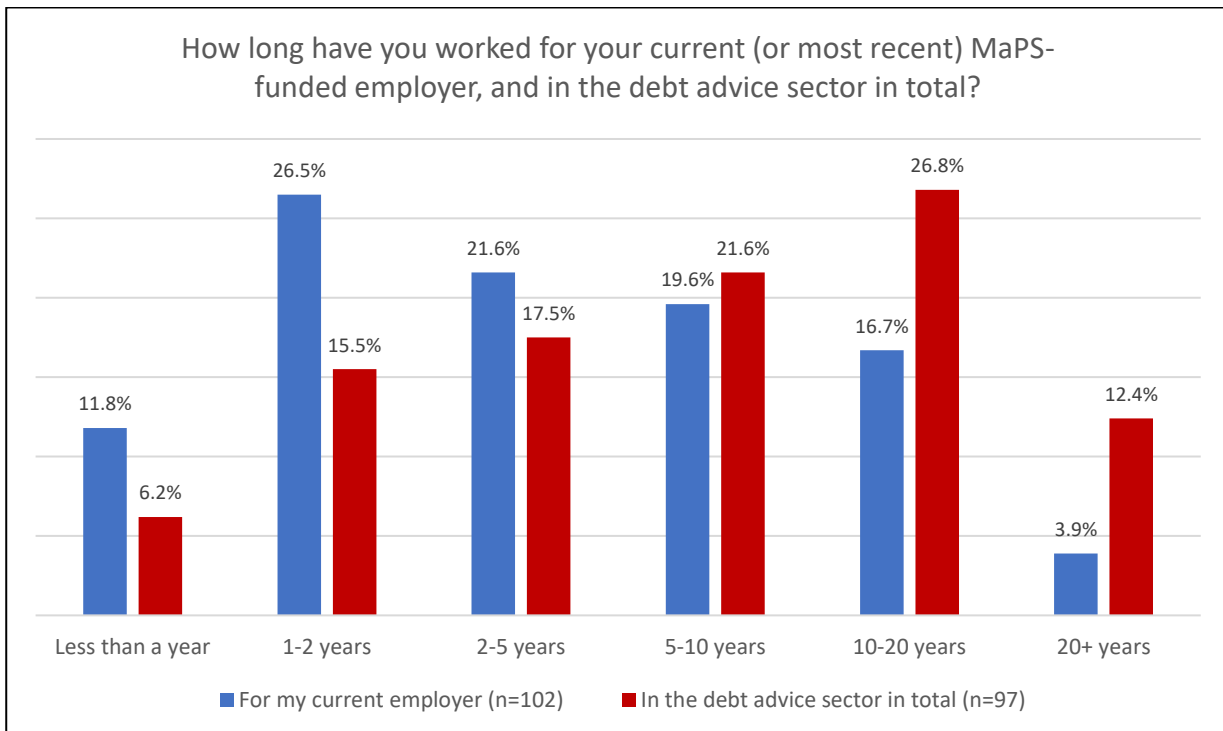
Profile of the survey respondents

192 MaPS-funded advisers responded to the survey, with a breakdown of job roles as follows.

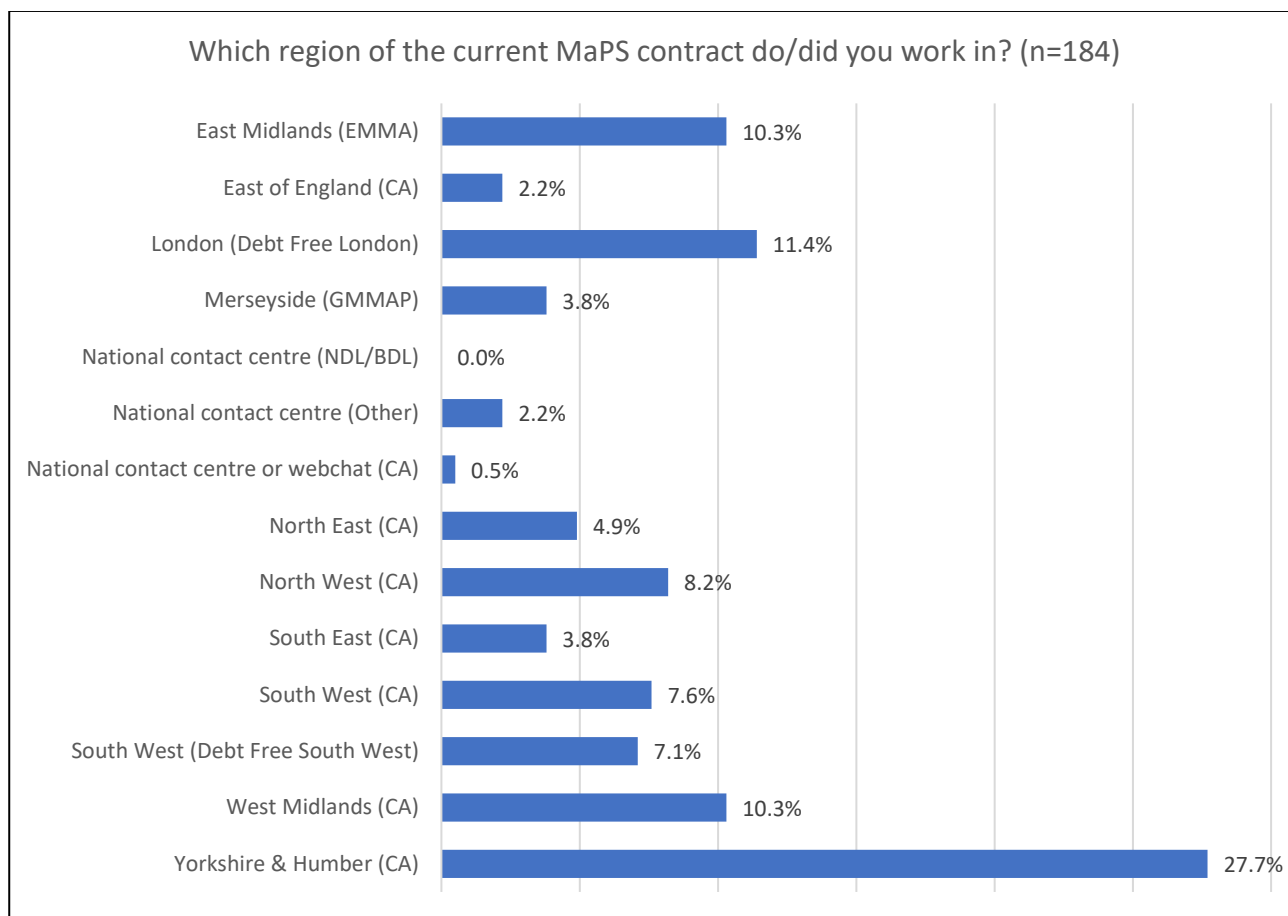


16.7% of those affected by the cuts are still trainees, which raises questions about the long-term planning in the sector.

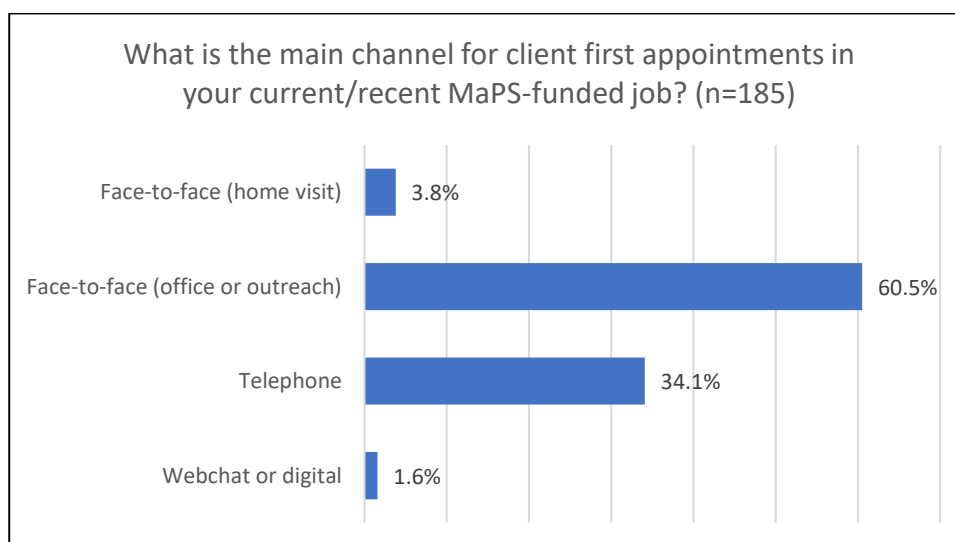
The length of time spent working for their current employer, and in debt advice in total is as follows. Many advisers may have done other non-debt advice work with their current employer. This seems to be common in those who have worked under 2 years in debt advice, as many of the ‘increasing capacity’ intake in late 2020 were drawn from existing advice workers and volunteers.



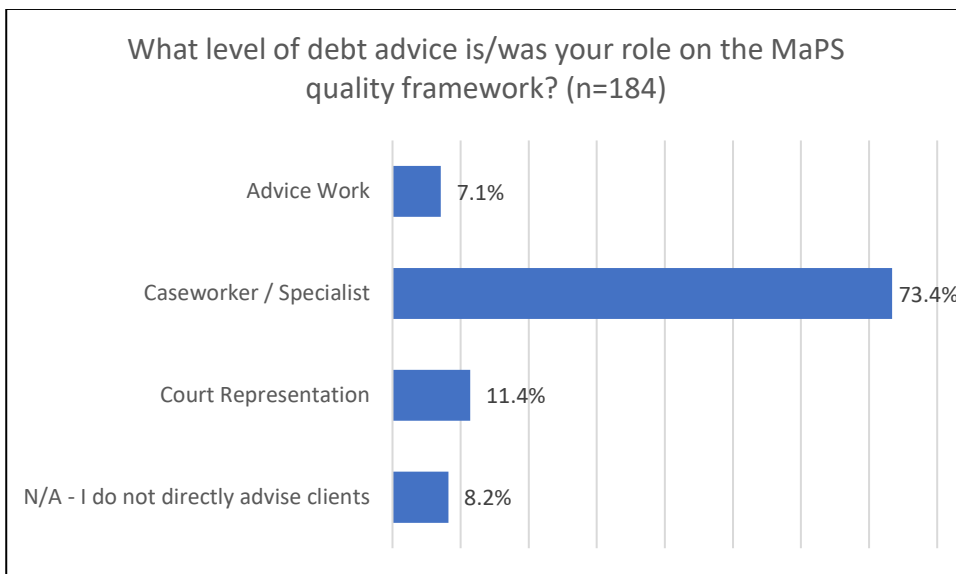
The spread of responses covers the whole country, although responses from call centre and webchat workers appear to be disproportionately low.



All channels of advice delivery are represented, although as with the geographical split, the numbers of webchat or digital advisers responding is lower than might have been expected.



Respondents were asked the level of advice work they undertake based on the MaPS quality framework¹, which they should all be familiar with:



¹ The levels or 'activity sets' are explained at <https://debtquality.org.uk/activity-sets/>

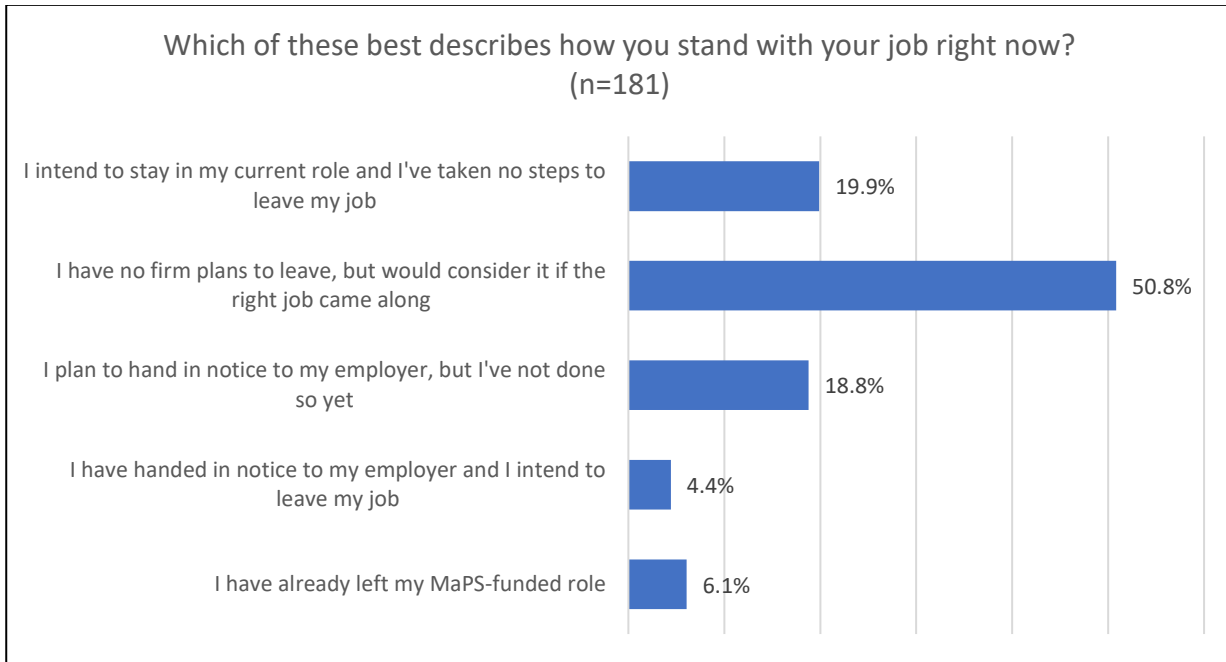
Findings

Do you want to stay in your current job?

29.3% of respondents either plan to, or have already left their MaPS-funded work

Of those who do not have plans to leave their job, most would still consider leaving if something else came along.

Only 1 in 5 MaPS-funded workers firmly intends to stay in their current job.



Many respondents confirmed they are planning to leave debt advice altogether, often with regret, and some taking decades of experience with them:

“Yes, I plan to leave my employer when I get a new job, so I am actively job hunting and looking for other work, even if it's an admin job!”

“I have loved doing debt advice and have given 20 years of my working life to making myself the best adviser I can be. I shall miss it”

It's reached a point where I don't feel I'm working for the clients anymore, or putting them first. So even if I wasn't going to be made redundant I would have no desire to work under the proposed new contract, as it looks set to be even worse. I've reached a point after 20 years of working in debt advice that it's time to leave the sector entirely”

Some respondents were undecided about whether to leave or to and on, and the lack of certainty is damaging in itself:

“The uncertainty is making things very difficult. I have started applying for other jobs but I still don't want to leave yet just in case the contract gets extended”

Some talked about the effect of colleagues leaving, how this reduces the capacity of their team, and the loss of many years of experience:

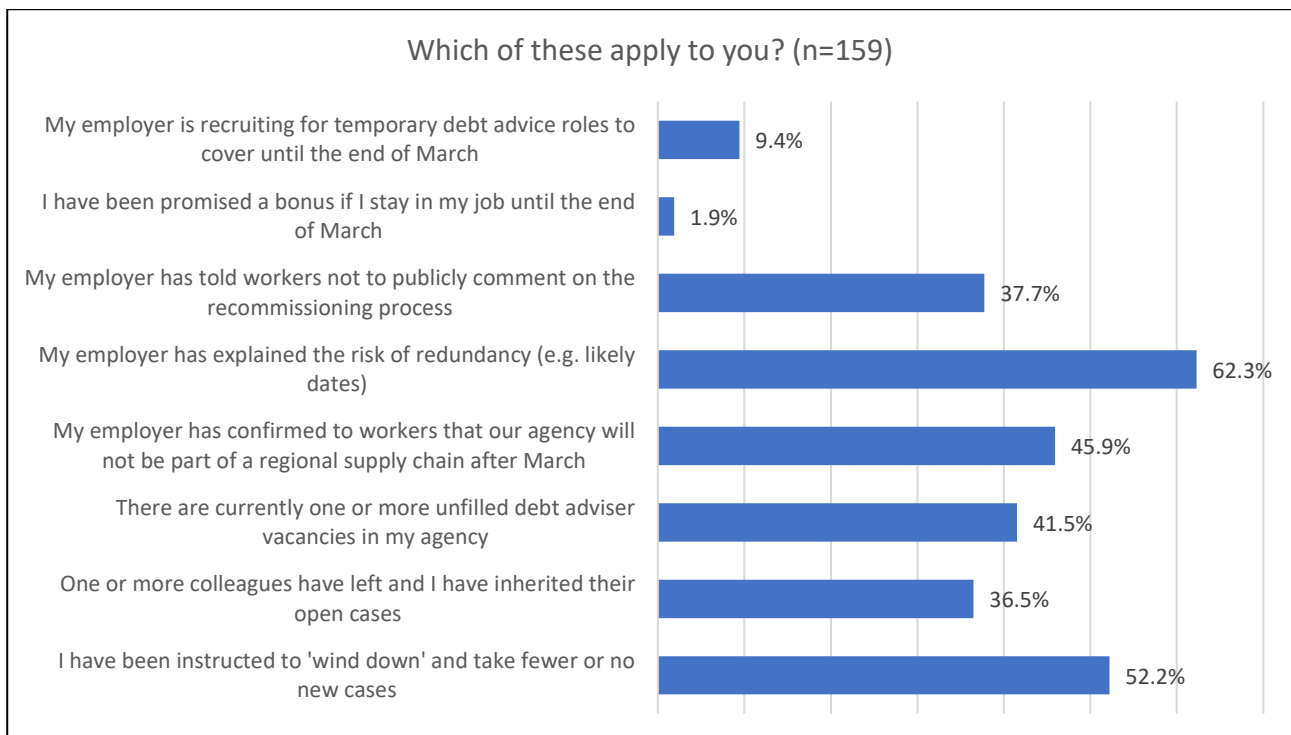
“A lot of our caseworkers have left (half of our team) and there are only 2 out of 8 of us (myself and my supervisor) who are going to try to stay in debt advice”

“We will lose a lot of dedicated people before March. We have already lost 1 from our small team and other are debating on leaving as soon as they find an alternative job”

“Today an adviser in my team told me they had found another job outside of debt advice and were handing in their notice - based entirely on job insecurity. They love the job and are absolutely fantastic at it but can't take the stress and uncertainty. Four other team members are considering applying for vacancies that have become available in non-MaPS funded advice roles in the organisation. If they are successful we will have 1 adviser left. One of the most experienced members of the team left recently for personal reasons, and was hoping to return in a year or so, but there may not be a debt team to come back to. We are losing skilled and talented people who have years of experience in the sector and are committed to helping people, it's heart-breaking”

What steps has your employer taken in anticipation of the end of the current funding?

As the end of the current funding arrangements approaches, debt advisers have shared different accounts of their employers’ responses. The survey sought clarity about how widespread some of these experiences are.



41.5% of respondents said their agency currently has unfilled debt adviser vacancies:

“Employers across most industries are struggling to recruit skilled employees. Right now it would be easy for most debt advisers to find new work so this is not only hurting debt advisers but their employers”

The pressure of debt advisers leaving is significant, with 36.5% saying they have inherited open cases from colleagues who have left.

37.7% of respondents said their employer had told them not to discuss the recommissioning process publicly:

“Advisors are being asked to not contribute to discussions regarding loss of funding”

The process of ‘winding down’ has begun for some agencies where Citizens Advice is the current lead organisation. 52.2% of respondents had been told to ‘wind down’ services and stop or reduce new clients:

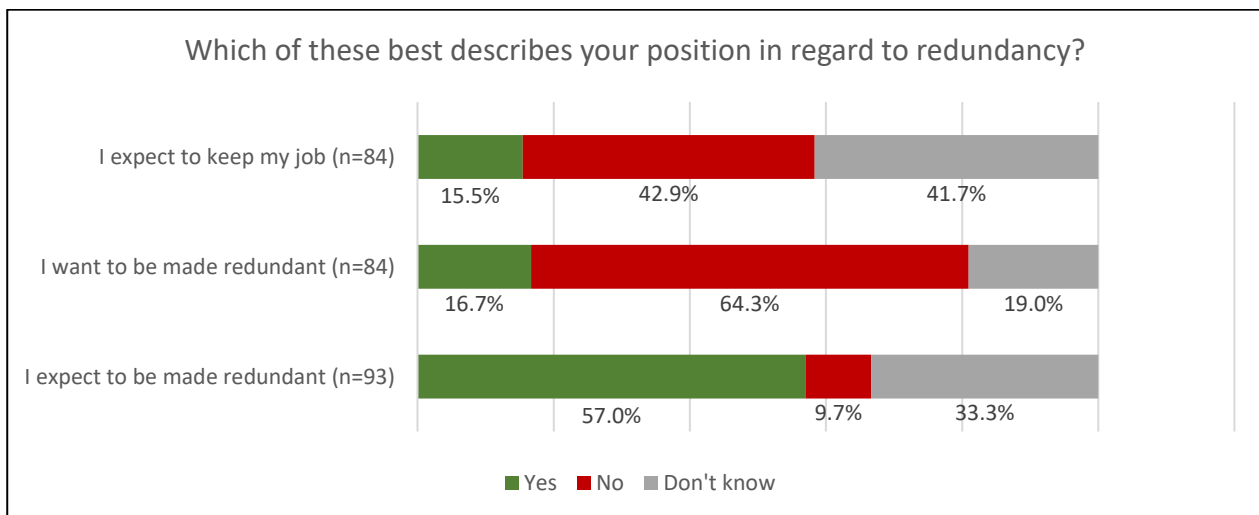
“From discussions there appears to be a gap in debt advice. This is because offices are winding down caseload/promising less to the clients that they cannot fill and new services are not starting until at least April next year”

“From five staff we have already lost two who were not prepared to work under the new contract with a third actively seeking alternative employment. Vulnerable clients are already being affected and will continue to be so as we wind down”

There had been reports of advisers being offered a financial bonus, though this appears to be very limited, with less than 2% reporting this.

What are your thoughts on redundancy?

Despite the imminent risk of redundancy notices, only 62.3% of respondents said their employer has discussed this with them.



57.0% of respondents expect they will be made redundant as a result of the recommissioning process.

A minority want to be made redundant. It is not clear from the data if there is a link between length of service and wish to be made redundant, but it is very unlikely anyone with under 2 years of service would actively want to be made redundant.

64.3% of respondents said they do *not* want to be made redundant.

Some respondents were worried about their potential redundancy entitlement:

“Can only be guaranteed redundancy pay if work to last day, which means that if I get a job starting before my last day, I would lose a lot of money”

“I have only worked for my current employer for 15 months but have worked under MaPS and preceding funders without a break. So no redundancy pay for me. For the past 14 years debt work is all I have known and have loved supporting the people I have. I feel very sad that it will be ending this way”

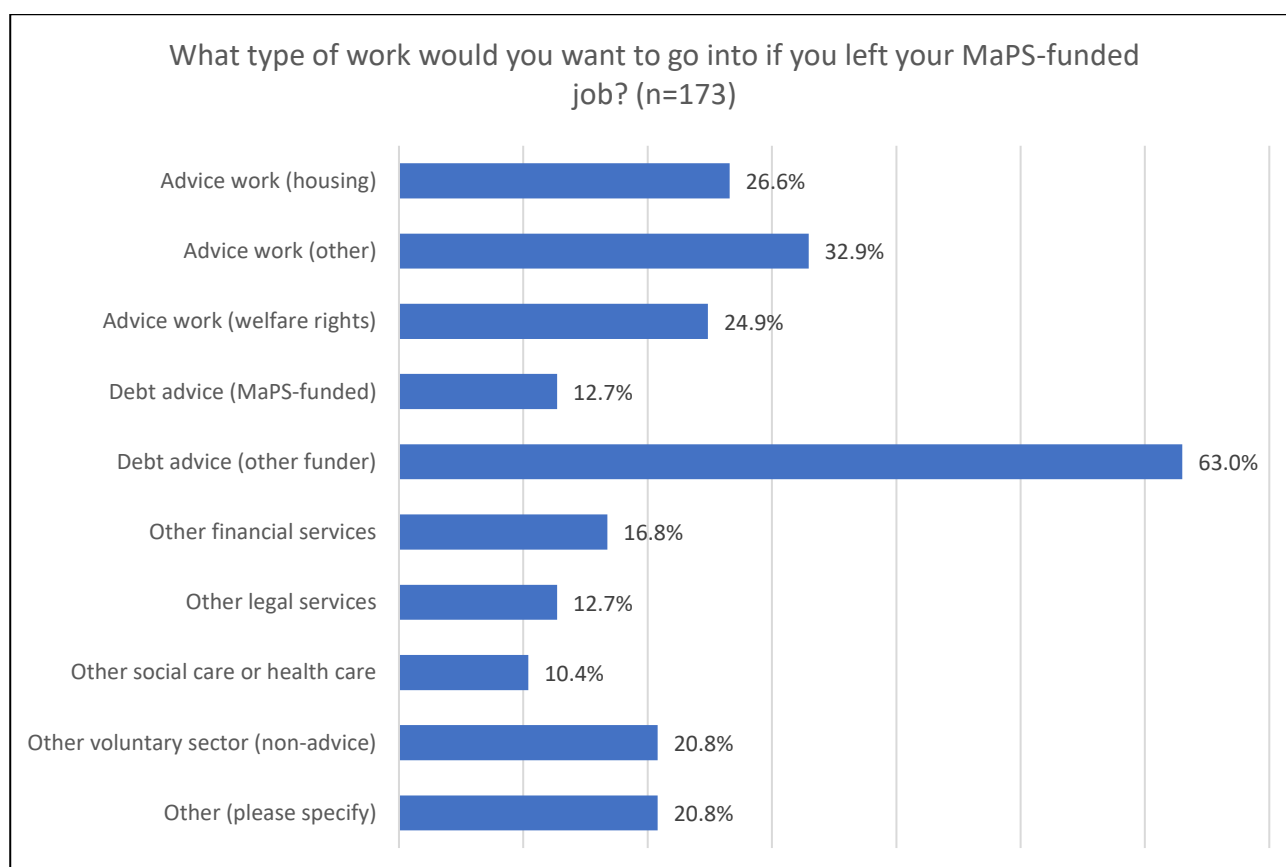
The uncertainty about redundancy and TUPE was mentioned by several respondent:

“At the moment it is difficult to plan for anything, because much subject to speculation or change. However, I think employers should consider been proactive about offering voluntary redundancies to those who want to leave, as I do”

“We have been told that TUPE does apply and that we may be transferred to the bureau that was successful in being part of the supply chain, but this is not a certainty and because I am a new caseworker I am worried that if there are not enough vacancies I will be one of the people who is made redundant. Redundancy pay is 1 week for every year worked so I would have very little money”

If you leave your MaPS-funded job, what work would you want to do next?

63.0% of respondents said they would want to continue in debt advice but for another funder, underlining that there is a high degree of dedication to the job, despite the experience of working under MaPS funding.



However, only 12.7% said they would work in MaPS-funded debt advice again:

“I would rather not work for MAPs ever again. I feel they have not listened to any of the feedback from advisers. I enjoy my job and it is sad to leave. I will be going to somewhere where I feel I will be more appreciated and the role is also permanent so much more secure”

Some responses emphasised the skill that is being lost in the sector:

“With huge reluctance and sadness, I left my local Citizens Advice debt caseworker role last month for county council customer service advice. I knew I would miss the intellectual stretch offered (have just got law degree) but did not want to be devoured by the overtime it was necessary to do. What a waste of skills”

“I already have a job interview lined up with a local authority and have several applications outstanding. None of them are related to debt advice. I’m very hopeful I will be able to hand in my notice in January and I cannot wait. I will not consider returning to debt advice unless some big changes are made”

“Most staff who have left have very quickly found higher paid roles with less demand/stress on their work/life balance”

Other themes

As well as the questions asked directly in the survey, the comments allowed advisers to share their opinions on other aspects of the recommissioning process. Some common themes were clear, as follows

Lack of consultation

Many respondents were angry at not being consulted in the recommissioning process:

“I feel that we have not been consulted at all in the whole process and the whole redundancy / TUPE situation is causing great confusion”

“Very concerned that it has even come to this, the decisions that are being made without consultation, caseworkers knowing at the last minute. MAPS are not listening and hell bent on carrying on”

“I would rather not work for MAPs ever again. I feel they have not listened to any of the feedback from advisers. I enjoy my job and it is sad to leave. I will be going to somewhere where I feel I will be more appreciated and the role is also permanent so much more secure”

“The absence of any interest in finding out what those on the front line have experienced and would recommend for improving the service is shocking. As for the recommissioning process it looks as though this was not thought through and it missed consultation with those that could have informed the process and helped shape the new model. I believe this whole scheme over the past 12 plus months has been really poorly managed”

Poor planning

The effects of recommissioning on people only recently employed in the sector are highlighted in the adviser comments, and the lack of long-term and wastefulness and inefficiency of taking on new trainees² and then cutting services:

“I am on a 13-week debt course with 17 other trainees. Almost half have been confirmed they will not have a job 3 months from now. The course continues. Why? What a waste of time and money”

“Younger entrants will go for other jobs after they have been debt trained by CAB, this will be a huge loss to the sector, they did not sign up to a call centre which is totally impersonal”

“In the past year of being a debt adviser I have undertaken so much training, and it seems like such a shame for all of that to go to waste”

² For more on the position of trainees, see <https://wearedebtadvisers.uk/news/trainee-debt-advisers-casualties-of-the-maps-procurement-exercise>

The failure to properly plan a transition period is highlighted. This means face-to-face services will be reduced or stopped from January to April, and potentially beyond:

“For the first time in my time at CAB (13 years) there is no provision for specialist debt advice. And if we get no replacement funding in April, how can there be no local debt advice here at all? Even for services who have bid on contracts, there is no coverage for this period of time to July 2022. Why was there no interim provision for this time period? The planning is abysmal and the lack of care staggering. The saddest thing is that is absolutely typical of MaPS of whom I have come to expect nothing but utter inadequacy”

“The worst of it is that we now have to turn new clients away as we have no capacity. We have no volunteers who can take this on so there will be nothing at all for clients who desperately need debt advice”

Lack of clear information

Many respondents referred to the lack of clear information, and the difficulty in getting answers to questions:

“I have not been told anything directly about what is happening with my role, everything is what I have heard about via my colleagues. I have asked and I have received a vague response. I am still expected to take on cases as they come in when it is obvious that I will not have time to complete them and close down cases at the same time and take outstanding leave!”

“I do think that there is so much uncertainty about everything that we haven't been able to be advised about what might happen. I don't know if I'm going to be made redundant or if I'm going to just be let go as it's the end of a contract. We don't know if we're going to continue debt advice without MaPS funding. We don't know what jobs might be available if CA do get the funding, other than that it will be significantly different. it's hard to plan for anything when everything is just so vague right now”

“The funding process basically means that people can't be confident of the plans they're making because we don't really know what's happening, and so don't know what to do for the best. Thanks MaPS!”

“The lack of information about what will happen post March 2022 makes it very challenging for me to motivate my team and stressful for me. Currently we are advising our staff to sit tight until further information is released, but unfortunately 2 team members have already left”

Adviser mental health

The emotional effect of going through the recommissioning process as a worker is damaging, especially in addition to a job which is already emotionally very demanding. Many respondents mentioned the effect on their own mental health and that of their colleagues:

“The whole issue of recommissioning has had a negative impact on my wellbeing”

“I feel like doing advice work in general is going to impact on my own mental health. So I'm thinking of doing something else”

“My (mental) health is important to me and the sleepless nights, afternoons crying behind my pc while working and the constant being told I’m not reaching the unreasonable targets are not worth it to me”

“Working under the MaPS contract is extremely stressful and we feel under constant threat of criticism ... it’s horrible!”

“The uncertainty caused by the recommissioning process is very stressful and means it is impossible to plan my life. I would like to be able to buy a house etc”

The impact on clients

Although this survey focussed on the impact on debt advisers, many expressed their worries about the impact on the wider public, especially vulnerable clients:

“Concerned about the future of our service and the service provided to clients who are vulnerable and often in a dark place when they come to us”

“The MaPs recommissioning process has been a shambles and I fear that many good and experienced advisers will leave the field as a result. The biggest fall out from all of this will of course be experienced by the clients in debt and particularly those who are most vulnerable”

“I’m really worried about the impact on vulnerable clients and also the stress caused to everyone working here with the uncertainty of what lies ahead”

“I am worried about our clients - some of my cases are long term and will not be completed by March 2022. I don't know where open cases will go - whether there is a chance they will be transferred or if they will simply have to be closed”

The effect of cuts on local community-based services was highlighted³:

“It's a total disgrace what MaPS are doing. Vulnerable people will have nowhere to go in their local communities to access free face-to-face advice. They should hang their heads in shame”

“Loss of local services leads to a loss of local connections for one of the biggest creditors facing our clients - Local Council for Council Tax arrears - losing these connections will be catastrophic for clients and I cannot see how regional contact centres will be able to resolve local issues quickly and efficiently to the benefit of the client”

“Our local area has a population of 530,100 people. In April, there will be no face to face debt advice as we will not bid for the contract as it is not deliverable. We have bid for webchat and telephone so we don't lose jobs. We're applying to other funders as we have realised that MaPS contracts are not realistic or deliverable”

“Worried for our clients. Under the proposed new debt service so many local advice providers will have to close their doors or severely reduce numbers of debt advisers, who

³ For a view of the effect on local services, see <https://wearedebtadvisers.uk/news/decommissioning-debt-advice-in-leeds>

do the new regional call centres think they will be able to refer clients to, how will the regional call centres know all the local knowledge required to support clients?"

Some raised the effect of cuts on advice outcomes for clients, and the concern that centralising advice into call centres will drive more clients towards inappropriate DMPs and IVAs:

"Concerned about increasing profits for bid winners at the expense of client, more being pushed into DMP and IVA and down skilling to call centre operators instead of experienced impartial debt advisors"

Who is to blame?

Unsurprisingly, many respondents were directly critical of MaPS sometimes in stark terms:

"MAPS decision makers need to be fired - they aren't in tune with what vulnerable members of the public want"

"MaPS seem to forget that, if all advisers leave, there will be no MaPS because there will be no one to deliver it. They are driving advisers to the brink"

"MaPS have been making my job unbearable for a couple of years (the stress they have put on advisers is well-documented) but they are the only funder of debt advice in the county so I have few choices when it comes to employment"

The Debt Advice Peer Assessment scheme (DAPA) was also specifically mentioned:

"I was stressed, overworked and demoralised working under MaPS. The targets bore no relation to what was achievable and DAPA reviews applied rules inconsistently and sometimes incorrectly. It was getting impossible to help a client due to the overwhelming focus on DAPA and targets"

"DAPA and targets have affected MH [mental health], pressure of current contract has led to advisers focusing on tick boxing exercises and not supporting clients"

"Working for Citizens Advice, I have always taken a holistic approach to support my clients. I feel that this has been completely removed by the DAPA regime and furthermore still by the service that appears to be on offer to clients under the re-commissioning. I am very saddened to have come into the job at this time as I feel the support that debt workers are being MADE to offer is tokenistic and completely removed from what valuable work debt workers want to offer their clients"

However, respondents were not just critical of MaPS. Lead organisations bidding for the new contracts, including Citizens Advice and Debt Free London (DFL) were also directly criticised:

"Why is Citizens Advice not standing up for us? Why are they not speaking out for clients? This is no longer the citizens advice we all have come to know!"

"I could handle working under a MaPS contract for my previous employer as I felt supported and understood by my them. My line manager always had my back. Earlier this year, I have switched to another role and started working directly for DFL. DFL does not support its employees nor do I feel they care for our wellbeing"

Data

We Are Debt Advisers (WADA) published a survey on 3rd December, and circulated this to debt advisers through the WADA mailing list and social media, through Money Advice Groups, and Unite Debt Advice Network⁴. This aimed to quickly reach as many frontline debt advice workers as possible.

This report is based on the 192 responses received by 9th December.

An error in the data collection means some responses to the questions about length of service and redundancy were lost, so the sample numbers for these are lower.

Which of these best describes your MaPS-funded debt advice job? (n=192)

Administrator	7	3.6%
Debt adviser (trainee)	32	16.7%
Debt adviser (qualified)	97	50.5%
Team leader / line manager	26	13.5%
Technical supervisor	27	14.1%
Debt quality officer	3	1.6%

How long have you worked for your current (or most recent) MaPS-funded employer? (n=102)⁵

Less than a year	12	11.8%
1-2 years	27	26.5%
2-5 years	22	21.6%
5-10 years	20	19.6%
10-20 years	17	16.7%
20+ years	4	3.9%

How long have you worked for in the debt advice sector in total? (n=97)

Less than a year	6	6.2%
1-2 years	15	15.5%
2-5 years	17	17.5%
5-10 years	21	21.6%
10-20 years	26	26.8%
20+ years	12	12.4%

⁴ <https://unitedebtadvicenetwork.org/>

⁵ Note that some respondents may have stated they work for their employer longer than they have worked in the debt advice sector in total because they may have done other non-debt work with their current employer. This is likely to be common with trainee advisers, many of whom were recruited from existing advice workers or volunteers

Which region of the current MaPS contract do/did you work in? (n=184)

East Midlands (EMMA)	19	10.3%
East of England (Citizens Advice)	4	2.2%
London (Debt Free London)	21	11.4%
Merseyside (GMMAP)	7	3.8%
National contact centre (Other)	4	2.2%
National contact centre (National Debtline / Business Debtline)	0	0.0%
National contact centre or webchat (Citizens Advice)	1	0.5%
North East (Citizens Advice)	9	4.9%
North West (Citizens Advice)	15	8.2%
South East (Citizens Advice)	7	3.8%
South West (Citizens Advice)	14	7.6%
South West (Debt Free South West)	13	7.1%
West Midlands (Citizens Advice)	19	10.3%
Yorkshire & Humber (Citizens Advice)	51	27.7%

What is the main channel for client first appointments in your current/recent MaPS-funded job? (n=185)

Face-to-face (home visit)	7	3.8%
Face-to-face (office or outreach)	112	60.5%
Telephone	63	34.1%
Webchat or digital	3	1.6%

What level of debt advice is/was your role on the MaPS quality framework? (n=184)

Advice Work	13	7.1%
Caseworker / Specialist	135	73.4%
Court Representation	21	11.4%
N/A - I do not directly advise clients	15	8.2%

Which of these best describes how you stand with your job right now? (n=181)

I have already left my MaPS-funded role	11	6.1%
I have handed in notice to my employer and I intend to leave my job	8	4.4%
I plan to hand in notice to my employer, but I've not done so yet	34	18.8%
I have no firm plans to leave, but would consider it if the right job came along	92	50.8%
I intend to stay in my current role and I've taken no steps to leave my job	36	19.9%

Which of these best describes your position in regard to redundancy?

	Yes	No	Don't know
I expect to be made redundant (n=93)	53 57.0%	9 9.7%	31 33.3%
I want to be made redundant (n=84)	14 16.7%	54 64.3%	16 19.0%
I expect to keep my job (n=84)	13 15.5%	36 42.9%	35 41.7%

Which of these apply to you? (n=159)

I have been instructed to 'wind down' and take fewer or no new cases	83	52.2%
One or more colleagues have left and I have inherited their open cases	58	36.5%
There are currently one or more unfilled debt adviser vacancies in my agency	66	41.5%
My employer has confirmed to workers that our agency will not be part of a regional supply chain after March	73	45.9%
My employer has explained the risk of redundancy (e.g. likely dates)	99	62.3%
My employer has told workers not to publicly comment on the recommissioning process	60	37.7%
I have been promised a bonus if I stay in my job until the end of March	3	1.9%
My employer is recruiting for temporary debt advice roles to cover until the end of March	15	9.4%

What type of work would you want to go into if you left your MaPS-funded job? (n=173)

(If you have already left your MaPS-funded role, please indicate the type of work you're looking for / have started)

Debt advice (MaPS-funded)	22	12.7%
Debt advice (other funder)	109	63.0%
Welfare rights advice	43	24.9%
Housing advice	46	26.6%
Other advice work (generalist, immigration, employment etc)	57	32.9%
Other legal services	22	12.7%
Other financial services	29	16.8%
Other voluntary sector (non-advice)	35	20.2%
Other social care or health care	18	10.4%
Other (please specify)	36	20.8%