Institute of Money Advisers®

Assuring quality in the money advice profession

What is a manageable debt advice caseload?

Exploratory survey data report

October 2021

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1: Summary

Following the IMA's 2020 report, *'Workload Conditions and Wellbeing in the Money Advice Sector'*[1], we recently surveyed IMA members to find out more about their working practices and how they manage their workloads. This was an exploratory survey, in advance of more detailed research planned in this area in 2022.

This summary covers the main findings across the whole sample of 321 advisers, but there are significant differences by job type, employer, funder and working hours which are highlighted in the remainder of this report. 61% of responses in this survey were from Money & Pensions Service (MaPS) funded advisers, which is significantly more than the proportion of IMA members who are in MaPS-funded roles. This will influence the overall findings, so future research focussing on non-MaPS roles may be useful.

In several areas, differences appear between advisers funded by MaPS, largely working at local Citizens Advice, and those working for local authorities and housing associations. There are differences in the time taken for appointments, the time worked above weekly contracted hours, the place of client volumes in performance targets, how well advisers report managing their workload, and the degree to which advisers want to reduce client numbers. Further research can hopefully identify what it is about some of these roles which make better outcomes for advisers, so this good practice can be shared across the sector.

How we communicate with clients

89% of advisers use email, 85% use letters and 97% use telephone.

49% use face-to-face appointments in an office or outreach setting, though this number is likely to have been much higher before the pandemic. Only 10% of advisers overall use home visits regularly.

New communication methods are used, but even after lockdown, adoption of these is not universal. 36% of advisers regularly use text messages, WhatsApp or similar, but only 12% regularly use video conferencing such as Zoom.

Working hours

77% of advisers are working more than their contracted hours, and comments in the survey make it clear that this is due to an unmanageably high workload.

Advisers overall work an average of almost six hours a week above their contracted hours. This problem is more pronounced for part-time advisers who on average work just over seven hours unpaid overtime each week.

[1] Institute of Money Advisers (2020) *Workload Conditions and Wellbeing in the Money Advice Sector: A Qualitative and Quantitative Research Report.* Available at: https://www.i-m-a.org.uk/wp-content/uploads/dlm_uploads/IMA-Research-Report_Workloads-and-wellbeing-in-the-money-advice-sector-October-2020-.pdf

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31% of advisers work part-time, and 27% split their role with other non-debt advice duties.

New client numbers and targets

The average number of new clients each week overall was 6.7. This is around 307 a year, taking holidays into account.

Most respondents have clients allocated to them by a supervisor. 19% have control of their own client numbers.

72% of advisers have performance targets which include dealing with a specified number of clients. Of those who are targeted on client numbers, 45% do not usually meet this target.

First appointments and confirmation of advice

A first appointment with a client takes an average 1 hour and 17 minutes

A confirmation of advice letter or email takes an average 1 hour 27 minutes

Case notes following a first appointment take an average 1 hour 40 minutes

This means the total time for a first appointment, case notes and written confirmation of advice is an average 4 hours 24 minutes.

Caseloads

96% of respondents had an ongoing caseload, and the average number of open cases was 34.

23% reported that their typical cases are open for more than 6 months.

Casework and admin

Each week, advisers send an average of 6 confirmation of advice letters/emails, make 25 phone calls and deal with 31 other letter or emails

Other duties

57% of advisers never undertake wellbeing, mentoring, team-building or pastoral activities

54% of advisers never undertake any social policy or campaigning activities.

20% of advisers never have supervision or one-to-ones.

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Complex or time-consuming tasks

66% of advisers sometimes or often help a client with an application to a trust fund

47% of advisers sometimes or often help a client to obtain a debt & mental health evidence form

30% of advisers sometimes or often help a client to make a complaint to an ombudsman or regulator

65% of advisers rarely or never deliver advice using a foreign language interpreter or translator.

71% of advisers never attend court hearings or tribunals.

Vulnerable clients

Mental health problems are the most common type of vulnerability, with 82% of advisers encountering this more than once a week

36% of advisers encounter clients with literacy problems more than once a week

30% of advisers encounter clients with learning disabilities more than once a week

23% of advisers encounter alcohol misuse more than once a week

How did the pandemic affect workloads?

24% of advisers said they have more new clients now compared to before the pandemic.

72% of advisers said that the cases they deal with now are more complex than before the pandemic.

How well are advisers managing their workloads?

59% of respondents overall are able to keep on top of their workload

41% of advisers said they are almost always behind and cannot manage their workload within their contracted working hours.

What would a manageable caseload look like?

55% of advisers would prefer to deal with fewer new clients. The average ideal number of new clients is 4.8 a week. This is around 219 a year, taking holidays into account, 29% less than current volumes.

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2: Survey process

An online survey of IMA members was conducted using SurveyMonkey, opened on 13 August 2021 and closed on 1 September 2021.

An invitation to participate in the survey was included in the IMA members bulletin and in an email from the IMA CEO to members on 13 August 2021.

363 respondents answered an initial filter question:

> *'As part of your current role, do you personally give debt advice directly to clients? This could be on a paid or volunteer basis, and it could be part or all of your role'*

42 respondents answered 'no' to this and exited the survey, leaving 321 who were presented with 27 further questions. This is a usable response rate of 18% of IMA members

A full list of questions, possible answers and survey structure is included in the appendix.

Presentation of findings

The remainder of this report is structured as follows:

- Section 3 looks at the sample size and composition, and how the sample compares to the IMA's overall membership and previous research.
- Sections 4 to 14 analyse the responses to the survey questions. Variations by job role, funder, employer type and contracted hours are highlighted. Each section opens with the key findings, and then presents a summary of the data in more detail.
- Section 15 summarises the final survey question which asked respondents for further comments on the issues raised. A basic thematic analysis was carried out, and the outcomes of this are summarised here, along with a selection of comments.

Throughout the report, the following colour code is used for clarity in tables where a percentage figure is shown:

0%	0.1% to 24.9%	25.0% to 49.9%	50.0% to 74.9%	75.0% to 99.9%	100%

Non-percentage figures are colour coded as follows in tables in sections 3 to 13 where subsamples are examined:

Below the mean/median for the whole sample	Equal to or above the mean/median for the whole sample

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3: Composition of the sample

Key findings

- 321 IMA members who provide debt advice directly to clients as part of their job completed the full survey. This is 18% of the membership
- Local Citizens Advice advisers were over-represented in the sample (62% of respondents compared to 45% of the IMA membership)
- MaPS-funded advisers were also over-represented in the sample (61% of respondents compared to 39% of the IMA membership)
- The other main employer types represented are local or independent advice agencies (11%), local authorities (7%) and housing associations (7%). These are all under-represented in the responses compared to the overall IMA membership
- No responses were received from food banks, credit unions, student union or university advisers, although these are present in small numbers among the IMA's membership

Data

Comparisons can be made between responses to this survey, the IMA's own records about members[2], and the responses to the 2020 '*Workload Conditions and Wellbeing in the Money Advice Sector'* report. This gives an indication of how representative the survey sample is of the overall IMA membership.

Local Citizens Advice were over-represented in the 2020 research (57% of responses) compared to the current overall IMA membership (45%), and this discrepancy is even more pronounced in this survey (62%). MaPS-funded advisers were also over-represented in the IMA's 2020 research (48%, compared to 39% of all IMA members), and again this over-representation is even more pronounced in the current research, where 61% of respondents are MaPS-funded (compared to 39% of all IMA members).

There is a large crossover between Citizens Advice workers and MaPS-funded advisers. 161 respondents (50% of the whole sample) were in both of these categories. This means:

- 81% of all local Citizens Advice workers (*n*=198) among the respondents were MaPS-funded

[2] The IMA region, employer and funder levels stated in this section are based on an extract of member data as of 24 August 2021

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- 82% of all MaPS-funded advisers (*n*=197) among the respondents worked for a local Citizens Advice

The higher participation of local Citizens Advice and MaPS-funded advisers is likely to be influenced by strong opinions on the subject matter among groups with experience of working under MaPS targets and processes. This is likely to increase the response rate of these groups, and this must be kept in mind when interpreting the results of the survey.

There are significant crossovers between other employer types and funders as follows:

- All 23 council employees were council-funded. 45 respondents in total were council-funded, so 22 in this category are employed by non-council organisations.
- 76% of housing association employees (*n*=21) reported they were funded by rental income from tenants. 88.9% of respondents funded by rental income (*n*=18) worked for housing. In total, 16 respondents were both housing association employees and funded by rental income.

The 16 respondents in this survey from national telephone-based services were mainly MaPS-funded (75%), with only one stating they worked for a fair-share funded provider (e.g. PayPlan or StepChange).

Employer types included in the sample

	%	Number	% of IMA members	% in 2020 report[3]
Benevolent fund or trust fund	1.3%	4	-	-
Church-based agency	1.3%	4	-	-
Council / local authority	7.2%	23	8.6%	8%
Credit union	0.0%	0	-	-
Food bank	0.0%	0	-	-
Housing association	6.5%	21	15.9%	9%
Law centre	1.3%	4	1.9%	-
Local / independent advice agency	10.6%	34	22.3%	17%
Local Citizens Advice	61.7%	198	45.2%	57%
National telephone-based service	5.0%	16	-	-
Student union or university	0.0%	0	-	-
Other	5.3%	17	-	-
Total responses		**321**		

[3] Itemised: as Citizens Advice, independent advice agency, housing association, local authority, other (IMA, 2020, p.36)

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Geographic distribution of the sample

	%	Number	% of IMA members	% in 2020 report[4]
Anglia West and Essex	1.9%	6	4.1%	3%
Central Southern	1.9%	6	2.9%	1%
Devon and Cornwall	3.4%	11	1.9%	2%
Dorset	0.6%	2	0.3%	<1%
East Anglia	3.7%	12	3.4%	5%
East Midlands	9.7%	31	8.0%	7%
Greater Manchester	8.4%	27	9.6%	9%
Lancashire and Cumbria	4.1%	13	4.3%	4%
London	7.5%	24	9.9%	7%
Merseyside	5.0%	16	3.7%	6%
North East	7.5%	24	6.7%	7%
North Wales	2.2%	7	1.1%	2%
Northern Ireland	0.9%	3	0.8%	1%
South	3.1%	10	6.9%	4%
South East	5.6%	18	4.2%	9%
South Wales	8.4%	27	7.3%	6%
West Midlands	14.3%	46	12.3%	13%
Western	2.5%	8	4.5%	3%
Yorkshire and North Lincolnshire	9.4%	30	8.1%	12%
Total responses		**321**		

Funders included in the sample

	%	Number	% of IMA members	% in 2020 report[5]
Council / local authority	14.0%	45	22.8%	21%
Donations from the public	2.2%	7	-	-
Don't know	1.9%	6	-	-
Energy or water supplier	0.6%	2	-	-
Fair-share payment from creditors	0.3%	1	-	-
Money & Pensions Service (MaPS)	61.4%	197	38.6%	48%
National Lottery	0.3%	1	1.6%	-
Rental income from tenants	5.6%	18	-	-
Voluntary position	0.6%	2	-	-
Other	13.1%	42	-	-
Total responses		**321**		

[4] IMA, 2020, p.38

[5] Itemised as: MaPS, local government, self-generated income, other, don't know (IMA, 2020, p.36)

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Job roles included in the sample

	%	Number	% in 2020 report[6]
Debt adviser (trainee)	4.1%	13	-
Debt adviser (no ongoing caseload)	5.0%	16	3%
Debt adviser (casework)	59.2%	190	61%
Debt adviser (casework and court representation)	12.5%	40	12%
Line manager or supervisor	13.4%	43	17%
Senior leadership	1.9%	6	-
Technical supervision or quality assurance	3.4%	11	-
Other	0.6%	2	-
Total responses		**321**	

[6] Itemised as: debt adviser with casework, supervisor or manager, debt adviser with casework and court representation, debt adviser no caseload, policy or executive role, not currently practicing, other (IMA, 2020, p.36)

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4: Delivery methods

Key findings

- Most respondents rely on the traditional methods of email (89%), telephone (97%) and letter (85%) to regularly communicate with clients
- 36% report regularly using messaging apps (e.g. WhatsApp) or SMS. This is higher among housing association advisers (68%) and lower among MaPS-funded (29%) and local Citizens Advice advisers (25%)
- 12% of respondents use video conferencing regularly. This is higher for those with no ongoing caseload (40%) and those working for national telephone-based services (63%). Uptake of video conferencing is lowest among local authority (5%) and housing association advisers (5%)
- 10% of respondents use home visits on a regular basis. These are used most regularly by housing association advisers (45%), those funded by rental income (50%).

Data

'Which methods do you currently use when communicating with clients?'

	Not part of my role	I use this occasionally	A regular part of my work
Email	1.0%	10.3%	88.7%
Face to face (home visits)	64.5%	25.1%	10.5%
Face to face (office-based or outreach)	21.9%	29.1%	49.0%
Letter	1.7%	13.3%	85.0%
Messaging app (e.g. WhatsApp or SMS)	35.0%	28.9%	36.1%
Telephone	1.9%	0.6%	97.5%
Video conferencing (e.g. Zoom or MS Teams)	45.7%	41.9%	12.4%
Webchat	72.5%	14.6%	12.9%

Differences by job role, funder and employer type

The pandemic has seen an unprecedented change in delivery methods for debt advisers, with the advent of video conferencing, and the greater uptake of WhatsApp. The survey did not ask advisers about the effect of any changes between their pre-pandemic and current delivery methods, but this may be useful to explore in future research.

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	'A regular part of my work'		
	Home visits	**Messaging apps**	**Video conferencing**
All respondents	**10.5%**	**36.1%**	**12.4%**
Job role			
Debt adviser (trainee)	0.0%	26.7%	12.5%
Debt adviser (no ongoing caseload)	18.2%	20.0%	40.0%
Debt adviser (casework)	7.7%	36.8%	12.4%
Debt adviser (casework and court rep)	27.0%	37.8%	7.9%
Line manager or supervisor	9.5%	28.6%	11.6%
Other	7.1%	62.5%	26.7%
Funder			
Council / local authority	11.9%	36.4%	4.6%
Money & Pensions Service (MaPS)	5.9%	29.2%	16.2%
Rental income from tenants	50.0%	64.7%	0.0%
Other / don't know	10.7%	49.1%	10.5%
Employer			
Council / local authority	14.3%	45.5%	9.1%
Housing association	45.0%	68.4%	5.3%
Local / independent advice agency	3.2%	58.8%	6.5%
Local Citizens Advice	5.7%	25.9%	15.7%
National telephone-based service	0.0%	31.3%	62.5%
Other	16.7%	52.0%	12.0%

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5: Working hours

Key findings

- Respondents work an average **5 hours 57 minutes** per week above their contracted hours
- 77% of respondents work at least 1 hour per week above their contracted hours
- 31% of respondents were part-time workers (34 hour or fewer weekly), and this rises to 38% of local Citizens Advice employees.
- Part-time debt advice workers do higher amounts of overtime, averaging **7 hours 4 minutes** per week above their contracted hours, compared to **5 hours 40 minutes** for full-time workers
- 27% of respondents split their debt advice role with other non-debt advice work
- Full-time respondents work a mean 15% above their contracted hours, and part-time respondents work a mean 30% above their contracted hours

Data

In this survey, of the 319 respondents who gave details of their hours worked, 245 (77%) were working 1 or more hours per week above their contracted hours. The IMA's 2020 report found that working in excess of contracted hours is widespread[7]; this survey did not ask whether the hours worked above contracted hours were paid or unpaid overtime, or if they were dealt with on a time-off-in-lieu (TOIL) basis, and this would be a matter for further research.

The survey acknowledged that many advisers work in split roles, and may do other non-debt work within their contracted hours. Examples might include generalist, welfare rights or housing advice. The survey asked:

> *'If you work in a split role (e.g. you also provide generalist, welfare rights or housing advice, or other services), how much of your week is spent on debt advice?'*

Of the respondents who answered this (*n*=319), 73% selected *'All of my role is provision of debt advice'*. Of the 27% who stated their role is split with other duties, a mean of 20.8 hours per week was devoted to debt advice (median 20 hours; range 3 to 40 hours). The table below shows the full sample including split roles and those whose role is debt advice only.

[7] IMA, 2020, pp. 21 & 34

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			Hours per week (mean)	Hours per week (median)	Hours per week (range)
All respondents (*n*=319)	Respondents with split roles (*n*=319)	Contracted working hours	32.7	35.5	2 to 40
		Hours actually worked	38.3	39.5	3 to 70
		Hours above contracted	5.6	4.0	0 to 35
	Respondents with debt advice roles only (*n*=233)	Contracted working hours	32.5	36.0	2 to 40
		Hours actually worked	38.5	40.0	10 to 70
		Hours above contracted	6.0	4.0	0 to 35
Respondents working above their contracted hours only (*n*=243)	Respondents with split roles (*n*=243)	Contracted working hours	32.3	35.0	2 to 40
		Hours actually worked	39.8	40.0	15 to 70
		Hours above contracted	7.5	5.0	1 to 35
	Respondents with debt advice roles only (*n*=182)	Contracted working hours	31.9	34.0	2 to 40
		Hours actually worked	39.7	39.0	15 to 70
		Hours above contracted	7.8	5.0	1 to 35

Comparison of full-time and part-time workers

Contracted hours banded into full-time and part-time can be compared with the IMA's 2020 report findings. The 2020 survey did not ask about split roles, so the figures for this survey in the following table are based on overall contracted hours only. The following table shows that respondents in this survey were more likely to be working full-time hours (69%) compared to the 2020 research (63%).

	% in this survey	Number in this survey (*n*=319)	% in 2020 report[8] (*n*=617)
35+ hours per week	68.6%	219	63%
26 to 34 hours per week	15.1%	48	16%
21 to 25 hours per week	8.2%	26	12%
Up to 20 hours per week	8.2%	26	10%

[8] IMA, 2020, p.37

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A breakdown of respondents into full-time and part-time in the following table shows a discrepancy in the amount of work done above contracted hours, with a mean 5.66 per week for full-time workers, and a mean 7.06 hours per week for part-time workers.

This discrepancy is more pronounced when expressed as a proportion of mean contracted hours: full-time workers do a mean 15% above their contracted hours, and part-time workers do a mean 30% above their contracted hours.

			Hours per week (mean)	**Hours per week** (median)	**Hours per week** (range)
Respondents with debt advice roles only (*n*=233)	Full-time (35+ hours per week) (*n*=161)	Contracted working hours	36.6	37.0	35 to 40
		Hours actually worked	42.2	40.0	35 to 70
		Hours above contracted	5.7	5.0	0 to 35
	Part time (34 hours or fewer per week) (*n*=72)	Contracted working hours	23.5	24.0	2 to 34
		Hours actually worked	30.5	30.0	15 to 50
		Hours above contracted	7.1	5.0	0 to 29

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Differences by job role, funder and employer type

	Part-time workers (%)	**Contracted hours** (weekly mean)	**Hours above contracted** (weekly mean, full-time workers)	**Hours above contracted** (weekly mean, part-time workers)
Respondents in debt advice roles	**30.9%**	**32.5**	**5.7**	**7.1**
Job role				
Debt adviser (trainee)	25.0%	33.3	3.2*	2.0*
Debt adviser (no ongoing caseload)	25.0%	34.2	6.4*	9.0*
Debt adviser (casework)	32.0%	32.0	5.5	7.1
Debt adviser (casework and court rep)	25.0%	33.6	7.6	7.4*
Line manager or supervisor	30.0%	33.4	4.7	8.3*
Other	45.5%	32.1	6.5*	6.2*
Funder **				
Council / local authority	37.0%	30.2	3.1	7.3
Money & Pensions Service (MaPS)	31.5%	33.0	5.8	6.5
Other / don't know	24.4%	32.2	6.5	9.9
Employer **				
Council / local authority	7.1%	35.6	1.7	3.0*
Local / independent advice agency	22.7%	33.9	3.7	7.6*
Local Citizens Advice	37.7%	31.6	6.3	7.3
National telephone-based service	7.1%	36.3	7.7	10.0*
Other	19.1%	33.7	5.2	3.3*

This table shows debt advice only roles (n=233), and excludes respondents in split roles

** These are based on under 10 respondents*

*** Excluding split roles resulted in a subsample of less than 10 for housing association and rental income, so these are combined into the 'other' category*

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6: New client numbers

Key findings

- The average number of new clients each week was **6.7**
- Most respondents have clients allocated to them by a supervisor. 19% have control of their own client numbers.
- 72% of respondents have performance targets which include dealing with a specified number of clients. Of those who are targeted on client numbers, 45% do not usually meet this target.
- 28% of respondents do not have targets based on client numbers. This is more common among respondents who are funded by or work for housing associations or local authorities, where 62% to 78% do not have numeric targets.

Data

How many new clients do you advise each week?

	Mean	Median	Range
Number of new clients each week (*n*=319)	6.7	5.0	0 to 75

How is the number of your new clients decided?

	%	Number
Allocated by a supervisor or similar	53.3%	170
Based on numbers who contact my service	27.6%	88
I control my own client numbers	19.1%	61
Total responses		**319**

Do your personal performance targets include dealing with a specified number of clients?

	%	Number
Yes – I do not usually meet this target	32.0%	102
Yes – I meet this target	35.4%	112
Yes – I usually exceed this target	3.8%	12
No – I am not targeted to deal with a specific number of clients	28.5%	90
Total responses		**316**

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Differences by job role, funder and employer type

	New clients per week (mean)	I control my own client numbers	I am not targeted by client numbers	I have targets which I do not usually meet
All respondents	**6.7**	**19.1%**	**28.5%**	**32.0%**
Job role				
Debt adviser (trainee)	4.8	18.8%	18.8%	37.5%
Debt adviser (no ongoing caseload)	22.3*	0.0%	7.7%	61.5%
Debt adviser (casework)	6.5	13.2%	25.7%	38.5%
Debt adviser (casework and court rep)	6.0	17.5%	37.5%	20.0%
Line manager or supervisor	4.5	41.9%	41.7%	14.0%
Other	5.5	44.4%	26.3%	10.5%
Funder				
Council / local authority	7.4	28.9%	62.9%	6.8%
Money & Pensions Service (MaPS)	6.9	16.9%	10.9%	46.1%
Rental income from tenants	4.3	11.1%	77.8%	0.0%
Other / don't know	6.1	21.3%	42.6%	16.4%
Employer				
Council / local authority	7.1	30.4%	73.9%	4.4%
Housing association	5.9	14.3%	61.9%	0.0%
Local / independent advice agency	7.4	20.6%	35.3%	44.1%
Local Citizens Advice	6.5	18.7%	16.3%	42.4%
National telephone-based service	10.1	12.5%	20.0%	20.0%
Other	5.2	18.5%	48.2%	0.0%
Contracted working hours				
Full-time (35+)	7.6	16.9%	28.6%	30.9%
Part-time (34 or fewer)	4.6	24.0%	28.3%	35.4%

** This figure is high because of larger numbers given by webchat advisers*

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7: First appointments and confirmation of advice

Key findings

- A first appointment with a client takes an average **1 hour and 17 minutes**, and 76% of respondents currently conduct this by phone
- 91% of respondents write a confirmation of advice letter or email, and this takes an average **1 hour 27 minutes**
- Case notes following a first appointment take an average **1 hour 40 minutes**
- This means the *total* first appointment time (initial appointment, plus case notes and written confirmation of advice) takes **4 hours 24 minutes** on average
- The 161 respondents who were both MaPS-funded *and* local Citizens Advice employees spent the longest time on case recording (**2 hours 9 minutes**) and confirmation of advice (**1 hour 45 minutes**), and had the longest total first appointment time of **5 hours 15 minutes**

Data

How do you normally conduct your first appointment with a new client?

	%	Number
Face to face (home visits)	0.3%	9
Face to face (office-based or outreach)	19.2%	61
Telephone	76.1%	242
Video conferencing (e.g. Zoom or MS Teams)	0.1%	3
Webchat	0.1%%	3
Total responses		**318**

How long does your typical first appointment with a client last?

How long does it take you to write up case notes after a first appointment with a client?

	Minutes (mean)	**Minutes** (median)	**Minutes** (range)
First appointment with a client (*n*=317)	76.4	70.0	15 to 180
Case notes after a first appointment (*n*=314)	100.3	77.5	0 to 360

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How long does it take you to write a confirmation of advice letter/email after a first appointment?

	%	Number	Minutes (mean)	Minutes (median)	Minutes (range)
It typically takes me this time (minutes)	90.9%	288	86.7	60.0	3 to 360
Not applicable - our letters/emails are system-generated	3.8%	12	-	-	-
Not applicable - we don't send confirmation of advice letters/emails	5.4%	17	-	-	-
Total		**317**			

Differences by job role, funder and employer type

	How long do the following take you? (minutes)			
	First appointment	**Case notes**	**Confirmation of advice***	**Total**
All respondents	**76.4**	**100.3**	**86.7**	**263.4**
Job role				
Debt adviser (trainee)	79.4	67.8	99.7	246.9
Debt adviser (no ongoing caseload)	74.6	86.5	70.0	231.2
Debt adviser (casework)	76.4	108.0	89.1	273.4
Debt adviser (casework and court rep)	81.5	108.5	92.2	282.2
Line manager or supervisor	67.3	75.1	66.4	208.8
Other	81.1	97.8	96.5	275.4
Funder				
Council / local authority	65.6	62.7	60.8	189.1
Money & Pensions Service (MaPS)	81.6	117.1	100.5	299.1
Rental income from tenants	59.4	47.8	29.3	136.6
Other / don't know	72.9	91.0	76.0	239.8
Employer				
Council / local authority	63.3	55.7	50.5	169.4
Housing association	59.3	50.2	29.7	139.3
Local / independent advice agency	77.0	71.0	65.8	213.8
Local Citizens Advice	79.0	124.3	102.5	305.8
National telephone-based service	88.0	31.7	46.2	165.8
Other	74.8	76.5	92.2	243.5
Contracted working hours				
Full-time (35+)	75.2	94.6	85.2	255.1
Part-time (34 or fewer)	78.9	112.5	90.1	281.5
Other subsamples				
MaPS-funded, local Citizens Advice	80.6	129.4	104.5	314.6

** Excludes 29 responses where confirmation of advice is automated, or not sent*

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8: Caseloads

Key findings

- 96% of respondents had an ongoing caseload, and the average number of open cases was 34. This is lower for MaPS-funded (29) and local Citizens Advice (30), and higher for independent advice agencies (51) and housing associations (40)
- 23% reported that their typical cases are open for more than 6 months. Only 2.5% of respondents dealt with a typical case in under a month.
- Respondents with more than the median 5 new cases per week have larger caseloads (average 41) compared to those with fewer than 5 new clients (average 25). However, those with lower numbers of new clients typically have cases open longer (29% are open 6+ months, compared to 19% for those with more than 5 new cases)
- Part-time respondents have smaller caseloads (average 27 compared to 37 for full-time), but they have cases open longer (27% open 6+ months, compared to 22% for full-time)

Data

How many open client cases do you currently have?

	%	Number	Cases (mean)	Cases (median)	Cases (range)
I have this many open client cases	95.9%	305	33.88	28.00	0 to 500
Not applicable - I do not have my own ongoing caseload	4.1%	13	-	-	-
Total responses		**318**			

How long are your client cases typically open? As this is likely to vary, please give an average

	%	Number
Less than a month	2.5%	8
1 to 3 months	32.4%	103
3 to 6 months	40.9%	130
More than 6 months	23.3%	74
Not applicable - I do not have an ongoing caseload	0.9%	3
Total responses		**318**

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Differences by job role, funder and employer type

	Number of open cases (mean)	Typical case open 3 months+	Typical case open 6 months+
All respondents with a caseload	**33.9**	**64.9%**	**23.3%**
Job role*			
Debt adviser (trainee)	17.7	40.0%	6.3%
Debt adviser (casework)	32.9	58.8%	7.7%
Debt adviser (casework and court rep)	41.5	75.0%	35.0%
Line manager or supervisor	37.0	74.4%	28.6%
Other	34.1	70.8%	27.8%
Funder			
Council / local authority	46.0	65.9%	24.4%
Money & Pensions Service (MaPS)	29.3	59.2%	16.5%
Rental income from tenants	37.7	77.8%	44.4%
Other / don't know	38.0	78.0%	37.7%
Employer			
Council / local authority	32.9	60.9%	21.7%
Housing association	39.9	71.4%	33.3%
Local / independent advice agency	51.4	72.7%	29.4%
Local Citizens Advice	30.1	65.4%	20.2%
National telephone-based service	33.1	26.7%	6.7%
Other	35.6	72.0%	40.7%
Contracted working hours			
Full-time (35+)	37.1	61.4%	21.6%
Part-time (34 or fewer)	27.1	75.0%	27.0%
Other subsamples			
Equal or above median 5 new cases per week	40.6	56.2%	19.5%
Below median 5 new cases per week	25.0	76.3%	29.0%
Equal or above median 28 open cases	-	72.9%	32.9%
Below median 28 open cases	-	56.7%	14.0%

** Omits debt advisers who have no ongoing caseload*

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9: Casework and administrative tasks

Key findings

- Each week, respondents send an average of 6 confirmation of advice letters/emails, make 25 phone calls and deal with 31 other letter or emails
- Respondents carry out a total of 70 casework or administrative tasks. This is lower for MaPS-funded (59) and local Citizens Advice advisers (59), but higher for those working for independent advice agencies (94) local authorities (84) or housing associations (83)

Data

Five responses in this section were omitted as the figures given appear to have been entered in error. For example, one entry listed 100 in all the categories.

Some of the higher figures in the range column below appear unlikely in a typical debt advice setting, but might be expected in an administrative role. Given the size of the sample, the small number of high outliers will not affect the mean figure greatly, but some caution should be applied to the accuracy of these findings.

Future research in this area would be valuable, but a detailed 'time and motion' study is likely to be outside of the scope of the IMA to conduct.

In total, how many of the following do you personally deal with in a typical week? Do not include first appointments with new clients here

How much of the following written correspondence do you personally deal with in a typical week?

	Per week (mean)	**Per week** (median)	**Range**
Follow-up phone calls to or from clients (*n*=308)	12.6	10.0	0 to 68
Follow-up face-to-face meetings with clients (*n*=274)	1.7	0.0	0 to 30
Follow-up video calls with clients (*n*=260)	0.3	0.0	0 to 20
Calls to or from creditors (*n*=292)	7.1	5.0	0 to 100
Calls to or from other third parties (*n*=294)	5.7	4.0	0 to 90
Initial confirmation of advice letters/emails to clients (*n*=302)	6.3	5.0	0 to 45
Other letters/emails to or from clients (*n*=305)	14.6	10.0	0 to 150
Letters/emails to or from creditors (*n*=297)	10.4	7.0	0 to 100
Letters/emails to or from other third parties (*n*=296)	6.0	5.0	0 to 50
WhatsApp, SMS or similar messages to or from clients (*n*=286)	7.9	3.0	0 to 200
Total casework and administrative tasks (*n*=310)*	**69.6**	**57.0**	**2 to 402**

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Differences by job role, funder and employer type

	Administrative tasks per week (mean)	**Administrative tasks per week** (range)
All respondents	**69.7**	**2 to 402**
Job role		
Debt adviser (trainee)	45.5	5 to 126
Debt adviser (no ongoing caseload)	63.7	10 to 245
Debt adviser with casework	67.4	10 to 388
Debt adviser with casework and court representation	79.0	19 to 200
Line manager or supervisor	67.9	7 to 380
Other	108.0	2 to 402
Funder		
Council / local authority	91.5	21 to 388
Money & Pensions Service (MaPS)	59.1	2 to 245
Rental income from tenants	81.9	28 to 166
Other / don't know	83.5	15 to 402
Employer		
Council / local authority	83.5	25 to 221
Housing association	83.1	28 to 180
Local / independent advice agency	94.3	15 to 278
Local Citizens Advice	58.8	2 to 245
National telephone-based service	46.7	10 to 80
Other	109.9	5 to 402
Contracted working hours		
Full-time (35+)	77.5	2 to 402
Part-time (34 or fewer)	53.1	10 to 161

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10: Other duties

Key findings

- 57% of respondents **never** undertake wellbeing, mentoring, team-building or pastoral activities
- 54% of respondents **never** undertake any social policy or campaigning activities. This increases to 86% of trainee debt advisers and 92% of national telephone service advisers. The least likely to have no time for social policy or campaigning are line managers and supervisors (38%)
- 20% of respondents **never** have supervision or one-to-ones. This increases to 32% of debt advisers with casework and court representation duties, and 45% of housing association advisers. None of the trainee debt adviser respondents had no supervision.

Data

Limitations of this data

The findings in this section are not precise and are useful to suggest future research, but are not reliable in themselves. Some of the activities listed in this question are open to differing interpretations, for example 'duty or inbound phone line'. Without a more precise definition of the activity, it may be that respondents had very different activities in mind

Answers for the nine options were banded as *0, 1-2, 2-5, 5-10, 10-20* and *20*+ hours with options of *'weekly', 'monthly'* or *'quarterly', '6-monthly'* or *'annually'*. The mean figures shown in the table above were based on the mid-point of the band (e.g. for 2-5, a typical 3.75 was assumed), and adjusting the figure to weekly (e.g. dividing a monthly amount by 4.33). This was aimed to make it easier for the respondent to complete, but it compromises the accuracy of the calculation

The effect of this is it was possible from the data to pinpoint activities which advisers are *never* able to do, but the calculation of time actually spent on those activities is not reliably accurate. It might be possible to infer from this that advisers, for example, spend more time in internal meetings than doing training, but no more than that.

Future research in this area is important, for example to quantify how time advisers spend on training and development, meetings and supervision. Any further research should use a more precise method.

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Social policy

The lack of engagement in social policy work by frontline advisers was the catalyst for the 2019 AGM resolution which led to the IMA's 2020 wellbeing and workloads report[9]

For any further research, it will be important to identify whether advisers actually have social policy as a part of their role. If it isn't in the job description and the funder specifically isn't procuring it from frontline caseworkers, that presents a different set of challenges compared to those for whom it is a role requirement but where there isn't sufficient time due to casework demands.

Activities not covered

Based on comments in the final survey question, further research should ask in more detail about other tasks not covered here. Examples include coaching and mentoring new staff, and general office administration duties. Further research should also distinguish between providing and receiving training or supervision.

How many hours do you personally spend on the following activities? Include the time you spend both taking part in and delivering these activities.

	Never	Hours per week (answers >0)	Hours per week (all answers)
Duty or general inbound phone line	41.0%	7.4	4.4
External meetings (creditors, partner agencies etc)	42.8%	1.5	0.9
Internal meetings (team briefs, quality meetings etc)	2.8%	1.8	1.7
Money Advice Groups, MALG meetings or similar	17.2%	0.4	0.3
Reading or research	2.1%	2.0	2.0
Social policy or campaigning	54.0%	0.7	0.3
Supervision or one-to-ones	19.9%	1.7	1.6
Training	3.9%	0.9	0.9
Wellbeing, mentoring, team-building or pastoral	57.0%	1.3	0.8
Total		**17.7**	**12.8**

[9] Agboh-Davison, M. (2020) 'Workload and Wellbeing in the Debt Advice Sector', *Quarterly Account*, 58

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Differences by job role, funder and employer type

	Respondents indicated they never do the following:		
	Supervision or one-to-ones	**Social policy or campaigning**	**Wellbeing, mentoring, team-building or pastoral**
All respondents	**19.9%**	**54.0%**	**57.0%**
Job role			
Debt adviser (trainee)	0.0%	85.7%	71.4%
Debt adviser (no ongoing caseload)	15.4%	72.7%	83.3%
Debt adviser (casework)	23.7%	54.6%	65.2%
Debt adviser (casework and court rep)	31.6%	47.2%	52.6%
Line manager or supervisor	2.7%	37.8%	25.0%
Other	6.7%	60.0%	20.0%
Funder			
Council / local authority	25.6%	51.3%	51.4%
Money & Pensions Service (MaPS)	16.0%	53.3%	62.7%
Rental income from tenants	44.4%	70.6%	41.2%
Other / don't know	20.0%	53.7%	48.2%
Employer			
Council / local authority	20.0%	55.0%	50.0%
Housing association	45.0%	65.0%	45.0%
Local / independent advice agency	6.7%	79.3%	53.3%
Local Citizens Advice	20.3%	45.0%	63.7%
National telephone-based service	13.3%	91.7%	60.0%
Other	16.0%	57.7%	30.8%
Contracted working hours			
Full-time (35+)	19.6%	53.2%	55.6%
Part-time (34 or fewer)	20.4%	55.6%	60.0%

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11: Complex or time-consuming tasks

Key findings

- 66% of respondents **sometimes** or **often** help a client with an application to a trust fund
- 47% of respondents **sometimes** or **often** help a client to obtain a debt & mental health evidence form
- 30% of respondents **sometimes** or **often** help a client to make a complaint to an ombudsman or regulator
- 65% of respondents **rarely** or **never** deliver advice using a foreign language interpreter or translator. This rises to 81% of local authority advisers and 90% of housing association advisers. Those working for national telephone-based services are most likely to use interpreters (67% sometimes or often use them)
- 71% of respondents **never** attend court hearings or tribunals. This rises to 81% of MaPS-funded and 78% of local Citizens Advice advisers. Respondents working for housing association are most likely to attend hearings (65% sometimes or often do this)

Data

How often do you personally do the following as part of your role?

	Never	Rarely (e.g. a couple of times a year)	Sometimes (e.g. every few weeks)	Often (e.g. more than once a week)
Attend a court or tribunal hearing with a client	71.3%	21.1%	6.4%	1.3%
Deliver advice through a British Sign Language (BSL) interpreter	75.0%	21.5%	3.5%	0.0%
Deliver advice using a foreign language interpreter or translator	26.1%	38.5%	30.6%	4.8%
Help a client to make a complaint to an ombudsman or regulator	14.7%	55.0%	27.8%	2.6%
Help a client to obtain a debt & mental health evidence form	12.5%	40.9%	37.1%	9.6%
Help a client with an application to a trust fund	9.5%	24.1%	47.0%	19.4%

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Differences by job role, funder and employer type

	Rarely or never use a foreign language interpreter	Never attend court or tribunal hearings
All respondents	**64.7%**	**71.3%**
Job role		
Debt adviser (trainee)	37.5%	87.5%
Debt adviser (no ongoing caseload)	53.9%	92.3%
Debt adviser (casework)	63.8%	84.5%
Debt adviser (casework and court rep)	70.0%	27.5%
Line manager or supervisor	70.0%	42.5%
Other	73.7%	64.7%
Funder		
Council / local authority	75.6%	62.2%
Money & Pensions Service (MaPS)	53.7%	81.2%
Rental income from tenants	88.9%	27.8%
Other / don't know	84.8%	59.3%
Employer		
Council / local authority	81.0%	59.5%
Housing association	90.0%	35.0%
Local / independent advice agency	72.7%	75.8%
Local Citizens Advice	60.4%	77.6%
National telephone-based service	33.3%	93.3%
Other	76.9%	46.2%
Contracted working hours		
Full-time (35+)	63.1%	70.0%
Part-time (34 or fewer)	68.0%	74.0%

Attending courts and tribunals

Anecdotal evidence suggests that advisers now have much less time to provide representation or attendance at hearings and tribunals than in the past, and it is not possible at all for many advisers under current funding arrangements.

There is a concern that this contributes to a de-skilling in the sector as longer-term advisers with this experience leave. It may be useful to investigate how this has changed over time, and if it has reduced, what the effect of this has been on client ability to deal with hearings.

To fully understand changes in court representation, any future research would need to consider court closures, with advisers less likely to be located close to a hearing centre than in the past. It would also need to consider the frequency of some court hearings which advisers have previously attended, for example mortgage possession cases in England and Wales fell from 142,721 in 2008 to 25,580 in the last full pre-pandemic year

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in 2019[10]. Research accounting for these wider trends might be outside the scope of the IMA.

Use of interpreters

Using interpreters in appointments or translating documents slows down the advice process and extends appointment time. There is a greater risk that clients will not fully understand the advice given, and the quality of the interpreting service provided is key here. This applies to clients who are D/deaf and who do not speak English.

It is currently unclear which debt advice providers nationally provide access to interpreters or translated documents. Smaller advice providers may struggle with the high costs of interpreters and translators if this is not covered by a funder.

[10] https://www.gov.uk/government/collections/mortgage-and-landlord-possession-statistics

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12: Vulnerable clients

Key findings

- Mental health problems are the most common type of vulnerability, with 82% of respondents encountering this more than once a week
- 86% of respondents encounter literacy problems at least every few weeks, and 36% encounter this more than once a week
- 82% of respondents encounter learning disabilities or difficulties at least every few weeks, and 30% encounter this more than once a week
- 82% of respondents encounter alcohol misuse at least every few weeks, and 23% encounter this more than once a week

Data

How often do you personally encounter the following issues among your clients?

	Never	Rarely (e.g. a couple of times a year)	Sometimes (e.g. every few weeks)	Often (e.g. more than once a week)
Alcohol misuse	1.6%	16.4%	59.2%	22.8%
Autism / Asperger's or similar	6.1%	34.1%	49.4%	10.5%
Dementia	18.7%	59.1%	20.6%	1.6%
Domestic violence	1.6%	27.8%	53.0%	17.6%
Drug misuse	3.5%	25.1%	55.6%	15.9%
Economic abuse	6.1%	44.4%	38.7%	10.9%
Homelessness	4.1%	24.5%	53.2%	18.2%
Learning disability or difficulty[11]	0.6%	17.7%	51.9%	29.8%
Literacy problems	0.6%	13.3%	50.3%	35.8%
Mental health problems	0.0%	1.6%	16.8%	81.6%
Prison (recent or current)	12.2%	53.2%	32.4%	2.2%
Problem gambling	4.2%	54.0%	36.7%	5.1%
Sensory impairment (e.g. blind or D/deaf)	14.0%	68.3%	16.2%	1.6%

[11] Foundation for People with Learning Disabilities definition: *"In general, a learning disability constitutes a condition which affects learning and intelligence across all areas of life, whereas a learning difficulty constitutes a condition which creates an obstacle to a specific form of learning, but does not affect the overall IQ of an individual"* (https://www.mentalhealth.org.uk/cy/node/1955)

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Combining the *'sometimes'* and *'often'* categories allows a ranking of vulnerability issues by frequency encountered at least every few weeks ('regularly'):

	Vulnerability issue	% who encounter this at least every few weeks
1	Mental health problems	98.4%
2	Literacy problems	86.1%
3	Alcohol misuse	82.0%
4	Learning disability or difficulty	81.7%
5	Drug misuse	71.4%
6	Homelessness	71.3%
7	Domestic violence	70.6%
8	Autism / Asperger's or similar	59.9%
9	Economic abuse	49.5%
10	Problem gambling	41.9%
11	Prison (recent or current)	34.6%
12	Dementia	22.2%
13	Sensory impairment (e.g. blind or D/deaf)	17.8%

The prevalence of mental health problems and addiction is unsurprising. The high rates of literacy problems and learning disabilities/difficulties raise questions about the way advisers communicate with clients and ensure that clients fully understand their advice.

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13: How well are advisers managing their workloads?

Key findings

- 59% of respondents overall are able to keep on top of their workload. Those most able to keep on top of their workload are housing association advisers (86%) and council-employed advisers (96%).
- 41% of respondents are almost always behind and cannot manage their workload. This rises to 50% of MaPS-funded and 51% of local Citizens Advice advisers.
- 72% of respondents report cases now are more complex than before the pandemic. This rises to 78% of MaPS-funded advisers and 79% of local Citizens Advice advisers. A lower 45% of council-employed advisers report an increase in case complexity.
- 24% of respondents said the number of new clients had increased compared to before the pandemic. A higher 45% of housing association advisers report an increase in client numbers, while a lower 19% of MaPS-funded and 20% of local Citizens Advice advisers report increased numbers.

Data

Which of these best describes how you are managing your current workload?

	%	Number
I am able to manage my current workload easily	3.3%	10
My workload can be challenging, but I usually stay on top of it	26.3%	80
I often fall behind but I can usually get up to date in quieter periods	29.0%	88
I am almost always behind, and I cannot manage my workload in my contracted hours	41.5%	126
Total		**304**

How does your workload compare to before the pandemic (i.e. before March 2020)?

	Decreased	About the same	Increased
Number of new clients (*n*=268)	31.3%	44.8%	23.9%
Complexity of client cases (*n*=274)	0.4%	27.7%	71.9%

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		Complexity of client cases (n=267)*		
		Decreased (*n*=1)	**About the same** (*n*=75)	**Increased** (*n*=191)
Number of new clients (*n*=267)*	**Decreased (*n*=84)**	0.4%	11.2%	19.9%
	About the same (*n*=119)	0.0%	11.6%	33.0%
	Increased (*n*=64)	0.0%	5.2%	18.7%

** Crosstabulation is based on 267 responses where both variables were recorded. Percentages are of the whole 267*

Differences by job role, funder and employer type

	Always behind and cannot manage my workload (*n*=126)	**Case complexity increased since before pandemic** (*n*=191)	**Client numbers increased since before pandemic** (*n*=64)
All respondents	**41.5%**	**71.9%**	**23.9%**
Job role			
Debt adviser (trainee)	0.0%	40.0%*	25.0%*
Debt adviser (no ongoing caseload)	63.6%	72.7%	18.2%
Debt adviser (casework)	45.0%	74.7%	26.2%
Debt adviser (casework and court rep)	40.0%	69.4%	28.6%
Line manager or supervisor	31.6%	59.0%	10.5%
Other	52.9%	88.2%	25.0%
Funder			
Council / local authority	13.6%	61.0%	29.3%
Money & Pensions Service (MaPS)	50.3%	78.1%	19.4%
Rental income from tenants	27.8%	70.6%	53.0%
Other / don't know	38.6%	62.5%	24.1%
Employer			
Council / local authority	4.4%	45.0%	35.0%
Housing association	14.3%	65.0%	45.0%
Local / independent advice agency	34.4%	61.5%	26.9%
Local Citizens Advice	51.3%	78.8%	20.4%
National telephone-based service	66.7%	69.2%	25.0%
Other	16.7%	64.0%	17.4%
Contracted working hours			
Full-time (35+)	39.1%	71.9%	27.1%
Part-time (34 or fewer)	46.4%	74.4%	17.2%

** Figures based on under 10 respondents, as many trainees will have started during the pandemic*

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Further research would be useful to understand why there are such large discrepancies in the numbers of advisers who can manage their caseload. What is it about housing association and council advisers' working practices that means so few of them report an unmanageable workload? Understanding these differences may highlight good practice which could be applied elsewhere in the sector.

Advisers were reporting increasing case complexity before the pandemic[12] and the findings of this survey suggest that has continued. Further research here would be helpful to understand more about what this complexity consists of. It could be any of the following, a combination of these, or other factors altogether:

- An increase in deficit budgets
- More priority arrears, and more enforcement action taken to recover some of those
- The profile of clients including more vulnerability
- More non-debt issues which need to be resolved alongside debt advice, for example, housing, benefits, immigration or employment issues.

[12] IMA, 2020, pp.13 & 18

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14: What would a manageable caseload look like?

Key findings

- 55% of respondents would prefer to deal with fewer new clients. This increases to 65% of MaPS-funded and 66% of local Citizens Advice advisers. Those least likely to want fewer new clients are council-employed advisers (22%) and trainee debt advisers (25%). 7% would prefer to deal with more clients.
- Of all respondents, the average number of new clients they would prefer each week is 4.76. This is 29% fewer than they currently deal with.
- 36% of respondents would prefer greater depth or thoroughness in their work with clients. 20% would prefer to deal with them in less depth.
- The preferred combination is lower client numbers and greater depth (23%), followed by lower client numbers and no change to depth (22%), and keeping numbers and depth as they are now (20%).

Data

Which of these would you prefer?

	Less	About the same	More
Number of new clients seen (*n*=313)	55.3%	38.0%	6.7%
Depth or thoroughness of work with each client (*n*=315)	19.7%	44.4%	35.9%

		Depth or thoroughness of work with each client (*n*=312)		
		Less (*n*=61)	**About the same** (*n*=140)	**More** (*n*=111)
Number of new clients seen (*n*=312)	**Less** (*n*=173)	10.3%	21.8%	23.4%
	About the same (*n*=118)	7.7%	20.2%	9.9%
	More (*n*=21)	1.6%	2.9%	2.2%

** Crosstabulation is based on 312 responses where both variables were recorded. Percentages are of the whole 312*

What would be your ideal number of new clients each week?

	Mean	Median	Range
Ideal number of new clients each week (*n*=304)	4.8	4.0	0 to 70

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Differences by job role, funder and employer type

	Advisers who want to deal with fewer new clients	Ideal number of new clients per week	Difference between ideal and current client numbers*	Advisers who want to work in greater depth with clients
All respondents	**55.3%**	**4.8**	**-28.6%**	**35.9%**
Job role				
Debt adviser (trainee)	25.0%	4.6	-4.4%	18.8%
Debt adviser (no ongoing caseload)	58.3%	18.0**	-19.3%	38.5%
Debt adviser (casework)	60.6%	4.3	-34.1%	37.0%
Debt adviser (casework and court rep)	46.2%	4.8	-20.1%	35.0%
Line manager or supervisor	48.8%	3.7	-18.3%	41.5%
Other	58.8%	2.7	-51.1%	25.0%
Funder				
Council / local authority	44.4%	4.8	-34.9%	26.7%
Money & Pensions Service (MaPS)	65.1%	4.9	-29.00%	38.2%
Rental income from tenants	44.4%	5.3	**+23.1%**	33.3%
Other / don't know	36.1%	4.1	-33.0%	36.1%
Employer				
Council / local authority	21.7%	4.6	-35.6%	13.0%
Housing association	33.3%	5.5	-5.8%	38.1%
Local / independent advice agency	51.5%	4.9	-33.1%	45.5%
Local Citizens Advice	66.2%	4.6	-29.8%	37.2%
National telephone-based service	57.1%	6.5	-35.7%	46.7%
Other	25.9%	4.4	-15.2%	25.9%
Contracted working hours				
Full-time (35+)	54.2%	5.5	-28.1%	36.7%
Part-time (34 or fewer)	57.6%	3.2	-30.2%	34.0%

** See section 5 for new client numbers*

*** This figure is high because of large numbers up to 70 given by webchat advisers*

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15: Comments

This section asked if respondents had any other comments on any of the issues mentioned in the survey, with an open text box.

There were 167 comments made (52% of respondents).

Most responses were from MaPS-funded advisers (68% of comments made, 61% of survey respondents) and local Citizens Advice advisers (73% of comments, 62% of respondents)

Analysis of the comments showed the following themes, which gives some indication of advisers' main areas of concern:

Theme*	Number of comments	% of comments
Numbers of clients	66	39.5%
Quality regime (DAPA / IFRs etc)	59	35.3%
Effects on service to clients	39	23.4%
Stress, anxiety, mental health, pressure	37	22.2%
Case notes	36	21.6%
COA letters	33	19.8%
Case complexity	30	18.0%
Unpaid overtime / working over contracted hours	29	17.4%
Caseload size	26	15.6%
Vulnerable clients	24	14.4%
Planning to quit / already quit	20	12.0%
Supervisor - split role	16	9.6%
Comparison with pre-pandemic workload	15	9.0%
Morale	13	7.8%
Time with clients vs time on bureaucracy	13	7.8%
Supervisor - responsibilities	10	6.0%
Training	10	6.0%
Case duration	9	5.4%
Low pay	9	5.4%
Varying or unpredictable workload	9	5.4%

** A total of 36 themes were identified in a basic thematic analysis exercise. This table shows themes appearing in 5% or more of comments*

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There were many comments covering themes which were explored in the 2020 workload and wellbeing report.

The following examples are a selection of the opinions given on how advisers are managing their workloads now:

"We don't manage workload by a fixed number of new clients each week. We manage number of cases per adviser, and offer new appointments only when there is a space … Some may be easy clients, closed very quickly. Some may be more complex and their case might take months. I will not take a new client until I've finished the case of another one, or a client withdraws."

Debt adviser (casework), unknown funder, church-based agency

"I often manage my workload by delaying appointments for new clients"

Debt adviser (casework), local authority

"Prior to the Pandemic we completed all appointments face-to-face, we have had to change to way we work and over the last 16 months have adapted to telephone appointments and using email/whats app. This has been a big change but has been positive as we have been able to help more clients and we have saved time as some clients didn't come to appointments when face to face"

Debt adviser (casework), housing association

"My workload has become more challenging due to having to adapt to new ways of working. It was previously mostly face to face with a large amount of travelling but the majority is now conducted by phone / post. There is a time saving in not having to travel but getting clients to provide requested information and signed forms is very slow, especially when they are struggling with other factors like poor health / mental health / relationship breakdowns"

Debt adviser (casework), housing association

"You may have 10 clients who only need an hour of advice and directing to resources who are capable of helping themselves verses just one who needs to be drip fed advice and lots of hand holding and encouragement or complicated casework"

Debt adviser (casework), local authority

"Most of the complexity issues during and post pandemic are linked to a drop in service provision by external agencies (i.e. councils, support services, charities etc)"

Debt adviser (casework), housing association

"Every case is so complicated now, Mental health issues, homelessness, addiction issues, safeguarding issues"

Debt adviser (casework and court rep), benevolent or trust fund

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"I have noticed over the last 6 years that the number of people on benefits with debts has increased 10 fold. The cases are much more complex than pre UC. Now everyone seems to have an issue with benefits and not being paid the correct amount which in turn means people are more likely to get into debt"

Debt adviser (casework), housing association

"The advice our agency gives holistic advice; so rarely deal with debt issues in isolation. Often we are also maximising income and applying for social tariffs for clients. So amount of work completed on our cases can vary from 2.5 hours for an 'advice only' client right through to 20 hours+ for a client presenting with multiple issues"

Senior leadership, unknown funder, independent advice agency

"Our roles seem to be moving more and more to that similar to a social worker, more often than not, I have to work on social issues and problems before I get anywhere near helping with debt and money advice."

Debt adviser (casework), housing association

"The Organisation I worked for struggled to get 8 clients a week through the door which was a good thing for me, most of my clients had addiction problems/ classed as extremely vulnerable and knowing that advising clients with complex's needs took a lot longer but still told I will be expected to have 8 new clients every week, I knew this would be unachievable"

Debt adviser (trainee), MaPS funded, local Citizens Advice

"the fact that we are not seeing anyone face to face because of Covid adds a lot of time to managing a client"

Debt adviser (casework), local authority funded, local Citizens Advice

"These questions were difficult to answer because of the decrease in cases during the pandemic. Things are ok now - the numbers of cases are manageable and I love my job - but before the pandemic I was constantly stressed and overwhelmed"

Debt adviser (casework), MaPS funded, local Citizens Advice

Leaving the job

1 in 8 comments mentioned the adviser or colleagues planning to leave their job. This might mean moving to another debt advice employer or out of the sector altogether.

Understanding this properly would need further research, as the IMA's membership is slightly increased which suggests no large exodus from the sector. Any research in this area would need the involvement of employers to get evidence of turnover and recruitment.

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Appendix: Survey questions and structure

Q1: 'As part of your current role, do you personally give debt advice directly to clients? This could be on a paid or volunteer basis, and it could be part or all of your role' with options of *'Yes'* or *'No'*. A negative answer sent the respondent to the survey exit page.

Composition of the sample (section 3 above)

Q2: 'What type of agency do you work or volunteer for?' with a choice of nine options:

Benevolent fund or trust fund
Church-based agency
Council / local authority
Housing association
Law centre
Local Citizens Advice
Local / independent advice agency
National telephone-based service
Other

Q3: 'Which IMA region are you based in? If you are not sure, you can check here [link[13]]' with a choice of 19 options:

Anglia West and Essex
Central Southern
Devon and Cornwall
Dorset
East Anglia
East Midlands
Greater Manchester
Lancashire and Cumbria
London
Merseyside
North East
North Wales
Northern Ireland
South
South East
South Wales
West Midlands
Western
Yorkshire and North Lincolnshire

[13] https://www.i-m-a.org.uk/wp-content/uploads/IMA-region-descriptions-for-website.pdf

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Q4: 'How is your role funded? If there are several funding sources, please select the main one' with a choice of eight options:

Council / local authority
Donations from the public
Energy or water supplier
Fair-share payment from creditors
MaPS
National Lottery
Rental income from tenants
Other

Q5: 'Which of these options best describes your current debt advice role?' with a choice of seven options:

Debt adviser (trainee)
Debt adviser (no ongoing caseload)
Debt adviser with casework
Debt adviser with casework and court representation
Line manager or supervisor
Senior leadership
Technical supervision or quality assurance

Delivery methods (section 4 above)

Q6: 'Which methods do you currently use when communicating with clients?' with a choice of eight options as follows. Advisers were asked to grade these as *'Not part of my role', 'I use this occasionally'* or *'A regular part of my work'*

Email
Face to face (home visits)
Face to face (office-based or outreach)
Letter
Messaging app (e.g. WhatApp or SMS)
Telephone
Video conferencing (e.g. Zoom or MS Teams)
Webchat

Working hours (section 5 above)

Q7: 'What are your contracted working hours each week? If this varies, please give an average' with open text entry (validation set for numbers only).

Q8: 'How many hours do you actually work each week? Please include all paid or unpaid overtime. If this varies, please give an average' with open text entry (validation set for numbers only).

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Q9: 'If you work in a split role (e.g. you also provide generalist, welfare rights or housing advice, or other services), how much of your week is spent on debt advice?' with a choice of two options:

My role is split, and I spend approximately this many hours each week providing debt advice: [open text entry, validation set for numbers only]
Not applicable - All of my role is provision of debt advice

New client numbers (section 6 above)

Q10: 'How many new clients do you advise each week? If this varies, please give an average' with open text entry (validation set for numbers only)

Q11: 'How is the number of your new clients decided?' with a choice of three options:

Allocated by a supervisor or similar
Based on numbers who contact my service
I control my own client numbers

Q12: 'Do your personal performance targets include dealing with a specified number of clients?' with a choice of four options:

Yes – I do not usually meet this target
Yes – I meet this target
Yes – I usually exceed this target
No – I am not targeted to deal with a specific number of clients

First appointments and confirmation of advice (section 7 above)

Q13: 'How do you normally conduct your first appointment with a new client?' with a choice of five options

Face to face (home visits)
Face to face (office-based or outreach)
Telephone
Video conferencing (e.g. Zoom or MS Teams)
Webchat

Q14: 'How long does your typical first appointment with a client last?' with open text entry (validation set for numbers only) to state the number of minutes

Q15: 'How long does it take you to write up case notes after a first appointment with a client?' with open text entry (validation set for numbers only) to state the number of minutes

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Q16: 'How long does it take you to write a confirmation of advice letter/email after a first appointment?' with a choice of three options:

It typically takes me this time (minutes): [open text entry, validation set for numbers only]
Not applicable - our letters/emails are system-generated
Not applicable - we don't send confirmation of advice letters/emails

Caseloads (section 8 above)

Q17: 'How many open client cases do you currently have?' with a choice of two options:

I have this many open client cases: [open text entry, validation set for numbers only]
Not applicable - I do not have my own ongoing caseload

Q18: 'How long are your client cases typically open? As this is likely to vary, please give an average' with a choice of five options:

Less than a month
1 to 3 months
3 to 6 months
More than 6 months
Not applicable - I do not have an ongoing caseload

Casework and administrative tasks (section 9 above)

Q19: 'In total, how many of the following do you personally deal with in a typical week? Do not include first appointments with new clients here' with open text entry (validation set for numbers only) for each of the five options:

Follow-up phone calls to or from clients
Follow-up face-to-face meetings with clients
Follow-up video calls with clients (e.g. Zoom)
Calls to or from creditors
Calls to or from other third parties (e.g. DWP, trust funds)

Q20: 'How much of the following written correspondence do you personally deal with in a typical week?' each with open text entry (validation set for numbers only) for each of the five options:

Initial confirmation of advice letters/emails to clients
Other letters/emails to or from clients
Letters/emails to or from creditors
Letters/emails to or from other third parties (e.g. DWP, trust funds)
WhatsApp, SMS or similar messages to or from clients

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Other duties (section 10 above)

Q21: 'How many hours do you personally spend on the following activities? Include the time you spend both taking part in and delivering these activities'. Answers for each of the following nine options were banded as *0, 1-2, 2-5, 5-10, 10-20* and *20+* with options of *'weekly', 'monthly'* or *'quarterly'*.

Duty or general inbound phone line
External meetings (creditors, partner agencies etc)
Internal meetings (team briefs, quality meetings etc)
Money Advice Groups, MALG meetings or similar
Reading or research
Social policy or campaigning
Supervision or one-to-ones
Training
Wellbeing, mentoring, team-building or pastoral activities

Complex or time-consuming tasks (section 11 above)

Q22: 'How often do you personally do the following as part of your role?' with the following list and possible responses of *'Never', 'Rarely (e.g. a couple of times a year)', 'Sometimes (e.g. every few weeks)'* or *'Often (e.g. more than once a week)':*

Attend a court or tribunal hearing with a client
Deliver advice through a British Sign Language (BSL) interpreter
Deliver advice using a foreign language interpreter or translator
Help a client to make a complaint to an ombudsman or regulator
Help a client to obtain a debt & mental health evidence form (DMHEF)
Help a client with an application to a trust fund

Vulnerable clients (section 12 above)

Q23: 'How often do you personally encounter the following issues among your clients?' with the following list and possible responses of *'Never', 'Rarely (e.g. a couple of times a year)', 'Sometimes (e.g. every few weeks)'* or *'Often (e.g. more than once a week)':*

Alcohol misuse
Autism / Asperger's or similar
Dementia
Domestic violence
Drug misuse
Economic abuse
Homelessness
Learning disability or difficulty
Literacy problems
Mental health problems

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Prison (recent or current)
Problem gambling
Sensory impairment (e.g. blind or D/deaf clients)

How are advisers coping? (section 13 above)

Q24: 'Which of these best describes how you are managing your current workload?' with a choice of four options:

I am able to manage my current workload easily
My workload can be challenging, but I usually stay on top of it
I often fall behind but I can usually get up to date in quieter periods
I am almost always behind, and I cannot manage my workload in my contracted hours

Q25: 'How does your workload compare to before the pandemic (i.e. before March 2020)?' both with possible responses *of 'Increased', 'About the same'* or *'Decreased'*

Number of new clients
Complexity of client cases

What would a manageable caseload look like? (section 14 above)

Q26: 'Which of these would you prefer?' both with possible responses of *'Less', 'About the same'* or *'More'*

Number of new clients seen
Depth or thoroughness of work with each client

Q27: 'What would be your ideal number of new clients each week?' with open text entry (validation set for numbers only)

Comments (section 15 above)

Q28: 'Do you have any other comments on any of the issues mentioned in this survey?' with an open text entry field.

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