



Voices from the frontline: how MaPS is failing debt advice

Introduction

As the Money and Pensions Service ('MaPS') Talk Money Week is drawing to a close, the campaign group, We Are Debt Advisers, reports that community-based debt advice services are close to breaking point.

Our survey of over one hundred debt advisers, working in MaPS funded agencies, found that many were demoralised by their working conditions, including increased volume targets, case complexity, and a lack of capacity to deal with demand. This was even before MaPS' recent announcement that grant funding for community-based services would be cut by 10% from February next year.

In this briefing we set out, in their own words, how front-line advisers are facing exceptional pressures. We have no faith in MaPS to improve the situation.

We call on MaPS to immediately reverse its decision to impose a grant funding cut of 10% on these vital services, and for the Treasury and DWP Committees to launch a joint inquiry into the failure of MaPS to deliver its statutory objectives.

About the Survey

Our survey was conducted between June and July 2022. It received responses from 122 advisers working in MaPS funded organisations. The headline findings from the survey were reported in August.

These included a loss of staff within debt advice teams in Citizens Advice. Over half of responses from debt advisers working within Citizens Advice reported that their team had lost staff since April, and around one quarter were now expected to meet increased targets as a result. 85% felt pessimistic about their future, with many noting that they were unable to meet demand.

However, advisers from other MaPS funded agencies also reported problems, with 90% of all respondents reporting that there has been no improvement in capacity since April whilst demand has been increasing and cases have become more complex.

At the time, we called for MaPS to extend the grant agreements for services to March 2025 and for these to include additional funding to help agencies meet cost-of-living pressures for debt advice staff. We also called for MaPS to set out its plans for a long-awaited consultation with the sector concerning longer-term arrangements.

On 29th September, MaPS announced a further extension of the grant-funding for community-based debt advice. These grants will run a period of 26 months starting from 1 February 2023 and have a value of £30 million per annum.

However, the funding proposed represents a 10% cut to these services. No grant agreements have yet been signed as agencies grapple with the implications of this cut, including by considering recruitment freezes and possible redundancies. With the current agreements set to expire within three months, the situation has now become dire.

Here is what front-line advice workers think.

Impossible workload pressures

A combination of rising demand, increased case complexity, and depleted staffing caused by the previous failed commissioning exercises have driven many advisers to the brink.

“The targets are unmanageable. We cannot see all the new clients while at the same time working with ongoing ones.”

“Morale across the team has deteriorated as people have left and recruiting is really difficult.”

“The cost-of-living crisis and post Covid-19 era we are now in has caused lots of mental health issues for clients. We rarely see any simple enquiries any longer – the cases are complex and stressful.”

“The target is ridiculously high. Clients are more vulnerable, and their cases are far more complex. We do not have 'quick wins' but need to provide casework and support to clients who are very often living chaotic lives.”

“Financial capability issues tested to the limit, unable to help some cases, most cases have health issues, worsening mental health, worsening affordability issues, more priority creditors, housing issues, benefit issues...”

“Almost all cases now have deficit budgets. There are no quick wins (easy benefit claims etc). People have maximised their income and cut back their spending as far as can reasonably be done. You can't just budget your way out of a cost-of-living crisis. Almost

every client we are seeing is presenting in fuel poverty. Almost every case contains more than one priority debt.”

“We are also increasingly seeing clients with severe mental health problems or high levels of rent arrears who seem to not be being picked up or supported by other services, or who are briefly supported by other services before being dropped. We’ve never had so many clients who have recently been sectioned, or who are sectioned during our work with them. Increasingly our clients just can’t afford to live.”

“The whole [MaPS led] “Increasing Capacity” project has been a shambles...I’m feeling very let down by the whole experience and the only thing keeping me in the job at the moment is the fear of becoming a client if I pack it in.”

“It’s getting to the point where we are having to fight our funders to be able to help our clients. We work unpaid extra hours to hit targets...and the reward is funding cuts in a cost-of-living crisis.”

“I am the only one left, I am a trainee. I have to meet targets and work unpaid overtime. Not many people want a MaPS funded position or a 6 month (or less) contract.”

“More pressure at work. No team support. Feeling very isolated. Manager has no advice or debt experience so no support from the manager either.”

“Nothing has been resolved, within months we may find ourselves back in a situation of redundancy, there’s no way to move up or forward as an advisor, the only mental health support is “do more yoga and take more walks”. My wage no longer covers my expenses...”

“More pressure. I love debt advice. I am committed to debt advice, but I no longer enjoy it. I hope this changes as there is so much work to do in the community. I have lost confidence. I often feel very low and then have great highs when I remember the importance of the work of my skills and knowledge.”

“Mentally, I had hoped things would change, but nothing has, and in fact its possibly worse. It makes you think of simply walking away and finding a new career away from debt advice.”

“Morale is low, and people keep leaving.”

An inappropriate focus by MaPS on national, remote, online and phone services and on volume targets rather than outcomes

“We are seeing a steep increase in people who have been on the phone to national CAB and StepChange, but do not understand the advice they have been given and need more help to take action.”

“We’re now being told that advisers have to do a webchat at the same time as giving advice on the national debtline to get numbers up by the end of October.”

“Clients [using national web and phone services] are given advice but are then abandoned or they are referred somewhere else simply to be referred back to us.”

“So many of my clients are hearing nothing back after calling the [national] line previously. Sometimes they are being entered into the Breathing Space scheme but then they are seemingly abandoned...”

“I waste so much time giving pointless links and a load of irrelevant info - just to tick boxes. We are back to the same old target by numbers, with threats of bullying National Citizens Advice that they will remove funding.”

“The volume target for new appointments is completely unmanageable.”

“It’s sad that we spend more time jumping through the ever-expanding number of hoops that MaPS put in front of advisers rather than actually helping the clients.”

“We need people at all levels of debt advice decision-making who have recent experience of advice. It’s so, so risky to have someone as a ‘Head of Service’ who doesn’t know what the situation is really like on the ground. In principle that can be overcome by properly engaging with staff, but we all know how likely that is in most organisations.”

The impact on adviser health and well-being

Not only have workload pressures increased, but advisers are themselves being impacted by the rising cost of living. The result is a deterioration in health and well-being, reported by over half of MaPS funded workers in the survey.

“The cost-of-living increase is not being matched by my employer in terms of a pay rise. Being at home all day increases my bills. In an office we could have heating and lights and not worry as much.”

“A 1.7% pay rise doesn't help morale, particularly as our wage is well below UK average wage to start with.”

“My health and well-being has worsened because I am the only caseworker left, doing the work of four.”

“We have gone from a team of 12 to 5 (with 2 off long term sick). This all happened since the recommissioning [last year] was announced. The pressure on the remaining staff is immense. In our last team meeting, we were told that we (MAPS team) are costing the bureau thousands of pounds in deficit and that if we are unable to meet the targets set of 10 per week plus 75% in quality then sanctions will be applied. Working beyond our 37 hours per week has been okayed by our manager - I refuse to do this! Let’s see how long I last...”

“More clients presenting with very complex problems and/or deficit budgets. Sometimes we cannot help as much as we used to, which takes its toll mentally.”

“Just feeling totally overwhelmed with the workload and feel like I am not giving my clients the best service because I have so many urgent tasks to complete, and not enough hours in the day to get them all done.”

“Contract pressure to do more is draining and I'm exhausted at the end of the day and have to catch up in my own time.”

“My mental has got worse because I am not able to work from home, I am not able to manage my own timetable. I am more stressed. I do not have admin support.”