



Our joint campaign demands for the Money & Pensions Service

22 March 2022

Overarching demand

1. MaPS must engage in a **meaningful and full consultation** with debt advice providers, frontline debt advisers, debt advice membership organisation and wider stakeholders¹ to agree:
 - a) The terms of 10-month grant agreements that will run from 1 April 2022
 - b) The terms of a full consultation on debt advice funding after 31 January 2023. This must include a full equality impact assessment, and must cover not only regional debt advice provision, but also the plans for national provision and DRO hubs.
 - c) The nature of future consultations, which must address all aspects of future provision
2. MaPS consultations with the debt advice sector, including how it consults directly with frontline debt advisers and other stakeholders, must be **open and transparent**.

Immediate demands by 31 March 2022 (i.e. 2 weeks' time)

3. The terms of the grant agreements for regional services for 1 April 2022 – 31 January 2023, must be changed as follows:
 - a) No numeric targets based on client volumes
 - b) Clarity around quality assurance measures after DAPA, which must be light-touch and outcomes-focussed
 - c) Administrative burdens associated with the current grants, including confirmation of advice letters, must be reduced
4. MaPS must ensure that funding for the 10-month agreements is increased in line with inflation.
5. All procurement for national debt advice services and DRO hubs (i.e. Lots 1 and 4) must either be:
 - a) Paused to allow for full consultation on the future of debt advice, or
 - b) If the contracts do proceed, these should run for the same period as the interim funding arrangements for regional services, so that all future funding can be aligned.

¹ 'Stakeholders' in this document includes: debt advice service users, health and social care services, local authorities, providers of other (non-debt) advice services, and trade unions representing debt advice workers

Medium-term demands by 30 September 2022

6. MaPS must conduct a full Equalities and Vulnerabilities Impact Assessment ('EVIA') on any draft proposals emerging from consultations, and must consult with the debt advice sector, frontline workers, and wider stakeholders on the content of that EVIA. A draft EVIA must be published alongside any emerging proposals and be open to scrutiny.
7. The balance between national and regional funding must be reconsidered, and MaPS must be willing to adjust its Target Operating Model to reflect the views of consultees.
8. The arbitrary target of an additional 2 million debt advice 'interactions' by 2030² must be replaced with a new client-centred outcomes framework to be agreed with the sector, frontline debt advice workers, and other stakeholders.
9. MaPS must commission and publish research on the long-term impact of the pandemic on the debt advice sector and incorporate that evidence into future planning.
10. MaPS must conduct a review of its commissioning processes and learn the lessons from previous failed exercises, including why agencies have withdrawn from MaPS funding. It must consider alternatives to competitive tender as a means of funding debt advice.
11. MaPS must ensure its future plans do not deter smaller and medium-sized debt advice organisations from applying for funding.
12. MaPS must set out how it proposes to rebuild confidence and trust with the debt advice sector and frontline debt advice workers.
13. MaPS must develop, in conjunction with trade unions, a proper workforce strategy for the debt advice sector in England. Workforce issues, including pay, progression and unpaid overtime, must be an integral part of future plans for service provision.

Longer-term demands from 1 October 2022

14. A future vision of debt advice in England must be developed in conjunction with debt advice providers, frontline debt advisers and wider stakeholders. This must:
 - a) Centre community-based services, and localise decisions about service provision
 - b) Fully meet the needs of everyone who needs debt advice, with a particular focus on those who need community-based casework due to mental health, disability, language, digital exclusion, and other vulnerabilities
 - c) Realise the opportunities for future co-commissioning of services alongside local authorities, health agencies and others
 - d) Ensure that any increases in national funding are matched with proportionate increases in community-based funding, recognising the referral of complex cases from national to local providers

² MaPS (February 2022) *UK Strategy for Financial Wellbeing Delivery Plan for England*.
<https://moneyandpensionsservice.org.uk/wp-content/uploads/2022/02/england-delivery-plan-february-2022.pdf> (p.40)