



Advice Saves Lives

The social and economic impact
of independent advice services



ADVICE SAVES



Foreword

The cost-of-living crisis continues to plunge increasing numbers of individuals and families into hardship. For those already on the brink, even a small financial setback can lead to spiralling debt, worsening health or even homelessness.

In these challenging times, the need for free, independent advice services across the UK has never been more critical. Advice services provide life-changing advice to vulnerable people on anything from debt and housing problems to immigration, disability and health. However, these vital services are at breaking point, with many having to reduce the support they provide and significant numbers at risk of closing their doors without urgent, sustainable funding.

The findings from our AdviceUK survey published at the start of Advice Week (21-25 October 2024) are alarming. Nine out of ten advice service staff report a rise in demand, yet more than half (55%) say they are not confident they can meet this demand. Only one in ten (11%) say they are extremely confident they have the financial resources to continue operations over the next year.

Our survey paints a bleak picture of a sector that offers a lifeline to individuals in crisis.

Nearly two-thirds (61%) say they are likely to reduce or cut services, placing people at risk of losing their homes, their livelihoods and affecting their health and wellbeing.

AdviceUK represents almost 700 organisations who offer independent, free and specialist advice in their communities. Run by dedicated professionals and volunteers, they are offering guidance and hope to those who need it most. But these unsung heroes are telling us they are under immense pressure. Almost half of our survey respondents described recruitment and

retention of staff as major challenges, with staff wellbeing at alarmingly low levels.

Through the Advice Saves campaign, we are calling for urgent, long-term funding solutions, including ensuring local authorities are mandated to provide social welfare advice. We are also calling for a comprehensive advice sector strategy similar to the Welsh Government's Information and Advice Action Plan, as well as a workforce development strategy with improved career pathways including apprenticeships to support staff recruitment, development and retention.

Advice services offer much more than guidance – they prevent problems from escalating, saving money for the NHS, local councils and other overstretched public services. By acting early, we can alleviate pressure on these systems and provide vulnerable individuals with the support they need before it's too late.

Through the Advice Saves campaign we want to ensure that the advice sector can continue to offer support and solutions to those who need it most – because we know that advice saves lives. Together, we want to secure the future of these vital services and safeguard the wellbeing of individuals and communities across the UK.



Liz Bayram
Chief Executive
AdviceUK

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Social impact of free, independent advice services

Independent advice services play a crucial role in supporting individuals and families across a wide range of life-altering challenges such as debt, housing, welfare and immigration.

These free services empower people and create significant social and economic benefits, reducing pressure on public services, supporting vulnerable communities and enhancing community wellbeing.

Advice services serve as a key defence mechanism, preventing issues from escalating into crises that can place additional strain not only on individuals and their families but also on public resources.

Data from AdviceUK members using our case management system AdvicePro shows that **530,759 clients** were assisted last year, addressing **welfare rights/benefits (198,226 cases)**, **debt (70,357 cases)** and **housing (67,783 cases)**. With only half of members using AdvicePro, AdviceUK estimates its members help over **1.7 million¹** people annually, demonstrating the true scale of support provided across the UK.

Supporting vulnerable communities

Free, independent advice services are a lifeline for vulnerable populations, including those on low incomes, disabled people and pensioners, helping them navigate complex systems to access the support they need. Last year, advice services reporting through AdvicePro resolved at least **28,412 cases related to Personal Independence Payment (PIP)** and **23,883 cases related to Universal Credit**.

According to the **Campaign for Disability Justice²**, **62% of disabled people in the UK** face difficulties in meeting basic needs, highlighting the critical role of free advice services in improving individual wellbeing, reducing financial strain and preventing deeper crises.

Economic savings

Free, independent advice services generate substantial economic benefits by preventing issues from escalating into costly public interventions. For example, early intervention in debt and housing matters can prevent homelessness, reducing pressure on local authorities. Last year, AdviceUK members resolved **6,957 cases of fuel debt** and **3,410 cases related to water and sewerage debts**, avoiding further public sector involvement.

Research from the **Access to Justice Foundation** shows that for every £1 invested in free specialist legal advice, the government saves **£2.71³**, potentially saving the Treasury up to **£4 billion annually** by avoiding expensive interventions such as court proceedings or emergency housing services.

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Advice services not only improve individual wellbeing but also help reduce financial strain and prevent deeper crises.

Improving community wellbeing

Free, independent advice services foster resilience and social cohesion across communities by helping individuals resolve financial, legal or social challenges. They offer a community safety net, enabling people to maintain stable housing, employment and active participation in community life.

Communities with robust advice networks are better equipped to withstand economic downturns contributing to healthier, more cohesive communities.

Supporting government priorities

Advice services align with key government priorities, particularly in poverty reduction, public health and social mobility. The cross-departmental nature of advice services – including welfare, housing, justice and health – enables a coordinated approach to tackling social inequalities. By integrating advice provision into broader policy frameworks, advice services support long-term government goals to create more resilient, equitable and healthier communities.

Advice services offer valuable insights into the systemic issues facing vulnerable populations, making them vital partners in shaping policy reforms that address the root causes of financial and social exclusion.

By providing timely, expert advice, these services reduce pressure on public services helping individuals navigate complex challenges while reducing pressure on public services and contributing to broader goals of social justice and economic stability. Through the **Advice Saves** campaign, we aim to secure essential sustainable funding and greater recognition for these services, ensuring that they remain a lifeline for those in need.



Callum Delhoy
Policy and Public
Affairs Manager

¹ AdviceUK Annual Strategy Statement 2024

² https://www.campaignfordisabilityjustice.org.uk/the_campaign

³ <https://atjf.org.uk/supporting-free-legal-advice-would-save-treasury-4bn-next-year>

Impact Stats of AdviceUK*

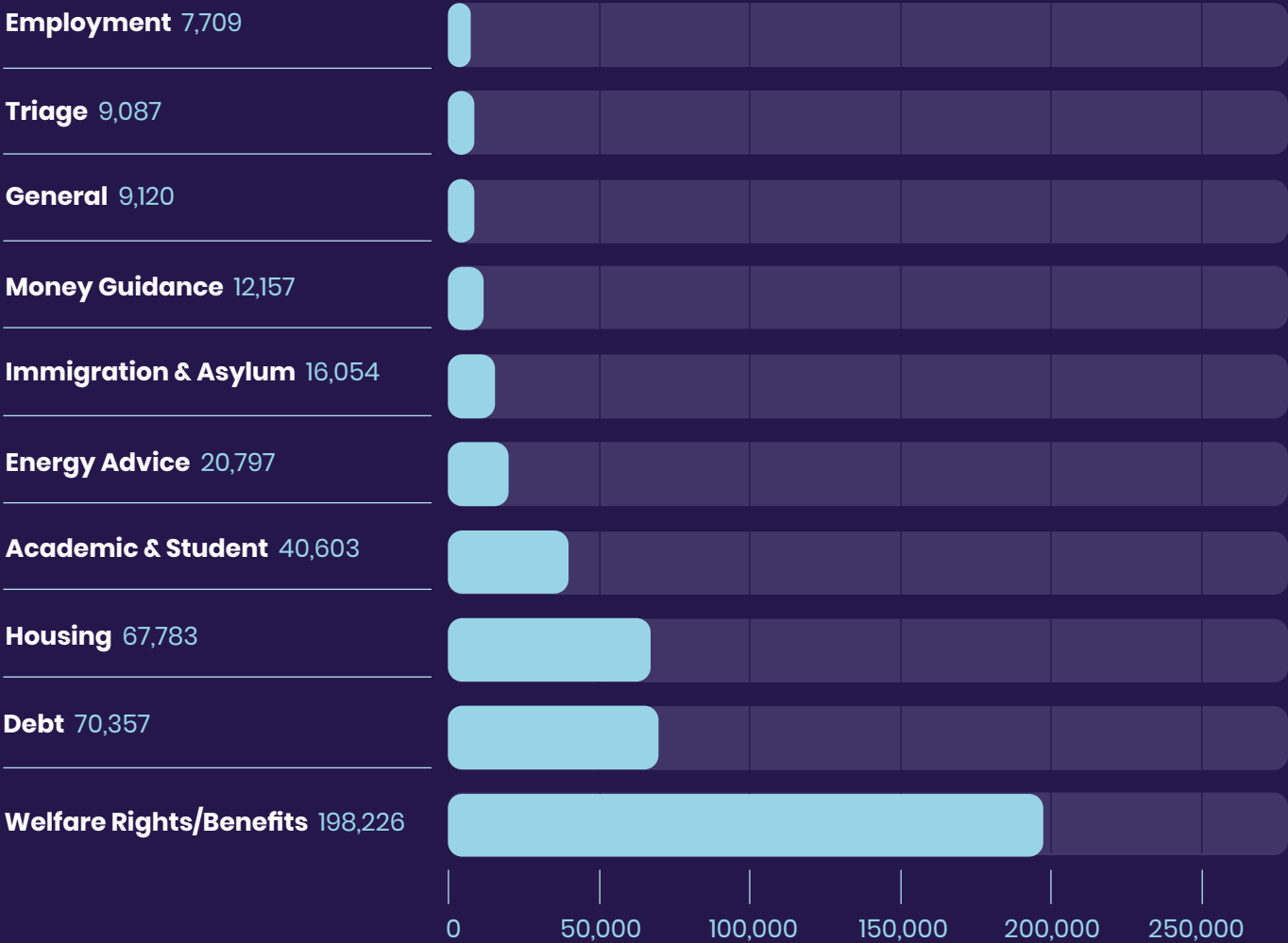


699
No. of AdviceUK members

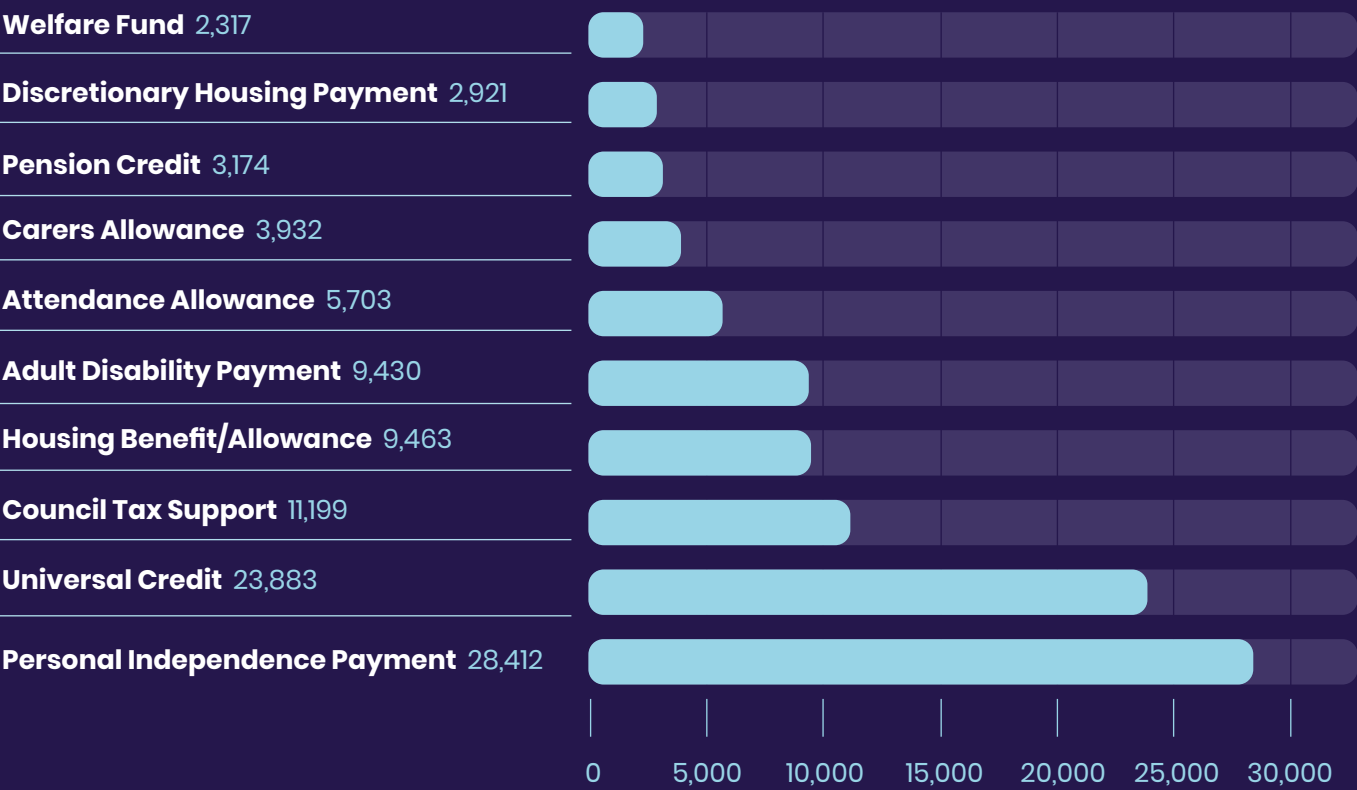
1.7 million+

No. of clients offered free advice by AdviceUK members annually

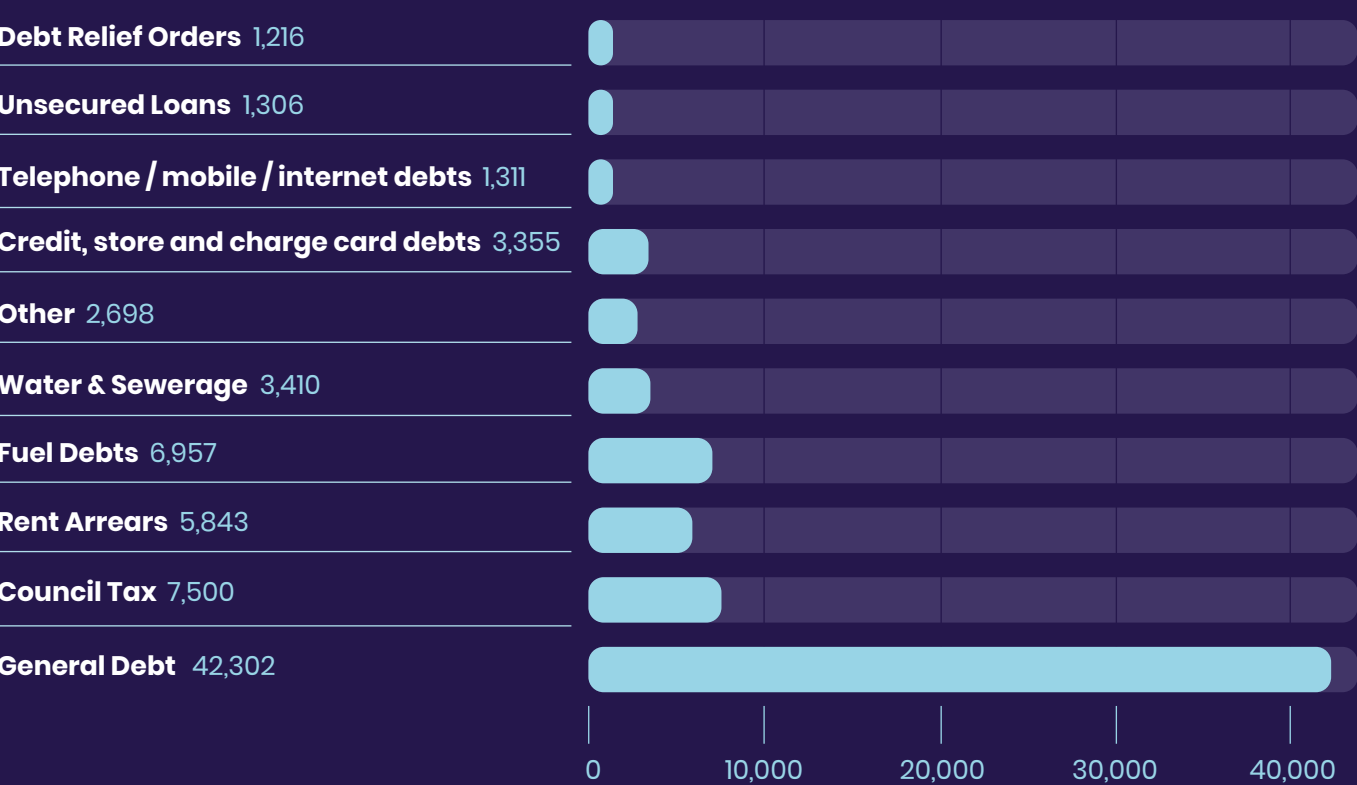
Top 10 case categories for AdvicePro



Top ten benefit issues raised by AdviceUK members



Top 10 debt issues cases opened for AdviceUK members



Alan Robertson

Lewisham Refugee & Migrant Network



A friendly face helping you to find the answers can make the world of a difference.

Our advice team at Lewisham Refugee & Migrant Network (LRMN) works hard so that everyone who walks through our door is supported and welcomed into our community.

Last year, we assisted over 1,000 people with immigration, housing and welfare advice, highlighting the depth of need in our community.

One impactful story is that of Samuel and Ade, two young brothers who were experiencing domestic violence and on the brink of despair after being evicted from their home alongside their mother. Our team secured emergency accommodation, provided counselling, and eventually helped the family find long-term housing.

Another powerful example is Ibrahim, who found himself homeless and isolated after escaping his war-torn country. We helped him navigate the asylum support system, secured him a safe place to stay and connected him with local resources, including English lessons. These stories underscore the transformative impact of our work at LRMN.

Continued funding is essential to sustain and expand our services. We are committed to advocating for a more humane system for all sanctuary seekers, and with the support of organisations like AdviceUK, we can continue making a meaningful difference in people's lives.

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Together, we can create a community where everyone is treated with dignity, safety, and respect.

Zainab Bibi

Grants and Funding Manager, Nishkam Civic Association



For over 20 years, Nishkam Civic Association has been a lifeline for people in Birmingham.

Our advice service is part of an integrated system that helps clients access housing experts, caseworkers, and representatives from the Department for Work and Pensions (DWP). Our weekly drop-in sessions ensure clients receive timely support with employment issues, welfare benefits and Adult Social Services.

The impact of our work is felt far beyond the individuals we assist. I've seen people enter our centre burdened with stress, and when they leave, there's a noticeable shift – their hope restored, and a clear plan in place. It's incredibly rewarding to witness the real, tangible change we can bring to people's lives.

Our work goes beyond advice alone. The Start of Life Care project helps mothers provide their children with the best early learning environments, while our Family Support Hub helps families overcome barriers to build resilience. We also offer leadership programmes and apprenticeships to help strengthen our community.

Despite our success, we face significant funding challenges as major grants come to an end. Without continued financial support, I worry about the people in our community who depend on us. We're in an area of high deprivation, and the trust we've built makes us a safety net for many. Losing our service would leave the community on the edge.

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We're determined to keep going because the work we do is lifesaving, vital, and available to everyone.



Rachel's story

After my mum passed away, my benefits situation changed, and I found myself paying bedroom tax while caring for my adult son with disabilities.

I couldn't keep up with the bills and had to rely on food banks. My health got much worse. I had spinal problems and chronic obstructive pulmonary disease (COPD). I was battling anxiety and depression, sometimes feeling like I just couldn't go on.

Feeling hopeless, I was hesitant to reach out for help, but a friend at the food bank suggested I call Talking Money. That's when I met Nick, an adviser who listened to everything I was going through. He helped me address my immediate crisis of not having enough money by applying for discretionary grants and charitable funds. He then guided me through the process to apply for disability Personal Independence Payments (PIP). This took a long time as Talking Money had to appeal my case to an independent tribunal. This eventually brought success; but whenever I hit a bump in the road, Nick was on the other end of the phone, ready to help.

Nick didn't just fix my financial situation — he helped me regain my confidence. Thanks to him, I'm now able to pay my bills and eat healthily. Having that support has been life-changing, and I finally feel like I have a chance to get my life back on track.

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Talking Money gave me hope when I had none, and I'm forever grateful. The team at Talking Money have basically been amazing, amazing, amazing!



Zahid's story

When I arrived in this country from Pakistan, things quickly went badly for me. Soon I found myself homeless and then spent two and a half years in a psychiatric hospital.

They were very dark days for me. After leaving hospital I was still struggling with health problems that prevented me from working, so I was claiming Personal Independent Payment (PIP). Then suddenly my PIP benefit was stopped. That's when I found myself in crisis.

I visited the Nishkam Civic Association and I was welcomed like a brother. They listened to my story and gathered all the evidence to successfully appeal the decision in the court. They said: don't give up, we are with you.

Nishkam helped me and my family to find accommodation and encouraged me into university. My wife and daughter are doing well and I am full of ideas for the next steps of my career. I want to thank everyone at Nishkam for the fantastic support they gave me.

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Nishkam work with real humanity and care for their local community. Most importantly they believed in me and helped me to regain my belief in myself.



Jane's story

Glen Oaks Housing Association in Glasgow helped me through some really tough times.

I used to work as a nurse but had to stop due to health issues, and my financial situation worsened. I have a rare condition that requires weekly chemotherapy, and I also faced mental health struggles, which left me unable to leave the house.

My rent arrears were growing, and my benefits were stopped due to an error, so I finally reached out for help. The support I received was life-changing. The adviser who visited me was incredibly compassionate and understanding. They helped reinstate my benefits, assisted me in getting essential items, and provided ongoing support for my mental health.

Thanks to their help, my rent arrears were cleared, and I no longer face the threat of court action.



I'm truly grateful for their ongoing support and for giving me the tools I needed to rebuild. Glen Oaks Housing Association's ongoing support has been a lifeline.



Tom's story

During my Sports and Exercise Science degree at Newcastle University, I faced a challenge that disrupted my studies and threatened my student life.

My rented house underwent a change in landlord, leading to confusion regarding rent payments. To make matters worse, we discovered that our home was an unlicensed house in multiple occupancy (HMO) when the local council paid us a visit.

I felt overwhelmed and financially at risk – and I was anxious that we could find ourselves homeless. I didn't know which way to turn until I sought help from the Newcastle University Students' Union Advice Centre. Their advice worker Ruth Gibson guided me through the process of initiating a rent repayment order. With her assistance, we gathered the necessary evidence and eventually reached a successful resolution with the landlord.

Ruth's support was invaluable, calming my worries and ensuring that I could focus on my studies. Thanks to her expertise, I completed my degree and am now employed as the Intramural Sport Officer at Newcastle University, in addition to working as a Personal Trainer.



I am very grateful for the support Ruth and staff at the advice centre gave me – it was the helping hand I needed to get me through a worrying time.

Advice Saves survey

Our Advice Saves survey shows that many thousands of individuals and families across the UK risk losing access to free and life-changing support as advice centres face unprecedented demand and severe funding shortfalls.

The research, conducted between 31 July and 4 October 2024 involved 247 staff working in advice centres in England, Wales and Scotland. The research reveals the key challenges facing free, independent advice services across the UK:

90% of advice centre staff report an increase in demand over the last year; yet **more than half (55%)** report they are not confident they can meet demand.

Only **1 in 10 (11%)** feel extremely confident they can continue operating beyond the next year.

More than **one third (35%)** say they are not confident about their financial stability.

Nearly **two-thirds (61%)** say they are likely to reduce or cut services due to financial constraints.

Almost all **(88%)** say that recruiting and retaining staff is a significant hurdle, with **4 out of 10 (42%)** stating it is extremely or very challenging.

Nearly **1 in 5** rate their wellbeing as 'very poor' or 'poor'. Only **3%** report their wellbeing as excellent, raising concerns about burnout.

Access the full results of our survey at www.advice.org.uk/advicesaves



Advice Saves: action for change

Through our Advice Saves campaign we are advocating for change to ensure that advice services can continue their life-changing work.

Our key calls for action are:

Sustainable funding solutions

- Expanding statutory provisions for care and housing advice by local authorities, as outlined in the Care Act (2014) and the Homelessness Reduction Act (2017), to ensure sustainable funding for broader social welfare advice

A cross-departmental advice sector strategy

- Developing a cross-departmental advice sector strategy, modelled on the Welsh Government's Information and Advice Action Plan, to integrate social welfare advice across health, housing, justice and social care sectors, ensuring accessible advice throughout the UK

A workforce development strategy

- Implementing a workforce development strategy, including apprenticeships and improved career pathways, to support the recruitment, development and retention of qualified advisers in the sector.





Our Advice Saves research reveals a sector under immense pressure. Overstretched, dedicated staff are working tirelessly to offer a lifeline to people in crisis, but a lack of sustainable funding means they are at breaking point.

Liz Bayram
Chief Executive
AdviceUK

Through Advice Saves we are calling for action to support free, independent advice services so that they can continue their life-transforming work.

Find out more at
www.adviceuk.org.uk/advicesaves

