The public mandate for free advice services

What UK adults think about free, independent advice in the UK

A National Poll Commissioned by AdviceUK, September 2026

88% of UK adults agree everyone should be able to get free, independent advice when they have a problem

Only 49% are confident they could find free, independent advice if they needed it tomorrow

89% agree that getting advice early stops problems from getting worse

63% of UK adults dealt with at least one or more problems in the last year

About this research

AdviceUK is the UK's largest network of free and independent advice services. We represent around 700 organisations across England, Scotland and Wales, supporting people with a wide range of social welfare issues, including welfare benefits, debt, housing, immigration and employment. Our members include local advice centres, specialist services and by-and-for organisations rooted in the communities they serve.

In July 2026, AdviceUK commissioned a national survey of **3,014 people in the UK** on their perceptions of free and independent advice services. The survey was conducted by Focaldata[1]. The sample was weighted to be representative across a range of demographics, including age, gender, region and ethnicity, with an additional boost sample for Black and minority ethnic respondents[2]. Figures throughout are weighted unless otherwise stated and base sample sizes are in (N) alongside percentages where helpful or appropriate.

This briefing draws on the views and experiences of the public in relation to free and independent advice services across the UK in 2026. It also connects the findings with data from an AdviceUK membership survey undertaken with 188 members in 2026. The findings from the membership survey should not be viewed as representative of the whole advice sector – but it does provide an important snapshot of the frontline conditions that free and independent advice services in this country are currently in.

51% of advice organisations who responded to the 2026 AdviceUK member survey turned clients away in the past year because they lacked capacity

Key Findings

- There is widespread public support for the availability and benefits of advice: 88% of adults in the UK agree everyone should be able to get free, independent advice; 89% agree early advice stops problems getting worse; and 85% think free, independent advice should be an essential local service.

- The kinds of problems where people may need advice or support are widespread and concentrated among some groups: Nearly two-thirds of UK adults (63%) dealt with at least one of ten common problems or challenges - including money or debt, housing, employment, immigration, benefits or social security, energy bills and council tax - in the previous 12 months. Some groups faced particular issues more than others. Young people aged 18-24 were more likely of any age group to report difficulty with employment-related issues (33%). Nearly two-thirds (63%) of Black adults (includes 'Any Other Black/Black British, Caribbean or African group) were facing not one, but multiple issues compared with 35% of White respondents.

- However, there is a gap between access and need for advice services. Only 23% of UK adults know that independent advice services exist, are free, and how to access them. Just under half (49%) of UK adults were confident they could find a service if they needed one tomorrow. Among people who had sought help, 11% were unable to get help, still waiting, or waited more than a month.

- People in the UK want a flexible advice service that can be delivered through a range of channels but they have a strong preference for face-to-face advice when problems become more serious. This preference rises from 20% when UK adults first become aware of a problem to 50% as problems escalate.

- The scale of need for advice across the UK is coming head-to-head with a frontline advice sector that is struggling to meet demand: frontline advice services in the UK are under significant pressure. In a survey carried out with AdviceUK members representing free and independent advice services in early 2026, 76% of respondents (N=188) identified increased demand as a driver of capacity pressure; 51% had turned clients away because of insufficient capacity; and 48% had reduced services in the previous year.

Executive Summary: widespread public support for independent advice

This survey shows that free and independent advice is widely valued by the UK public and seen as an essential local service. But the national representative survey also reveals a wide gap between the scale of need for advice across the country, people's ability to find and access help, and the capacity of advice services to respond.

In July 2026. AdviceUK commissioned Focaldata to survey 3,014 UK adults. The findings overwhelmingly show that

- **89% of the public agree that early advice stops problems getting worse;**
- **88% of the public agree everyone should be able to access free, independent advice when they have a problem;**
- **and 85% agree it should be treated as an essential local service, alongside the NHS, councils and courts**.

Problems that can create a need for advice or support are widespread across the UK. Nearly two in three adults (63%) had dealt with at least one issue relating to money or debt, energy bills, housing, council tax, employment, benefits, consumer rights, family matters, legal matters or immigration in the last 12 months.

Moreover, problems are not experienced equally: some groups appear to be facing particular issues or dealing with several at once. For example, 63% of Black respondents reported experiencing multiple issues, compared with 35% of White respondents.

Yet public support for advice does not guarantee access to advice services. Only 49% of the UK public feel confident they could find a free and independent advice service if they needed help with an issue tomorrow. Just 25% of adults think advice is widely available in their local area. While 96% of UK adults knew that independent advice organisations exist, only 23% also knew that their advice is free and how to access them.

The gap between need and access is particularly important given the impact trusted advice can have. Among respondents who had received free, independent advice, 74% said it had solved their problem, improved their situation or prevented it worsening; 68% said it had reduced stress, improved their wellbeing or grown their confidence.

At the same time, there are strong indications that the frontline advice sector is under enormous pressure. A survey of AdviceUK's members in 2026 revealed that 48% of free and independent advice service organisations (N=188) who responded to the survey reported that they had to reduce some of their services in the preceding year and 51% reported turning clients away because of insufficient capacity. Three quarters of the AdviceUK survey respondents cited rising demand as a driver of pressure, while 45.5% cited reduced funding.

The survey shows that there is widespread public support for free and independent advice services, the scale of demand is high and complex but the need for advice is not being met by a frontline advice service that is struggling to meet demand.

Free and independent advice services are often the first point of contact when someone hits a problem they can't resolve alone.

A person may approach an adviser because of a benefit application or decision, unpaid bills, or the threat of eviction. Many people experience multiple, overlapping issues rather than a single isolated problem; the underlying circumstances are usually interconnected, spanning housing insecurity, ill health, caring responsibilities, debt, unemployment or difficulties accessing benefits they are entitled to. Advisers help untangle these overlapping problems, explain people's options, and connect them to the right support.

This is why advice should be viewed as an essential public service. It provides a trusted bridge between communities and the state, helping people to navigate complex public systems, access rights and entitlements, while highlighting the consequences of policy and service design in people's daily lives.

Based on the findings from this national poll, AdviceUK is calling on the Government to make three commitments:

- Recognise free and independent advice as essential social infrastructure and an essential local service, standing alongside health, housing, employment and social care, especially since many government priorities, from integrated care to welfare reform, depend on advice services playing a vital role.

- Provide sustained, multi-year investment rather than short-term project funding, so services can shift from crisis response toward early intervention and whole-person support.

- Fund a mixed model of advice delivery rather than a single channel provision (e.g. digital or phone only provision), so that a resilient, flexible and innovative advice sector can reach people in the way, and at the point that works for them.

Together, these commitments would give the sector the stability to deliver the expert, timely advice the public needs, at the point when it matters most.

1. There is a strong public mandate for free, independent advice

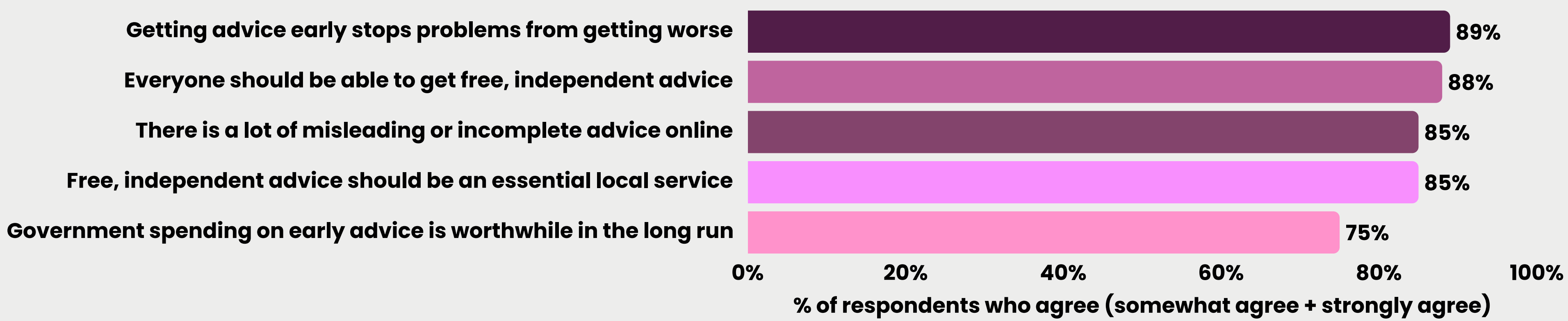
The findings from this national survey reveal overwhelming public support for free and independent advice services across the UK. To understand the scale of this support, UK adults were asked how far they agreed or disagreed with five statements about advice services (see Figure 1). Nearly nine in ten (88%) people in the UK agree that everyone should be able to access advice when they have a problem and that early advice can stop problems getting worse (89%). More than eight in ten (85%) people believe free, independent advice should be an essential local service, alongside the NHS, councils and courts.

Moreover, support for free, independent advice was consistently high across different groups and regions in the country. Among those agreeing and strongly agreeing with "everyone should be able to get free, independent advice when they have a problem", agreement among Black and minority ethnic groups ranged from 86% among Asian or Asian British[3] respondents to 92% among people in the "Other ethnic" group. Between different income groups, 89% among below-median earners agreed with this statement compared to 87% of above-median earners[4].

Similarly, there was little geographical variation in views, with levels of agreement ranging from 83% in the West Midlands to 92% in the North West.

The greatest variation was by age. While 78% of 18–24-year-olds agreed that everyone should be able to get free, independent advice when they have a problem, this rose to 91% among 55–64-year-olds[5].

***Figure 1: Views of advice services and government spending** (N=3,014)*



More significantly, three-quarters of UK adults agreed that government spending on early advice is worthwhile. This goes beyond general support for free, independent advice: it shows that three in four adults see early advice as a worthwhile use of public money, recognising the value of investing early rather than waiting until problems have escalated.

Separately, when asked where free and independent advice is most valuable, although the most common response was money or debt (59%), criminal justice or legal issues (35%), employment (31%), housing (29%), benefits/social security (27%) and consumer rights (28%) were all frequently cited. The UK public perceive advice services to be valuable for a range of problems, with many groups struggling with more than one issue at the same time.

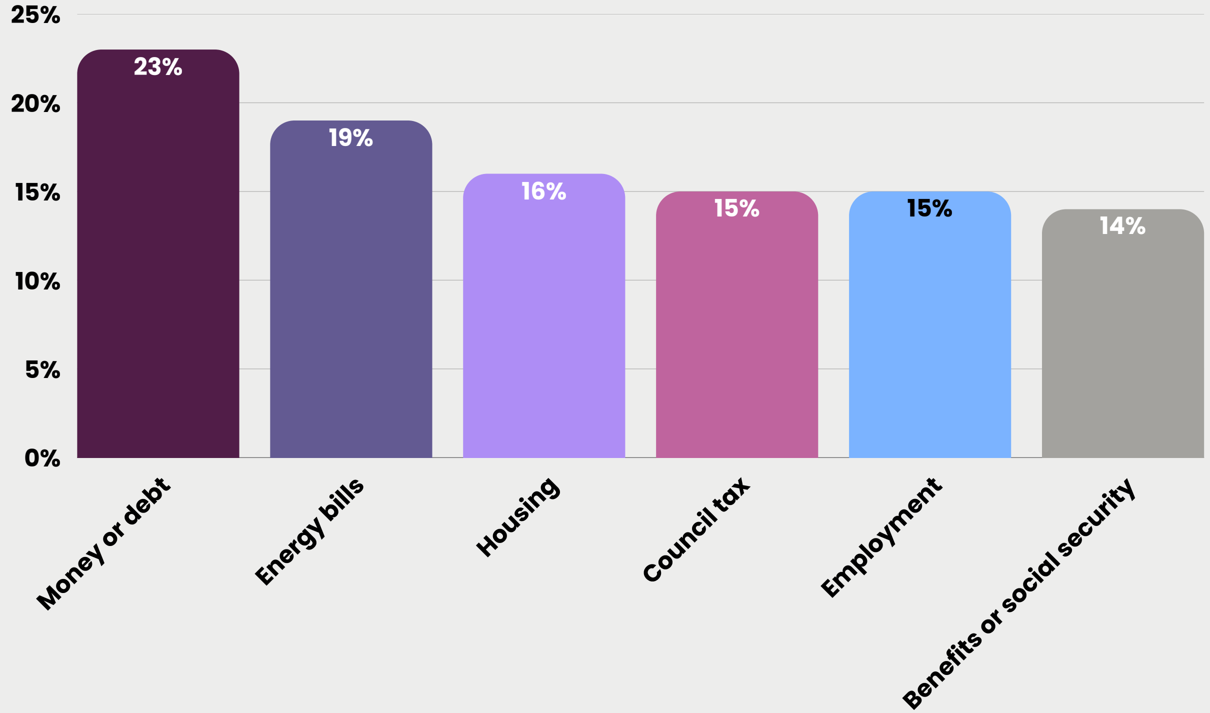
2. The scale and distribution of need for advice

UK adults were asked what, if any, issues they have been experiencing in the past 12 months; almost two in three people (63%) reported dealing with at least one of ten listed issues including money or debt, energy bills, housing, council tax, employment, benefits or social security, consumer rights, civil or family matters, criminal justice or legal matters, or immigration.

Respondents could select more than one type of issue, reflecting the overlapping problems that many people experience. The figures therefore show the proportion experiencing each individual issue, rather than mutually exclusive categories.

Some groups faced particular problems more than others. For instance, a third (33%) of 18–24-year-olds experienced employment-related issues (including finding work, contracts, pay, workplace disputes, redundancy or your rights at work), compared with just under a quarter (23%) of 25–34-year-olds and 16% of 35–44-year-olds.

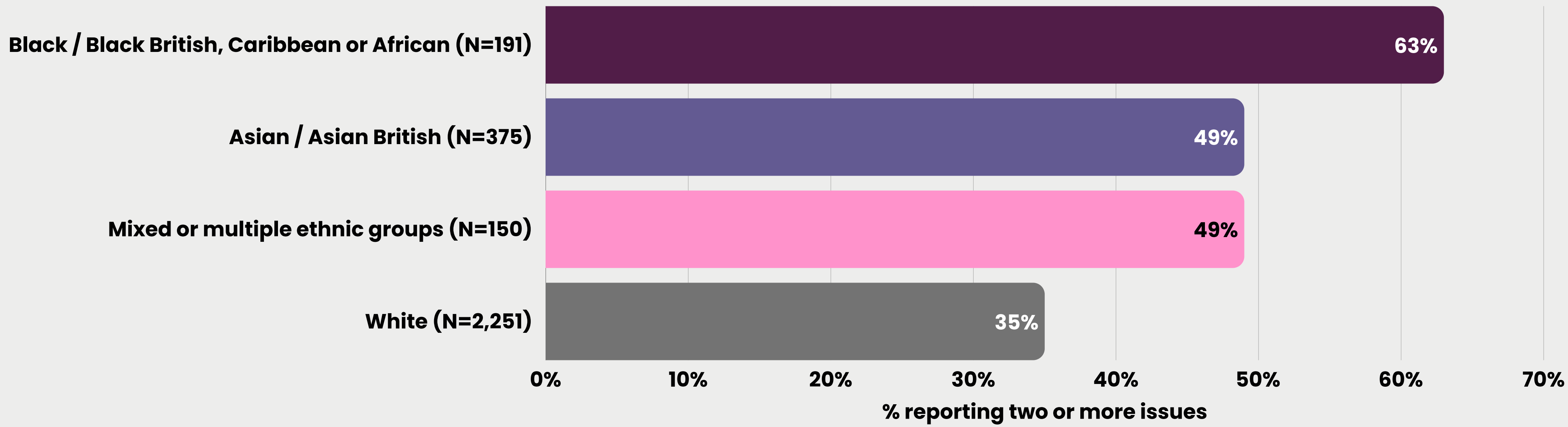
Figure 2: Issues dealt with in the last 12 months (six most common) *(N=3,014)*



Similarly housing-related issues (such as renting, mortgages, repairs, moving home, or dealings with a landlord or council) appeared to be a particular problem for a quarter of both 18–24 and 25–34-year-olds, falling steadily to 11% among those aged 55–64.

Money or debt problems were most common among those aged 25–34 and 35–44 year olds (affecting 34% and 30% respectively), over a quarter (28%) of 18-24-year-olds also reported facing money or debt issues in the last 12 months.

Figure 3: Percentage of respondents by broad ethnic group facing multiple problems (two or more)



**Broad ethnic groups refers to the categories used in the polling survey to classify respondents by ethnicity. These include White; Mixed or Multiple ethnic groups; Asian or Asian British; Black, Black British, Caribbean or African; and Other ethnic group. The specific ethnic groups captured in these broad categories include Indian, Pakistani, Bangladeshi, Chinese, any other Asian background; White and Black Caribbean, White and Black African, White and Asian, any other Mixed/Multiple ethnic background; African, Caribbean, any other Black/African/Caribbean background; Arab; and any other ethnic group. The survey also included a Prefer not to say response option.*

There were also marked differences by ethnicity in both the number and types of problems respondents experienced over the past year. Nearly two-thirds (63%) of Black adults (which includes Black British, Caribbean or African respondents) reported experiencing a multiple number of the issues mentioned in the survey, compared with 49% of Asian/Asian British (which includes Indian, Pakistani, Bangladeshi, Chinese and any other Asian background), and 35% of White respondents. In contrast, 40% of White respondents in the national survey reported facing none of the issues listed, compared to 25% of Asian/Asian British and 15% of Black/Black British respondents.

Differences among ethnic groups were also apparent in terms of the type of issues/problems they had experienced in the preceding year. Almost a third (31%) of Black respondents experienced an employment-related problem in the last 12 months, compared with 13% of White respondents. Housing-related problems were reported by 27% of Black respondents, compared with 17% of Asian or Asian British and 15% of White respondents. By contrast, experiences of money and debt problems were more consistent across ethnic groups, ranging from

28% among respondents from mixed or multiple ethnic groups to 23% among White respondents.

Nearly three in ten adults (29%) in the North East of England experienced money or debt issues in the preceding 12 months. Similarly, a quarter of adults (26%) in Northern Ireland and the South East of England experienced money and debt problems, compared with 17% in the East of England and 15% in Wales.

There were also regional variations in housing-related issues across the country. Almost one in four (23%) people in Greater London had experienced a housing-related problem, alongside 19% in the South East of England and 18% in the North West of England. This compared with 11% in both Yorkshire and the Humber and the East Midlands, and 12% in Wales and the East of England.

Around one in five adults in Greater London (19%), North West of England and Northern Ireland (18% respectively) reported facing employment-related issues in the last 12 months. This compared with around 1 in 10 people reporting that they had experienced employment-related issues in the South East and South West of England (13% and 10% respectively).

3. The gap between need for advice and access to advice

While the UK public overwhelmingly support the principle of free, independent advice, many do not know how to find it or feel confident they could access it when needed. Lack of awareness appears to be part of the issue. Around a third of adults (33%) had heard of independent advice organisations but knew little else, while a further 26% knew that advice was free but did not know how to access it. While 96% of UK adults knew that independent advice organisations existed, only 23% also knew that their advice was free and how to access it.

Perceptions of local availability were also mixed. Only one in four adults (25%) thought free, independent advice was widely available in their local area. Almost half (47%) believed it was available for some people, but not most.

Younger adults appeared particularly uncertain about accessing support: 41% of 18–24-year-olds were confident they could find an advice service, and just under two-thirds (64%) of this younger cohort thought advice was available locally, compared with between 71% and 75% across all other age groups.

Those on lower incomes (below median) were also slightly less confident that they could find an advice service compared with those with above-median incomes (46% and 53% respectively).

Barriers can arise before people even try to access advice. Among those who did not seek advice for at least one of the issues they were facing, 35% said they thought they could sort the problem out themselves, while 25% did not know where to go. Embarrassment was also a barrier for 21%, and 12% believed they would not meet the eligibility criteria.

Difficulties persisted even among those who did try to get help. Of respondents who had sought help for one or more issues, 11% said they had been unable to get help at all or were still waiting for help for more than a month with at least one of their issues.

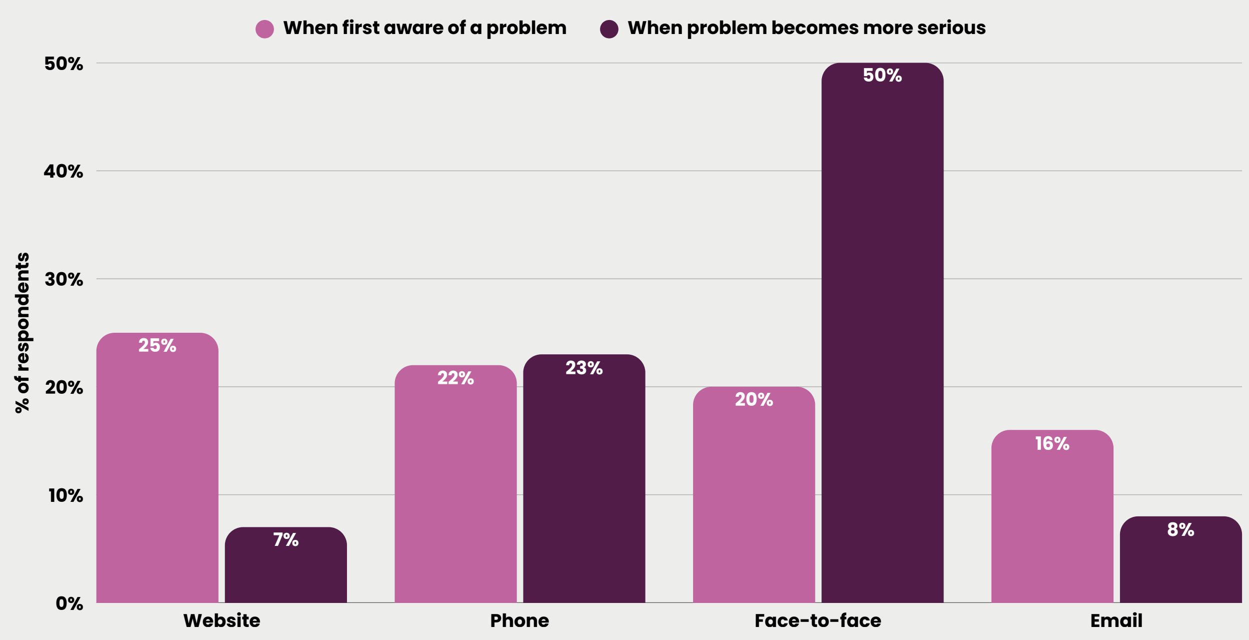
47% of adults felt that free independent advice services are available for some but not most in their local area

26% know advice services exist and are free but not how to access it

4. How does the public want to access advice?

The public want an advice service that can be delivered through different channels but is also flexible at the point of need. When people first become aware of a problem, they are relatively evenly split between website use (25%), telephone advice (22%) and a face-to-face appointment (20%). But as an issue becomes serious and begins to affect their life, preferences change sharply: 50% would prefer a face-to-face appointment, compared with 20% at the earlier stage. Advice over the phone remains stable at 23%, while preference for websites fell to 7% and email to 8%.

Figure 4: Preferred way of getting independent advice (N=3,014)



Public attitudes towards AI and Advice

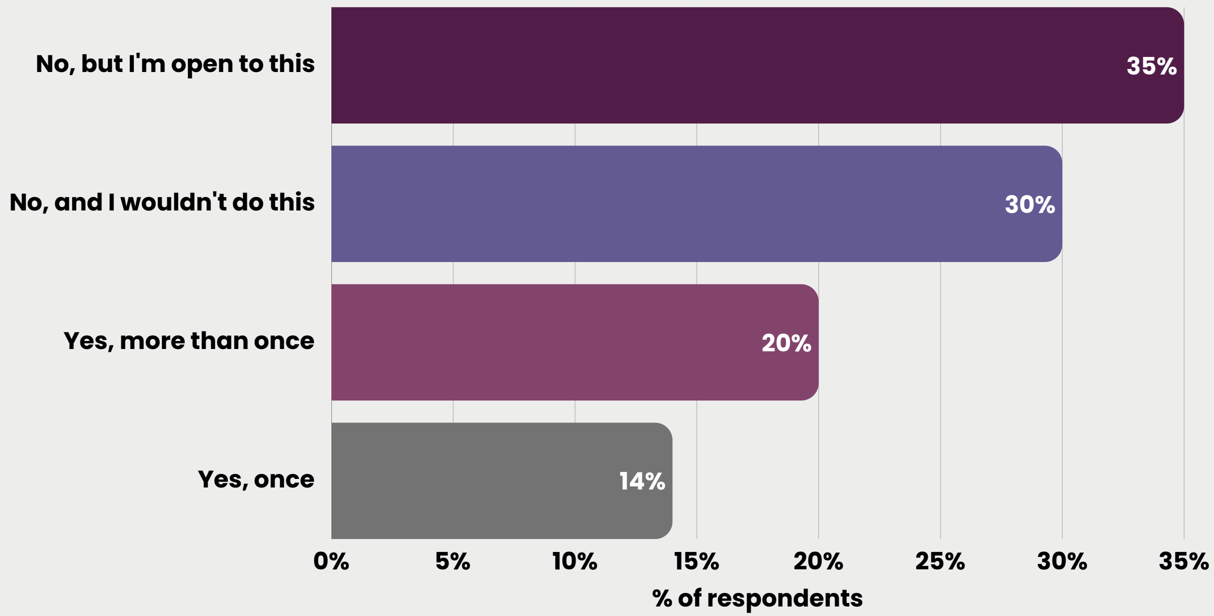
As AI tools become an increasingly common way of finding information online, the poll explored how UK adults view tools such as ChatGPT, Copilot and Gemini as a source of advice or information about personal problems.

More than a third of UK adults (35%) reported they had already used an AI tool to seek advice or information about a personal problem. This included 20% who had used an AI tool more than once. A further 35% had not yet used AI in this way but said they would be open to doing so. Taken together, 70% of people in the UK have either used AI for personal advice or information or would consider doing so. This suggests that AI is becoming a significant channel of how people look for initial information when dealing with a problem.

However, openness to AI does not mean that people see it as a substitute for face-to-face advice. The poll also revealed 71% of adults said they would trust advice from a free, independent adviser more than advice from an AI tool.

The findings point to a complementary role for AI. While adults in the UK are willing to use AI when seeking advice or information, they still place greater trust in free and independent advice. For those navigating the issues listed in this survey, including housing, money/debt, benefits, employment or legal problems, access to trusted advisers from free, independent advice organisations remains important.

Figure 5: Ever used an AI tool for advice or information about a personal issue ***(N=3,014)***



5. When people receive free, independent advice, it makes a difference

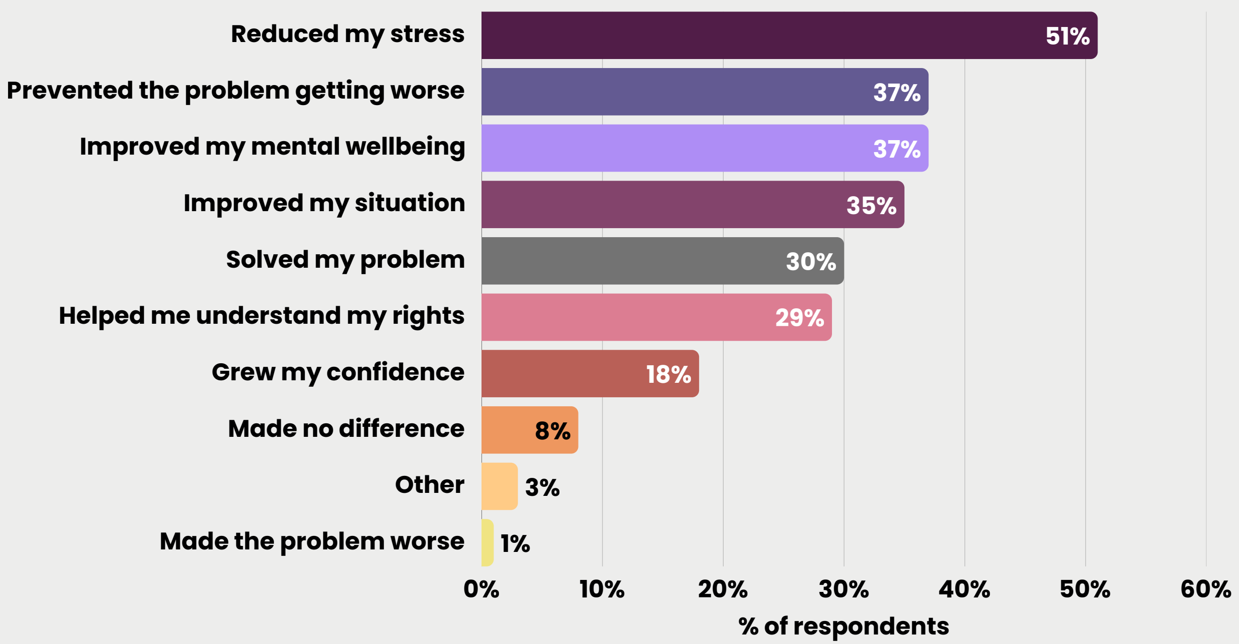
Among UK adults who received free, independent advice for at least one issue, 68% said it reduced their stress, improved their mental wellbeing, or grew their confidence

Among UK adults who received free, independent advice for at least one issue, 74% said it either solved their problem, improved their situation, or prevented it getting worse

Among the respondents who went on to receive free, independent advice for a given issue, many reported tangible improvements in their situation. Across the survey, the most commonly reported outcomes included reduced stress, an improved situation, a better understanding of rights or options and having the problem resolved.

For money or debt issues, the impact was particularly clear. Half of respondents who sought advice (51%) said it reduced their stress. More than a third said it prevented the problem from getting worse (37%), improved their mental wellbeing (37%) or improved their situation (35%), while 30% said the advice solved their problem. Only 8% said the advice made no difference.

***Figure 6*: What difference did free, independent advice make for money or debt issues?** *(N=203)*

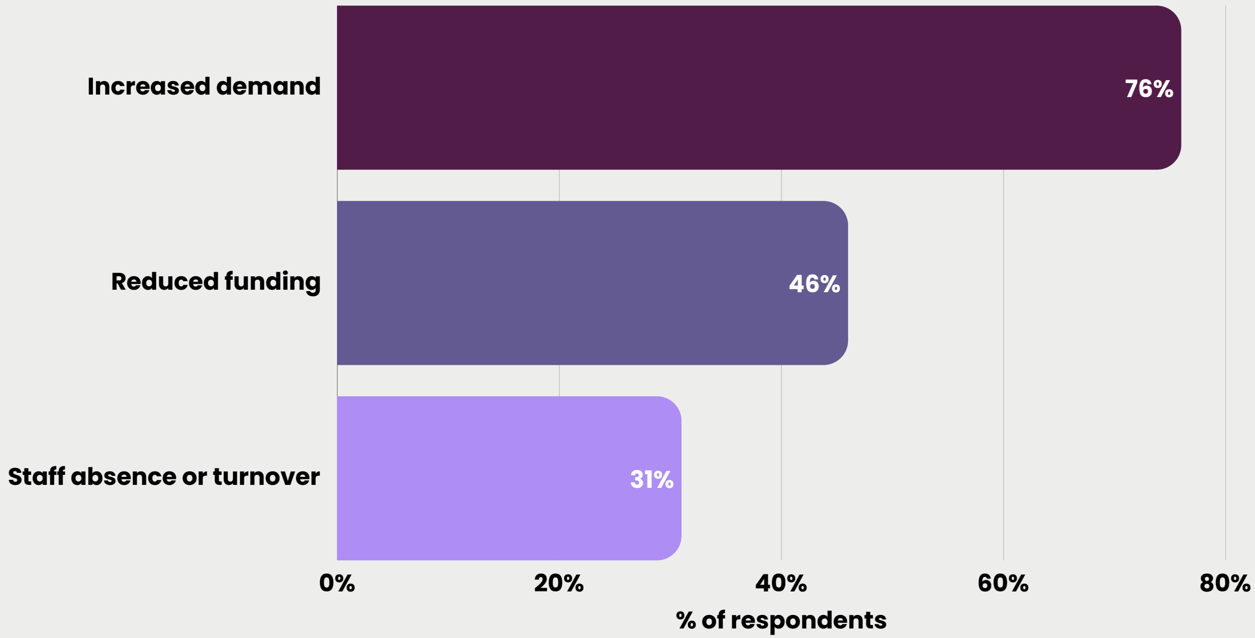


6. The State of the Sector: A public mandate for free and independent advice is meeting a stretched frontline service

The national poll shows widespread need for and strong public support for free and independent advice, alongside significant barriers to accessing advice locally. At the same time, AdviceUK's 2026 Annual Membership Survey[6] provides a picture of the pressures facing some of the organisations trying to meet that need.

The membership survey, conducted in early 2026, was completed by 188 AdviceUK members across England, Scotland and Wales. It is not a nationally representative survey of the whole advice sector, but it provides an important snapshot of the conditions facing AdviceUK member organisations. Respondents deliver support across a range of advice areas, with the largest proportions specialising in welfare benefits and welfare rights, debt and money guidance, and housing or homelessness.

***Figure 7: Key reasons cited by AdviceUK members for capacity pressure** (AdviceUK Member Survey 2026 N=188)*



The findings point to significant pressure on advice organisations' capacity to meet demand. Increased demand was the most frequently cited driver of capacity pressure, identified by more than three-quarters (76%) of respondents. Reduced funding was cited by 46%, while 31% identified staff absence or turnover.

For some advice organisations, these pressures are affecting the services they can provide. Half (51%) of member organisations (of those responding to the annual survey) reported they had turned clients away during the previous 12 months because they did not have sufficient capacity; 48% reported having to reduce services. Members described longer waiting times, restrictions on online enquiries, reductions in telephone or other opening hours and, in some cases, temporary service closures.

The survey also highlights pressures on the advice workforce. More than a third (35%) of member organisations (which had responded to the annual survey) had frozen or reduced salaries, 35% had cancelled planned recruitment and 30% had made staff redundant. Almost three-quarters (72%) reported some level of unpaid overtime among staff.

Funding sustainability was central to workforce and capacity pressures. More than half of AdviceUK members responding to the annual survey were worried about the availability of funding in the year ahead, while members described how short-term or project-tied funding made it harder to retain experienced advisers and plan services for the longer term. Only 4% of respondents felt that government fully understands the value and role of advice services.

Taken alongside the national poll, AdviceUK's annual membership survey highlights an important paradox: the UK public value early, free and independent advice, but advice services are being asked to meet growing demand while managing funding uncertainty and workforce pressures. The result is that some advice organisations are having to restrict services or turn people away at the same time as people need their support.

7. Conclusion: Free and independent advice as essential social infrastructure

This national poll reveals a clear public mandate for free and independent advice in the UK. An overwhelming majority of UK adults value free, independent advice and believe it should be available early and locally. People believe early advice can prevent problems from worsening, and that public investment in early advice is worthwhile because it can save money for the public purse.

Yet the same national poll reveals a significant gap between need and access for free, independent advice. The need for advice is widespread across money, debt, energy bills, housing, employment, benefits and other areas, with particularly high levels of multiple problems being reported by some groups. Yet practical knowledge of how to find advice services is limited: many people lack confidence that support will be available when they need it, and a significant minority of those who seek help experience delays or are unable to obtain it.

At the same time, AdviceUK members across the free and independent advice sector report (responding to the annual survey this year) rising demand for their services alongside reduced funding, workforce pressures, longer waiting times and cuts to services. These findings come from two separate surveys – one with the public and one with AdviceUK member organisations – but they highlight a striking paradox: there is widespread need for advice and strong public support for it, yet many of the organisations providing that advice face funding uncertainty and are struggling to maintain the capacity needed to meet demand.

For AdviceUK the implications are clear: free and independent advice in the UK should not be seen as an optional extra. It is part of the country's social infrastructure – an essential local service that helps people navigate their rights and entitlements, resolve problems, and get support before those problems become more serious.

AdviceUK is calling on the Government to:

1. **Recognise free and independent advice as essential social infrastructure and an essential local service.** Many of the government priorities – including integrated care, supporting young people into work and welfare reform – rely on advice services playing a key role. Advice should therefore be treated as a necessary part of local public-service provision, alongside health, housing, employment, social care and other community services.

2. **Provide sustained, multi-year investment in free and independent advice services.** Advice services need the security of sustainable, multi-year funding to maintain capacity and help the Government to deliver its objectives. Investment should support early intervention and whole-person advice, rather than only crisis response, enabling services to provide timely help and intervene early to address problems before they escalate.

3. **Fund a resilient, flexible and innovative advice sector:** Advice services need the flexibility to reach people in the way, and at the point that works for them. Technology, phone service and accurate AI information can widen access – and there is some support among UK adults for access to trusted advice through these channels at early stages of problems, but the public's preference moves decisively towards face-to-face help as problems become more serious. Investment should therefore support a mixed model of delivery, rather than an inflexible single provision (e.g. digital and/or phone-only) service. It should also facilitate and build on the innovation already taking place across the free, independent advice sector: outreach in schools, hospitals and other community settings; co-located services; and partnerships with local public services. These approaches can help people get trusted advice earlier - before problems become more complex, stressful and costly to resolve.

AdviceUK will publish further findings from this national and representative poll in subsequent briefings, including during our annual national campaign, Advice Week, which begins on 19 October 2026.

Further notes about methodology

This research was commissioned and funded by AdviceUK and conducted by Focaldata. AdviceUK and Focaldata researchers collaboratively designed the questionnaire. Fieldwork took place online between 17 and 23 July 2026, recruiting respondents through Focaldata's verified panel partners. The core sample comprised n=2,012 [UK] adults aged 18+, weighted to be nationally representative by age, gender, region and ethnicity [against ONS population estimates]. Boosts of n=502 and n=500 were added to provide robust base sizes for Scotland residents and for respondents from ethnic minority backgrounds in the UK (Mixed or Multiple ethnic groups; Asian or Asian British; Black, Black British, Caribbean or African; and Other ethnic groups) respectively. A more detailed ethnicity question was also asked to allow more granular breakdowns. In total, n=[3,014] interviews were completed. Focaldata monitored data quality throughout fieldwork. Respondents who failed quality checks, including speeding, illogical or inconsistent answer patterns, and failed attention checks and were excluded from the final dataset.
Full data is available on the Focaldata website.

Footnotes

[1] Focaldata is a London-based research and polling company using AI-driven technology to conduct public opinion and market research. Focaldata was commissioned by AdviceUK to conduct this survey in July 2026.

[2] "Black and minority ethnic respondents" refers to all respondents who identified with the following categories used in this polling survey: any Mixed/Multiple ethnic background; Indian; Pakistani; Bangladeshi; Chinese; any other Asian background; African; Caribbean; any other Black/African/Caribbean background; Arab; or any other ethnic group.

[3] “Asian or Asian British” refers to all respondents who identified with the following categories used in this polling survey: Indian; Pakistani; Bangladeshi; Chinese; any other Asian background.

[4] Income groups: Below median = < £40,000; Above median = ≥ £40,000.

[5] Statistical significance testing was not undertaken, so observed differences between groups should be interpreted with caution.

[6] AdviceUK Member Survey 2026, "The State of the Advice Sector 2026". AdviceUK's second annual survey of its members, administered between 16 February and 20 April 2026. It received responses from 188 member organisations (28% of AdviceUK members) across England (65%), Scotland (22%), organisations with national coverage (10%) and Wales (4%).

advice UK

Contact us

83 Victoria Street, London, SW1H 0HW

influencing@adviceuk.org.uk

www.adviceuk.org.uk