

# **Trusted Advice When It Matters**

**What the public need from advice, the  
difference it makes and why the people  
behind it matter**

*A National Poll Commissioned by AdviceUK, September 2026*



**68%**

**said it reduced their stress,  
improved their mental  
wellbeing or grew their  
confidence**



**74%**

**of people who received free,  
independent advice said it  
solved their problem,  
improved their situation or  
stopped it getting worse**

## Executive Summary

AdviceUK's 2026 national survey of UK adults shows the difference free and independent advice makes to people's situations and wellbeing, and that the public sees trained advisers as central to that. It also shows how much people rely on this support and where access can be improved: among those who sought free, independent advice, almost a third (31%) were unable to get help, were still waiting, or had waited more than a month for at least one issue. With high demand and services working hard to meet it, protecting and investing in the advice workforce is key to

making sure people can get help when they need it.

Our national poll shows that people turn to free advice for a mix of practical and personal reasons. Among those who had sought free, independent advice, the most common reason was simply that the advice was free (35%). Others came because they could not solve the problem themselves (32%), wanted to deal with it early before it got worse (30%), or wanted to understand their rights and options (29%). Nearly three in ten (29%) sought advice

because of the impact the problem was having on their mental health.

People who received advice reported tangible changes to their circumstances. Among those who received free, independent advice, 74% said it solved their problem, improved their situation or stopped it getting worse, and 68% said it reduced their stress, improved their mental wellbeing or grew their confidence. Reduced stress was the single most common outcome (46%), followed by an improved situation (42%), a better understanding of

rights (39%), and having the problem solved (39%).

Yet access is not straightforward. Almost a third (31%) of those who sought advice were unable to get help, were still waiting, or had waited over a month for at least one issue. This reflects what AdviceUK members reported this year: in AdviceUK's 2026 member survey, half (51%) of responding member organisations had turned clients away in the past year because they lacked capacity.

Our national poll also shows that AI is already part of how the UK public looks for help. More than a third (35%) of UK adults have used an AI tool such as ChatGPT, Copilot or Gemini for advice or information on a problem such as money, benefits, housing or a legal issue, and a further 35% have not but are open to doing so. But the public draws a clear line around it. Eight in ten (81%) agree AI cannot replace a human adviser when people have complex or sensitive problems, and 74% would worry about receiving incorrect or misleading advice from an AI tool. Asked to imagine advice from an AI

tool contradicting advice from a free, independent advice service, 47% would follow the advice service and only 12% the AI tool.

Skilled advisers help people untangle overlapping problems, explain their options, and connect people to the appropriate support. AdviceUK's national poll suggests that the public are aware of this: 81% of UK adults say AI cannot replace a human adviser for complex or sensitive problems, and 71% of UK adults would trust a free, independent adviser over an AI tool.

That is not to say that AI does not have a role to play in the advice sector. Used responsibly within advice services, AI can reduce routine administration, giving advisers more time with clients and helping services reach more people. But smaller organisations often lack the funding for the tools, training and safeguards needed to use it effectively. Investment in AI must therefore go hand in hand with sustainable funding for advice services.



Yet the workforce is under significant pressure: 71% of AdviceUK member organisations responding to our 2026 survey said advice staff work unpaid hours to maintain service quality or meet demand, and more than half (55%) were worried about funding availability over the next 12 months.<sup>1</sup> That is why AdviceUK is calling for a National Advice Workforce Strategy, backed by long-term funding, to recruit, train and keep the advisers people rely on.

1. 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%).

# Key Findings

- 1 People seek free, independent advice for practical and personal reasons, and cost matters.** Among UK adults who sought free, independent advice, the most common reason was that the advice was free (35%). Next came not being able to solve the problem themselves (32%) and wanting to deal with it early, before it got worse (30%). Nearly three in ten (29%) sought advice because of the impact the problem was having on their mental health.
- 2 Not knowing where to go is a common reason people do not seek advice, but many are also held back by embarrassment and worries about eligibility.** Among people who did not seek advice for at least one issue they faced, 35% thought they could sort the problem out themselves, a quarter (25%) did not know where to go, 21% were too embarrassed and 12% thought they would not meet the criteria.
- 3 When people receive advice, it makes a tangible difference to their situation and their wellbeing.** Among UK adults who received free, independent advice for at least one issue, reduced stress was the most commonly cited benefit (46%). Followed by an improved situation (42%), a better understanding of their rights (39%) and having the problem solved (39%).
- 4 Getting help is not guaranteed.** Among the respondents who sought free, independent advice, 31% were unable to get help, were still waiting, or had waited more than a month for at least one issue. Of the six most common issues, this was highest for housing (32%) and council tax (26%). Almost two-thirds (64%) of those who sought advice met at least one barrier, most commonly waiting lists that were too long (23%), services that were online only (20%) and being unable to get through by phone (19%).
- 5 AI is already part of how many people look for help, especially those under 35 years and higher earners.** More than a third of UK adults (35%) have used an AI tool for advice or information about a problem such as money, benefits, housing or a legal issue. Use peaks among 25 to 34-year-olds (57%), with 18 to 24-year-olds slightly lower (52%), and falls to 11% of those aged 65 and over. Use was higher among above-median earners (41%) than below-median earners (30%).<sup>2</sup>
- 6 People are open to AI but not uncritical users.** Half of UK adults (50%) would feel confident using AI to understand a problem before speaking to an adviser, and 55% think AI tools can give useful advice on money, benefits or legal problems. Yet 74% would worry about getting incorrect or misleading advice from an AI tool. Asked to imagine AI advice contradicting advice from a free, independent advice service, 47% would follow the advice service and 12% the AI tool.

2. Income groups: Below median = < £40,000; Above median = ≥ £40,000.

**7 People see advisers as essential for complex and sensitive problems.** Eight in ten UK adults (81%) agree AI cannot replace a human adviser when people have complex or sensitive problems, and 77% agree AI can help advice services support more people but should not be the only source of advice. People who had sought advice most often described their adviser as respectful, professional and knowledgeable (50% each; respondents could choose several qualities).

**8 From our member survey: high demand is coming face to face with a stretched and underfunded advice workforce.** In AdviceUK's 2026 member survey (188 organisations responding), 89% of respondents said demand had increased since 2024 and 95% said casework had become more complex. Half (51%) had turned clients away in the past year because they lacked capacity, and 48% had reduced services.

## Introduction

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.<sup>3</sup> 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.<sup>4</sup> Figures throughout are weighted unless otherwise stated and base sample sizes are shown as (N) alongside percentages where helpful or appropriate.

This is the second briefing published by AdviceUK that 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 conditions on the frontline of free and independent advice.

---

<sup>3</sup> 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.

<sup>4</sup> "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.

# 1. Advice empowers: why people seek help and what stops them

Our [first briefing](#) found that almost two in three people (63%) in the UK reported dealing with at least one of ten problems listed in the survey in the previous 12 months – 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 (see Figure 1).

## Problems are not evenly distributed between groups

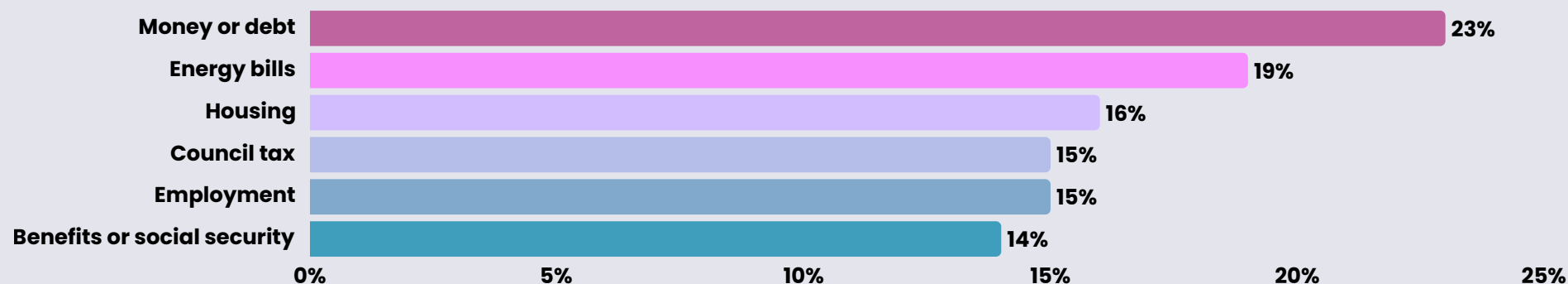
These problems are not evenly distributed throughout the population. Some groups experienced or faced specific issues more than others, and younger adults and Black and minority ethnic groups were more likely to face multiple problems (two or more at the same time).<sup>5</sup>

A third (33%) of 18 to 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.

Housing-related issues (such as renting, mortgages, repairs, moving home, or dealings with a landlord or council) were also more common for those under age 35. Around a quarter of both 18 to 24 and 25 to 34-year-olds had faced housing-related problems in the past 12 months, compared with 11% among those aged 55 to 64.

**Figure 1: Issues dealt with in the last 12 months (six most common) (N=3,014)**



5. "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.

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

There were also differences in the types of problems faced by people in the last 12 months across ethnic groups. Almost a third (31%) of Black respondents (which includes Black British, Caribbean or African 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 (which includes Indian, Pakistani, Bangladeshi, Chinese and any other Asian background) 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.

### Why people seek advice

Among UK adults who had sought free, independent advice for at least one issue, respondents were asked to select possible reasons for seeking advice (see Figure 2). Survey respondents could select more than one reason.

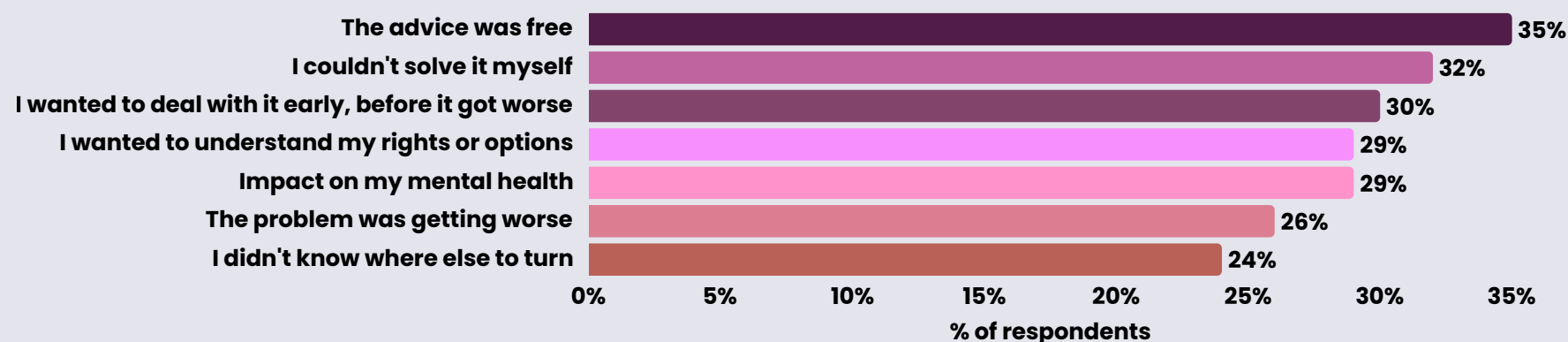
Over a third (35%) of those who sought advice cited cost as a reason for seeking free, independent advice. This was higher among

Asian (40%) and Black (39%) respondents, which may partly reflect the higher rates of employment-related and multiple problems these groups reported. Among those aged 65 and over, understanding their rights or options was a commonly cited reason (40%).

### What stops people seeking advice

Of those who did not seek advice for at least one of the problems they experienced in the last 12 months (N=1,650), the most common reasons focused on wanting to address the problems on their own: 35% thought they could sort the problem out themselves, and 24% said they did not need advice and could handle it on their own (see Figure 3).

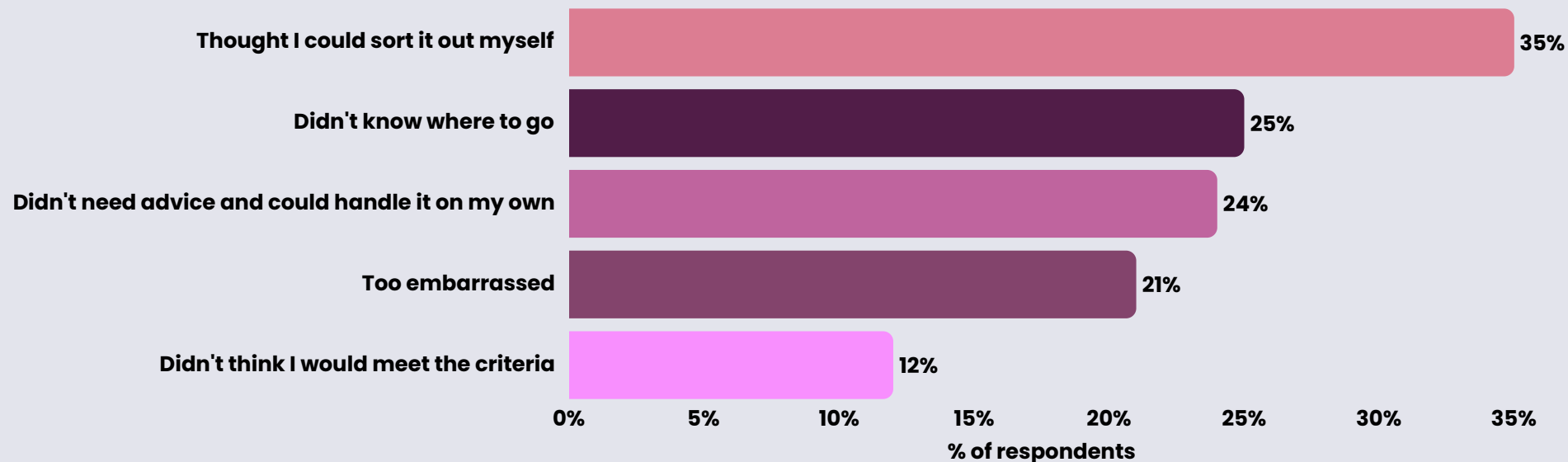
**Figure 2: Reasons that UK adults sought free, independent advice for at least one of the problems they were experiencing (N=762)**



Others were held back by lack of awareness or uncertainty about services: A quarter (25%) did not know where to go and 12% thought they would not meet the eligibility criteria. One in five (21%) of those who did not seek advice for at least one problem they faced were too embarrassed to seek help.

Our [first polling briefing](#) found that only 23% of UK adults know that independent advice services exist, are free and how to access them. Embarrassment also matters: among people who did get advice, being treated with respect was one of the qualities they mentioned most (see Section 5).

**Figure 3: Reasons UK adults did not seek advice for at least one issue they faced (N=1,650)**



## 2. The difference that timely advice makes

Our [first briefing](#) found that 89% of UK adults agree getting advice early stops problems from getting worse, and 85% think free, independent advice should be an essential local service alongside the NHS, councils and courts.

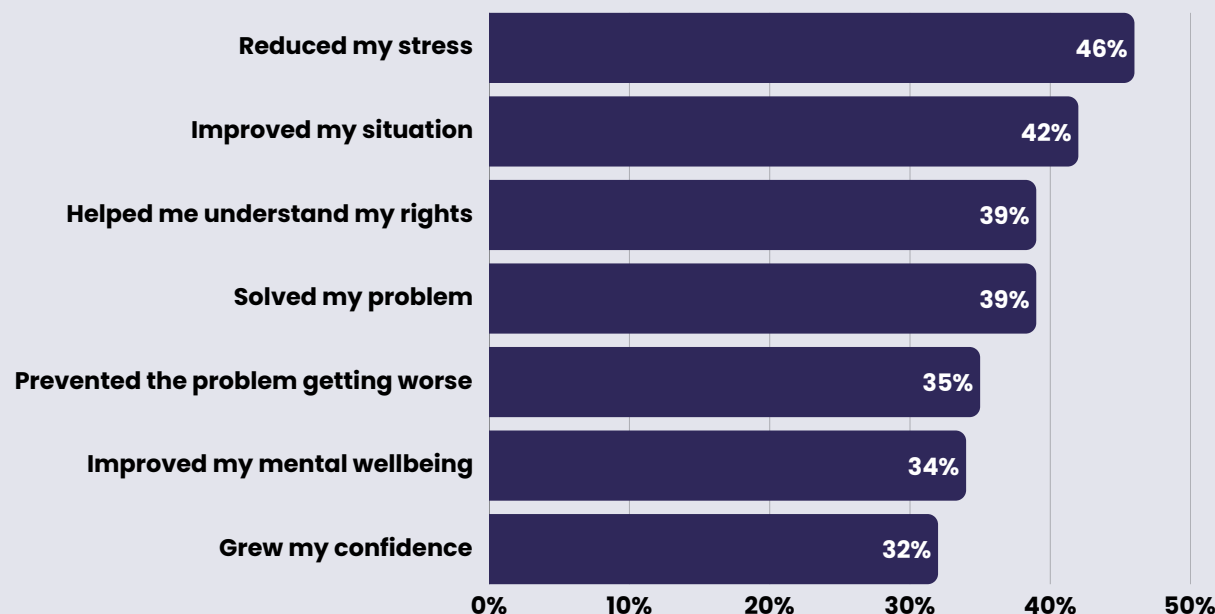
This briefing looks at what advice changed for the people who received it. Respondents who received free, independent advice were asked to select the outcomes they experienced as a result and could select more than one (see Figure 4).

The impact is clear when looking at one of the common problems experienced by people. Money or debt was the most common issue people faced (23%). Among those who received advice on it (N=203), half (51%) said it reduced their stress. More than a third said it prevented the problem getting worse (37%), improved their mental wellbeing (37%) or improved their situation (35%), and 30% said it solved their problem. Only 8% said the advice made no difference (see Figure 6 of [our first briefing](#)).

***“If it wasn’t for advice services people would be very stuck. It is all so complicated and it’s no wonder people get stuck and things go wrong. Advice services offer support and reassurance to clients.”***

**Wimbledon Foodbank (AdviceUK 2026 member survey)**

**Figure 4: Positive outcomes reported by UK adults who received free, independent advice (N=723)**



### 3. The country is facing many problems and it's coming head-to-head with a stretched advice workforce

Almost two in three adults in the UK (63%) had dealt with at least one of ten listed problems in the previous 12 months, such as money or debt, energy bills, housing, council tax, employment or benefits.

Almost half of UK adults (47%) had faced a problem with money or debt, energy bills, housing or benefits in the last 12 months. These problems were most common among 25 to 34-year-olds (64%), and affected more than half of 18 to 24-year-olds (55%), 35 to 44-year-olds (57%) and 45 to 54-year-olds (55%).

Problems with employment or benefits fall hardest on the youngest adults. Four in ten 18 to 24-year-olds (41%) had faced one in the last 12 months, compared with 34% of 25 to 34-year-olds, and 26% of 35 to 44-year-olds.

Problems with money or debt, energy bills or housing were most common among Black adults. More than half (56%) had faced at least one of these in the last 12 months, compared with 39% of White adults and 41% of UK adults overall.

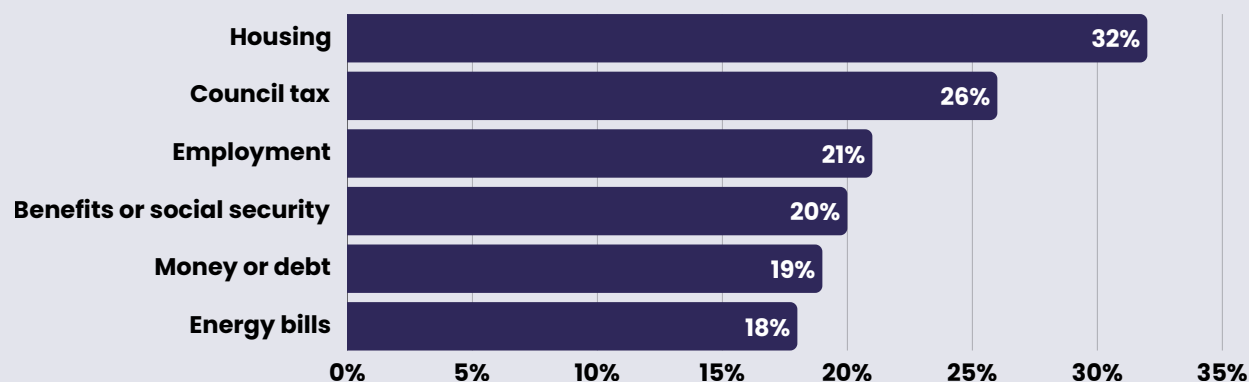
The demand for advice in the UK is potentially very high (with some groups experiencing a greater burden of problems than others – such as younger adults and Black and minority ethnic groups). But with high demand and a stretched workforce<sup>6</sup>, not everyone who is seeking advice is able to reach it.

#### Getting help is proving hard for some

Among UK adults who had sought free, independent advice (N=762), 11% were unable to get help or were still waiting for at least one issue. A further 20% of those who sought help eventually received help, but only after waiting more than a month.

Among the six common issues, delays were highest for housing (32%), and council tax (26%) (see Figure 5).

**Figure 5: Issues for which UK adults were unable to get advice, were still waiting for help, or waited over a month to receive it (six most common issues) (Overall N=762)**



<sup>6</sup> 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%).

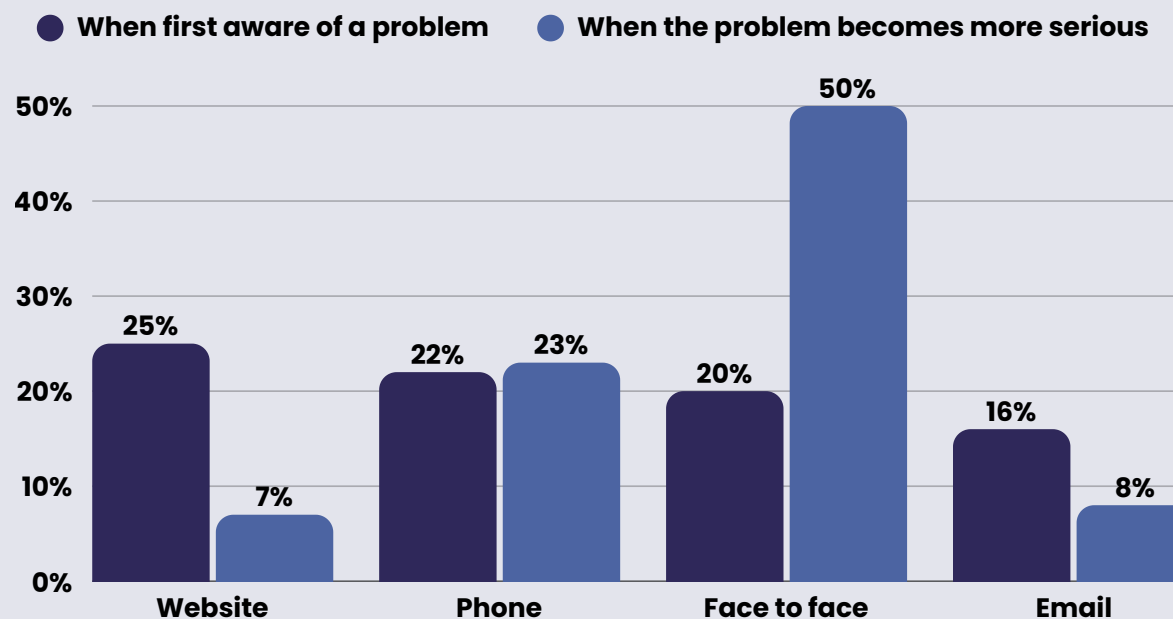
## How people want to access advice and what are the limitations

UK adults who had sought free, independent advice were asked what difficulties they faced when trying to get advice. Almost a quarter (23%) said waiting lists were too long, 20% found the service was online only and 19% could not get through by phone.

These barriers fall hardest where people most want help. When people first become aware of a problem, their preferences for receiving advice are spread across channels: a website (25%), phone (22%), face to face (20%) and email (16%). Yet when a problem becomes serious and starts to affect their life, three-quarters of UK adults (74%) want to speak to someone in real time, either face to face (50%) or by phone (23%) (see Figure 6). Only 7% would choose a website at that stage, and 4% an online chatbot (see Section 4 of our first [briefing](#)). The preference for face-to-face help is strongest among older adults, rising to 65% of those aged 65 and over. This makes face-

to-face and phone advice important, particularly for people with more serious problems.

**Figure 6: Preferred way of getting independent advice (N=3,014)**



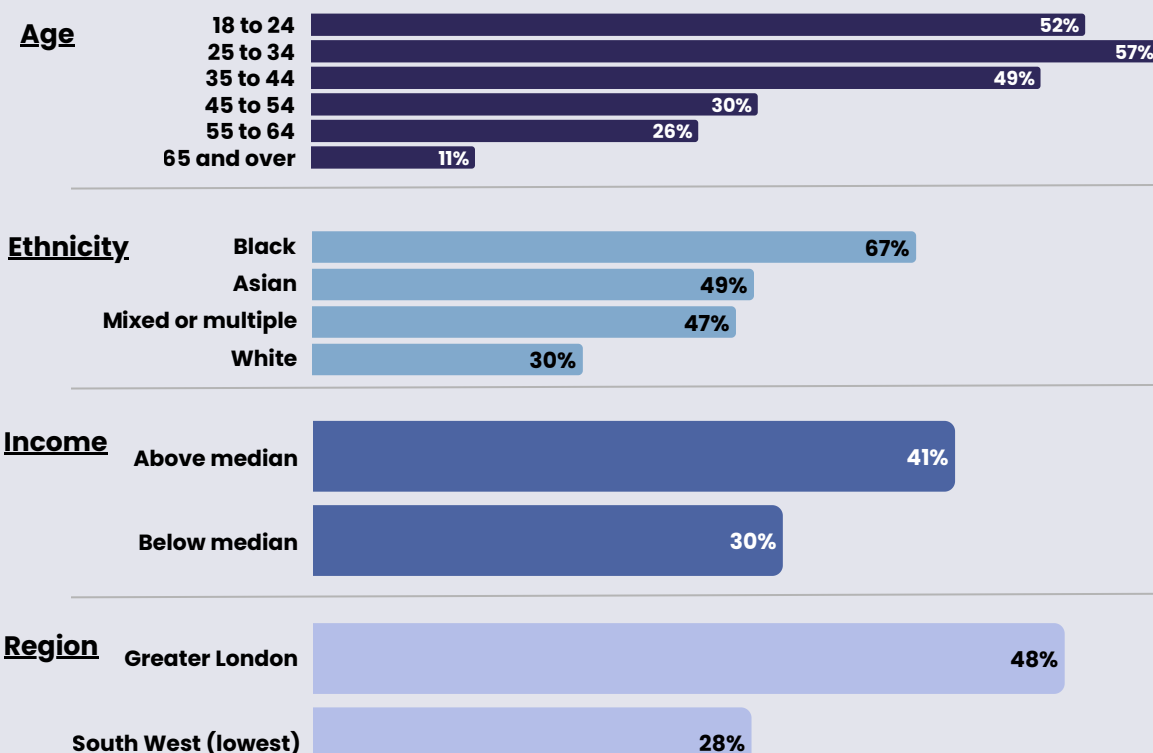
## 4. Advice and AI: a tool to support advisers to better support clients

As AI tools such as ChatGPT, Copilot and Gemini, become part of everyday life, we wanted to understand how and when (if at all) the public use them to seek advice on problems such as money, benefits, housing or legal issues, and what concerns they have about doing so. The picture from our national survey is nuanced: most of the UK public have either used AI for this or are open to doing so, but they are not uncritical of it.

More than a third of UK adults (35%) have used an AI tool, such as ChatGPT, Copilot, Gemini, to get advice or information about a personal issue such as money, benefits, housing or a legal problem, including 20% who have done so more than once. A further 35% have not, but are open to it. Taken together, 70% of the public have either used AI for this or would consider it. Only 30% say they would not use it at all.

The public also know they are meeting AI answers without actively choosing to do so: more than three-quarters (78%) of UK adults are aware that some of the top results on

**Figure 7: UK adults who have used an AI tool for advice or information about a problem such as money, benefits, housing or a legal issue, by group (N=3,014)**



search engines now use AI to generate information and advice.

Use of AI for advice varies across groups (see Figure 7). It is highest among 25 to 34-year-olds (57%), and surprisingly slightly lower for 18 to 24-year-olds (52%). Differences between ethnic groups are more marked. Two-thirds of Black adults (67%) have used AI for advice, compared with 30% of White adults. Use of AI is slightly higher in Greater London (48%) compared to other regions.

Need for advice may explain some of these differences, but not all. The poll revealed that groups most likely to use AI were also those who faced at least one problem in the last 12 months: 85% of Black adults (compared with 60% of White adults) and 83% of 25 to 34-year-olds dealt with at least one of the issues listed in the national survey in the last 12 months.

However, people on above-median incomes were more likely to have used AI (41%) than those on below-median incomes (30%), even though both groups were equally likely to face a problem (65% and 63%).

### **Trust and accuracy in advice remain important factors for the public**

Public perceptions and use of AI for advice are both open and nuanced. Just over half (55%) think AI tools can give useful advice on issues like money, benefits or legal problems, and half (50%) would feel confident using AI to help them understand a problem before speaking to an adviser.

Among people who had used AI for advice or information on problems such as money, benefits, housing or legal issues (N=1,107), only one in six (16%) found it completely accurate and 57% mostly accurate. A quarter (25%) said it was only a little accurate or not accurate at all. For people navigating a benefits, housing, or debt-related issue, even partially inaccurate information can have serious consequences.

### **The public are open to using AI but there are caveats**

Respondents were asked how far they agreed or disagreed with a set of statements about AI and advice (see Figure 8). Eight in ten UK

adults (81%) agree that AI cannot replace a human adviser when people have complex or sensitive problems. Three-quarters (74%) would worry about receiving incorrect or misleading advice from an AI tool, and 71% would trust advice from a free, independent adviser more than advice from AI. Yet 77% agree that AI can help advice services support more people, as long as it is not the only source of advice.

A majority of people in every age group agree that AI cannot replace a human adviser for complex or sensitive problems (see Figure 9). Agreement rises from 65% of 18 to 24-year-olds to 90% of those aged 65 and over, and is slightly higher among women (83%) than men (78%).

People on below-median incomes are less confident about using AI for advice: 44% would feel confident using AI to understand a problem first, compared with 58% of those on above-median incomes. Yet both groups are equally likely to trust face to face advice (or a human adviser) over AI (72% in both cases).

**Figure 8: "To what extent do you agree or disagree with each of the following statements?" (N=3,014)**

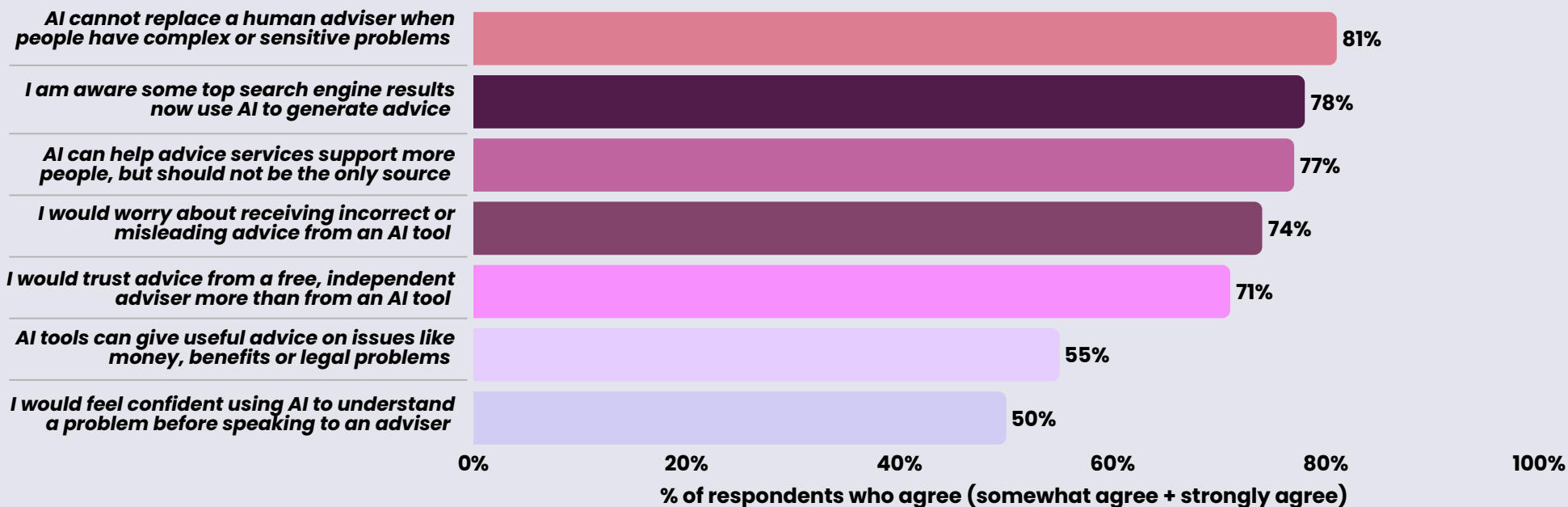
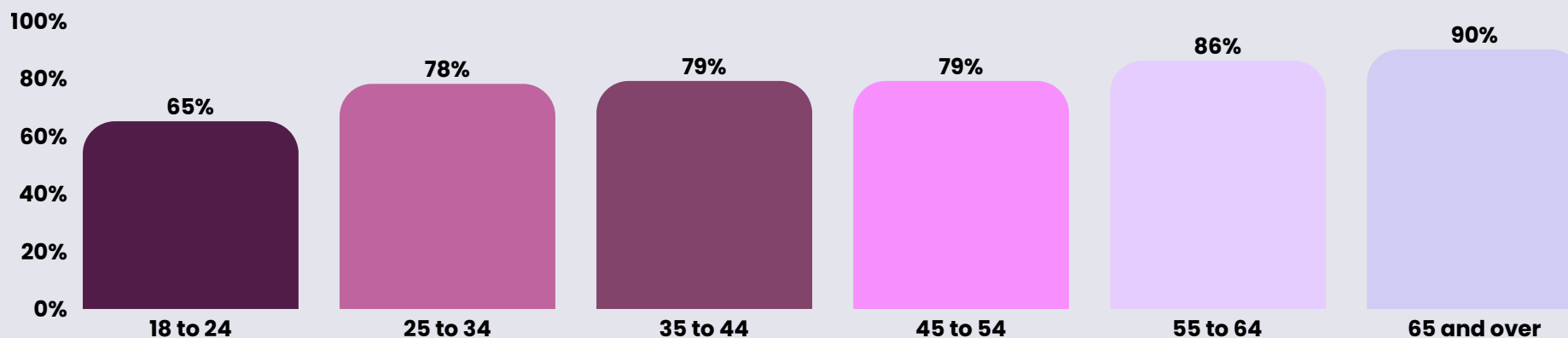


**Figure 9: Agreement that AI cannot replace a human adviser when people have complex or sensitive problems, by age (N=3,014)**



## How would the UK public react if advice from an AI tool conflicted with advice from an adviser?

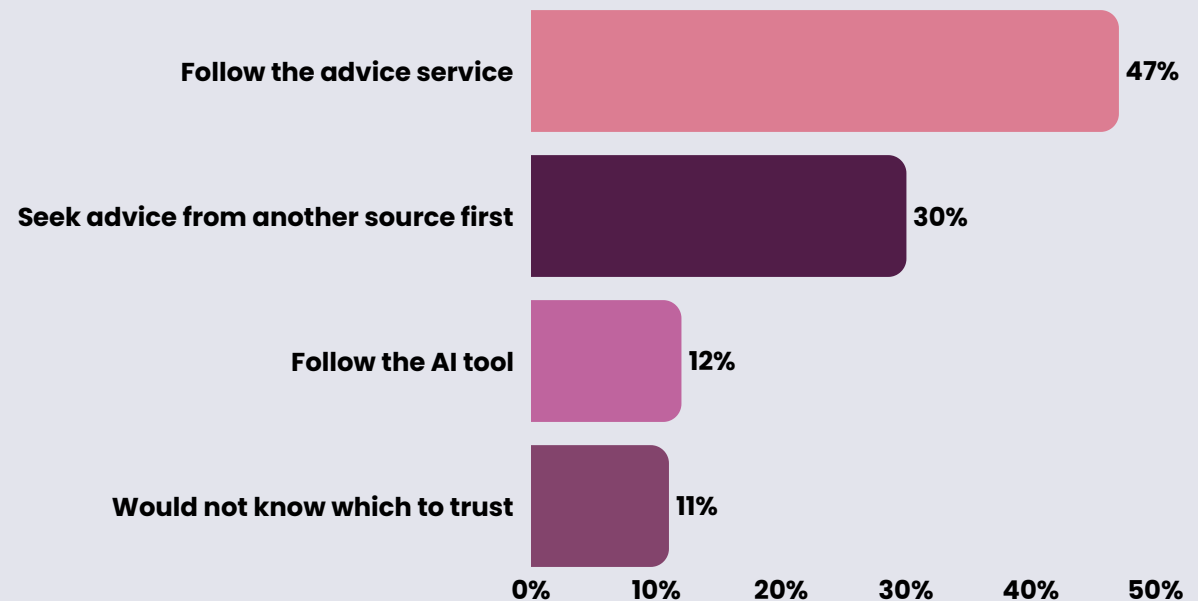
Our national poll asked people to imagine a hypothetical scenario: "Imagine you searched online and saw advice from an AI tool (e.g., ChatGPT, Claude, CoPilot) that contradicted advice you had received from a free, independent advice service such as Citizens Advice or a local advice centre. Which would you be more likely to follow?"

Nearly half (47%) of UK adults said they would follow the advice service and only 12% the AI tool. A further 30% would seek advice from another source before deciding, and 11% would not know which to trust (see Figure 10). Younger adults were more likely to side with AI: 22% of 18 to 24-year-olds would follow the AI tool, but across every other age group, people were more likely to follow the advice service than the AI tool.

*"Skilled caseworkers are not easily replaceable. Good advice requires technical knowledge, experience, judgement, persistence and the ability to understand the wider circumstances behind what can initially look like a straightforward problem."*

### AdviceUK member organisation (AdviceUK 2026 member survey)

**Figure 10: Which advice UK adults would follow if AI contradicted the advice service (N=3,014)**



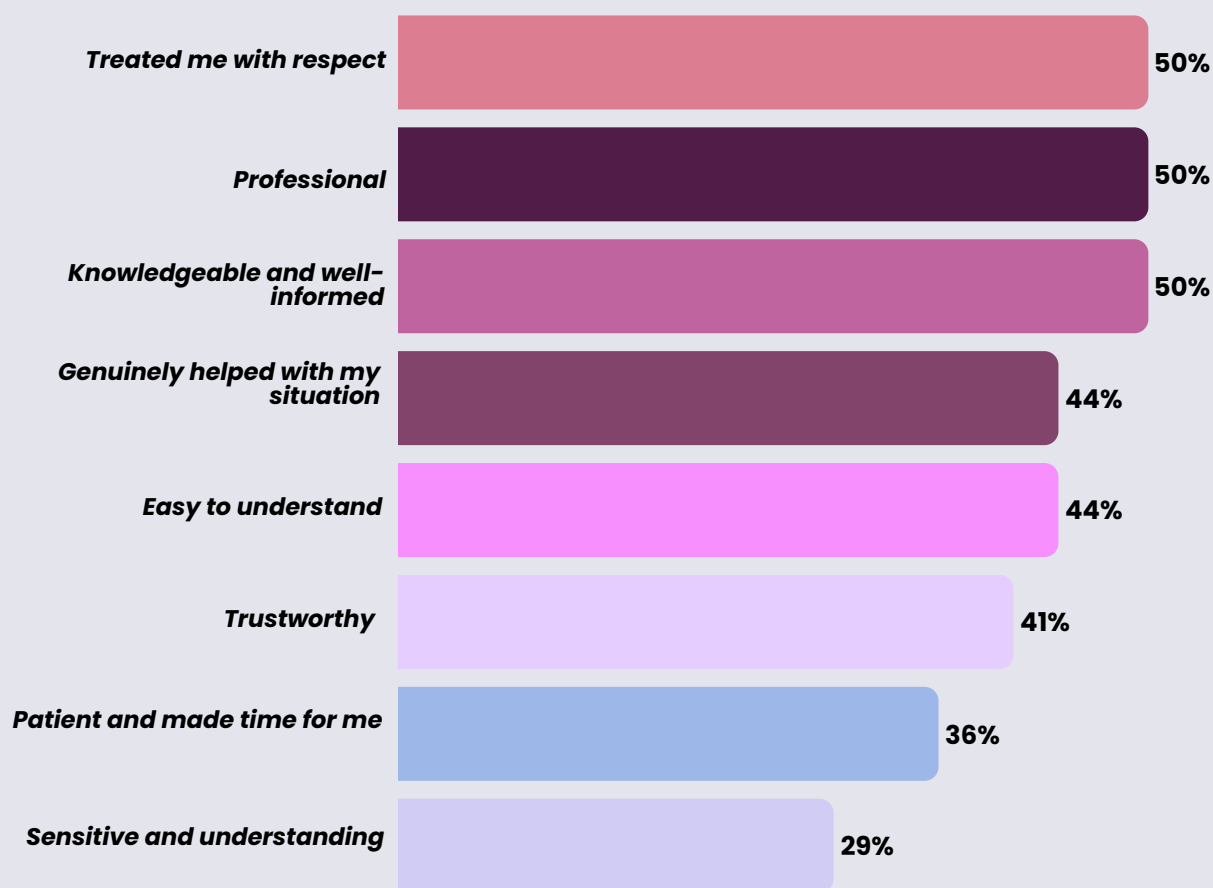
## 5. What the public value in an adviser

UK adults were asked how far they agreed or disagreed with a set of statements about AI and advice (see Figure 9). Eight in ten (81%) agree AI cannot replace a human adviser when people have complex or sensitive problems, and 71% would trust advice from a free, independent adviser more than advice from an AI tool. What people say about the advisers they saw shows why.

People who had sought free, independent advice were asked which qualities applied to the person who advised them, and could choose as many as applied (see Figure 11). Three stood out equally, each chosen by 50%: they treated me with respect, they were professional and they were knowledgeable and well-informed.

These answers show that advice is about dignity as much as information. One in five people who did not seek advice said they were too embarrassed to (Section 1). The people who did get advice most often remembered being treated with respect, given accurate information and helped by someone they could trust.

**Figure 11: Qualities UK adults saw in the person who gave them free, independent advice (N=762)**



## 6. A separate annual membership survey shows an over-stretched advice workforce



AdviceUK's 2026 annual membership survey, completed by 188 member organisations, offers a view from the frontline. While not representative of the whole advice sector, it points to pressures members are facing in delivering their advice services.

Organisations responding to the annual AdviceUK membership survey reveal a significant increase in demand for advice and more complex cases. 89% of member survey respondents (out of a total of 188 responding this year) said demand had increased since 2024, and 95% said casework had become more complex. Half of the organisations responding (51%) had turned clients away in the past year because they lacked capacity.

Rising demand was the most common reason given (76%), ahead of reduced funding (46%) and staff absence or turnover (31%).

***"We are being squeezed to breaking point. I am juggling over 150 cases and keep taking on more. If I don't do the work, there is nowhere else for these people to go."***

***AdviceUK member organisation  
(AdviceUK 2026 member survey)***

Funding shapes how far services can respond. More than half (55%) were worried about the availability of funding over the next 12 months. Some members described funding that is short-term or tied to specific projects:

***"Long term funding would allow advice services to develop, grow and become sustainable – short term funding increases uncertainty and pressure."***

***AdviceUK member organisation  
(AdviceUK 2026 member survey)***

The strain of resource shortage often falls on advice staff and volunteers. While most members rated the wellbeing and morale of their advice staff and volunteers as good or very good (78%), the conditions around them are hard:

- Unpaid time: 71% said advice staff work unpaid hours to maintain service quality or meet demand. One in ten (11%) said this was half a day or more a week.
- Abuse: Just over half (52%) said at least one of their advice staff or volunteers had experienced abusive or violent behaviour while delivering their service in the past year.
- Staffing: A third (33%) were concerned about having enough skilled staff to meet demand. Among those giving reasons for a lack of capacity, 31% cited staff absence or turnover, 16% skills gaps and 13% vacancies they could not fill.

Despite this, members continue to invest in their workforce wherever they can. Of the 188 member survey respondents in 2026, 81% reported local or in-house training in the past year, 50% peer support initiatives and 47% accredited training. But this rests on short-term, inadequate funding that makes planning difficult.

Rising demand, insecure funding and unpaid hours point to the same need: a long-term plan for the advice workforce.

## 7. Conclusion: trusted advice depends on people

This national poll shows that free and independent advice makes a real difference to people's lives. Among UK adults who received advice, three-quarters said it solved their problem, improved their situation or stopped it getting worse, and more than two-thirds said it reduced their stress, improved their mental wellbeing or grew their confidence. People seek advice for practical and personal reasons: because it is free, because they cannot solve a problem alone, and because they want to deal with it before it gets worse.

Yet the same national poll reveals that access to this advice is not guaranteed. The need for advice is widespread across money, debt, energy bills, housing, employment and benefits, and is higher among younger adults and Black adults. Almost a third of those who sought advice were unable to get help, were still waiting, or waited more than a month, and almost two-thirds met at least one barrier along the way.

The poll also shows that AI is becoming part of how people look for help, but not a complete

solution to the help they are seeking. More than a third of UK adults have used an AI tool for advice on a personal issue or problems (such as money, debt, housing or legal problems), and most are open to using AI in the initial stages. But eight in ten agree that AI cannot replace a human adviser when people have complex or sensitive problems, and when AI advice conflicts with advice from a free, independent service, far more would follow the advice service. People value personal qualities in an adviser, including respect, professionalism and knowledge.

At the same time, AdviceUK members responding to our annual survey this year report rising demand, more complex casework, funding uncertainty and staff working unpaid hours to keep up. Half had turned clients away because they lacked capacity. These findings come from two separate surveys, one with the public and one with AdviceUK member organisations, but they point in the same direction: the public trusts advisers to help with their most serious problems, yet the workforce that provides this help is under growing pressure.

The implications are clear. Integrating AI responsibly into advice services can free up adviser time and help more people get support, particularly those with complex or overlapping problems. But services need additional funding for technology, training and safeguards to make this possible. Investment in AI needs to sit alongside long-term funding for advice services and a national plan to recruit, train and retain skilled advisers.

When people are looking for advice on important issues, they don't just want answers; they want advice they can rely on.

# AdviceUK is calling for:

The evidence from the national poll and from our member survey tells a consistent story. Free, independent advice is valued, trusted and makes a difference – but advice services are struggling to meet high demand.

The findings from the national survey also show that the UK public overwhelmingly agree that advice should be an essential local service alongside the NHS, councils and courts. Meeting that expectation will require sufficient and secure funding, alongside sustained investment in services, the advice workforce and the technology to support it. 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 secure, flexible core funding to maintain capacity, retain experienced staff and provide early, whole-person support rather than responding only when people reach crisis. Government should develop and fund a National Advice Workforce Strategy with the sector, covering

recruitment, training, supervision, progression and retention. This will only succeed if it is backed by long-term, sustainable funding for the organisations delivering advice.

**3 Invest in responsible AI and technology to help advice services support more people, without replacing skilled advisers.** AI and digital tools could reduce routine administration, improve access to information and free up advisers to spend more time helping people with complex or sensitive problems. But smaller advice organisations often lack the funding to invest in technology, training and safeguards. Government should provide targeted investment and practical support to help services adopt AI responsibly, while ensuring that information is accurate, people's data is protected and advisers

remain central to the service. Investment must also protect access to face-to-face, telephone and other forms of advice, recognising that people's needs and preferences change as problems become more serious.

**4 Develop and fund a National Advice Workforce Strategy.** Government should work with AdviceUK and the wider advice sector to recruit, train and retain skilled advisers, address workforce shortages and support organisations to plan for the future. This should include helping advisers develop the skills to use new technologies effectively. A workforce strategy must be backed by sustainable funding so that advice services can meet growing demand without relying on unpaid hours or overstretched staff.

## 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, using 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 checks for speeding, illogical or inconsistent answer patterns and attention, were excluded from the final dataset. [Full data is available on the Focaldata website.](#)

The [AdviceUK 2026 Annual Membership Survey](#) was administered between 16 February and 20 April 2026. It received responses from 188 member organisations (approximately 28% of AdviceUK members) across England (65%), Scotland (22%), organisations with national coverage (10%) and Wales (4%). It is not nationally representative of the whole advice sector but provides an important snapshot of member experiences. Where the base for a specific question differs from 188, the number answering is shown in the text. Full data from the national poll is [available on Focaldata's website](#). The first briefing, The public mandate for free advice services, is [available at www.adviceuk.org.uk](http://www.adviceuk.org.uk).



## Contact us



83 Victoria Street, London, SW1H 0HW



[influencing@adviceuk.org.uk](mailto:influencing@adviceuk.org.uk)



[www.adviceuk.org.uk](http://www.adviceuk.org.uk)

