

BUILDING A NATIONAL ADVICE WORKFORCE STRATEGY

**A snapshot of our
members' experience of
delivering advice**



ADVICE SAVES

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FOREWORD

People come to advice services when they are struggling with a problem. They might be worried about debt or household costs. They may be facing eviction or struggling to challenge a benefit decision. They may be facing legal problems that they have no idea how to tackle. By the time they reach an adviser, they are often overwhelmed, exhausted, and have nowhere else to turn.

What they find is transformative; a skilled adviser who listens, who understands the whole picture rather than just the presenting problem, and who helps them find a way through.

In July 2026, AdviceUK commissioned a national survey of 3,014 people in the UK on their perceptions of free and independent advice services.¹ The poll found that, among those who had received free and independent advice, 74% said it had solved their problem, improved their situation or stopped it getting worse.² A further 68% reported that advice had reduced their stress, improved their wellbeing or increased their confidence.³

This is what good advice does. This is why free and independent advice services should be treated as an essential local service.

But, right now, too many people are not benefitting from advice. Not because it isn't valued, indeed our national poll found 85% of the public think free, independent advice should be an essential local service, alongside the NHS and the courts.⁴ It is because the advice sector is under huge strain. Demand is up, funding is wholly inadequate and insecure, experienced advisers are leaving for better-paid work elsewhere, and there is no clear route for people interested in an advice career to enter the profession.

This report makes the case for a National Advice Workforce Strategy. We are not starting from scratch; significant work has been done across the sector, and we want to build on it. But, what we need now is government leadership, co-designed with the advice sector, to create the conditions for a sustainable advice workforce that can meet the needs of the people who rely on it.

But a National Advice Workforce Strategy will only succeed if it is backed by long-term, secure and sustainable funding for advice services.

For too long, the sector has had to manage with inadequate and uncertain funding, making it difficult to retain experienced advisers, recruit new staff or plan for the future.

A workforce strategy must address these longstanding funding problems and not deal with them separately on an ad hoc basis.

The Government's own ambitions, on prevention, neighbourhood health, youth employment and welfare reform, depend on advice services being there to make them work.

A National Advice Workforce Strategy will only succeed if it is backed by long-term, secure and sustainable funding for advice services.



Liz Bayram, Chief Executive, AdviceUK

1. Investing in advice is investing in prevention

Advisers deal with people at some of the most difficult moments of their lives. A single case might involve a benefit decision, rent arrears and a health problem that is making all of it worse. The adviser's job is to untangle these connected threads, help someone understand their rights, navigate the systems that often feel impossible to deal with alone and put them back on a path to stability.

The evidence says it works.

Research by the Access to Justice Foundation estimated that every £1 spent on free specialist legal advice generates £2.71 in savings to government by preventing problems escalating and requiring more costly state interventions.⁵

A further study found that every £1 invested in free consumer advice generates £10.40 in direct financial benefit for clients, with an average financial recovery of around £2,000 per person.⁶

The preventative case is particularly compelling in health.

An East London pilot in 2023, led by AdviceUK member Bromley by Bow Centre found that co-locating welfare rights advisers in GP practices contributed to a 35% reduction in GP appointments.⁷

A separate study from the Legal Education Foundation found a 25% reduction in emergency hospital admissions for respiratory conditions following welfare advice that addressed damp housing.⁸

Early advice is prevention, and prevention has benefits and savings for individuals and public services.

CASE STUDY



Community-based advice services

Dadihiye Somali Development Organisation

North Kensington, West London

“For more than 33 years **Dadihiye Somali Development Organisation** has provided free advice and practical support on

HOUSING



BENEFITS



EMPLOYMENT



**ACCESS TO
PUBLIC SERVICES**



in North Kensington and surrounding areas. ”

“Its community-based approach relies on trusted staff and volunteers who understand the people they support.

Our approach is deliberately community-based. People come to Dadihiye because they know our staff and volunteers, trust us and feel comfortable explaining problems that they may not have been able to resolve elsewhere.”

2. A stronger advice sector workforce will help the Government deliver its priorities

A strong advice workforce matters not only to the people seeking help, but also to the Government's ambitions on health, welfare and employment.

The Government's agenda on these issues is clear: intervening earlier, looking at the whole person and bringing local services together around individuals' needs. A sustainable advice workforce can help make this approach work. Advisers can identify and resolve underlying problems that prevent people from improving their health, finding or sustaining employment or living independently.

There is a strong opportunity to connect an advice workforce strategy with the Government's youth employment agenda. Almost one million young people are currently not in education, employment or training (NEET) and the Government is investing in measures to address this crisis through the Youth Guarantee and Growth and Skills Levy.⁹

Youth Hubs are also being expanded to more than 360 areas across Britain, bringing together employment, skills, health, local government, voluntary-sector and DWP partners.¹⁰

Meanwhile, the Jobs and Careers Service is giving people personalised support, integrating health and skills services and developing stronger partnerships with local government, employers, colleges and the voluntary and community sector.¹¹ All of these government initiatives have clear potential to benefit from integration with the advice sector.

Not only can advice services help resolve underlying issues related to economic inactivity for a growing number of young people, but with the right investment in the sector, advice work can be a rewarding profession and a long-lasting career.

CASE STUDY

The Agnes Smith Advice Centre

Student placements in advice services Agnes Smith Advice Centre, Oxford

The Agnes Smith Advice Centre has been providing free advice and representation to people in the local community for more than 40 years.

“



*I was approached by one of the local higher education colleges regarding a placement. We were not sure about whether to go for it, because it can be hard work supervising a student, but **we decided we wanted to give a young person a taste of work in advice services.** The placement is one day a week for a whole academic year. The student does a mixture of advice shadowing, helping on reception, and assisting with back-office / management tasks.*”

3. Learning from workforce development in other sectors

There is precedent for government working with sectors to address recruitment, retention, training and career progression together.

In adult social care, the Government has worked with Skills for Care, care providers, workforce representatives and people with lived experience to develop the Care Workforce Pathway, providing a national framework for skills, qualifications and career progression.¹²

Similarly, the Government's 'Giving every child the best start in life' strategy commits to working with the early years sector to address longstanding recruitment and retention challenges, improve working conditions and developing clearer career pathways.¹³

Advice organisations face many of the same challenges: difficulty recruiting experienced staff, uneven access to training, insecure employment and limited progression opportunities.

A National Advice Workforce Strategy can build on the precedent in the early years and childcare, and social care sectors: bringing government and the advice sector together to develop a coordinated approach to strengthening and sustaining the advice workforce.

4. Why we must act now

Households continue to face pressures from rent, bills and everyday costs. AdviceUK's 2026 national poll found that 63% of UK adults had experienced at least one of ten common problems in the previous year that may give rise to a need for advice.¹⁴

At the same time, young people are facing multiple challenges across employment, access to benefits and housing with almost one million 16–24-year-olds currently NEET.¹⁵

These pressures increase the importance of timely, skilled advice.

In AdviceUK's separate 2026 member survey (completed by 188 advice organisations), 76% of organisations identified increased demand as a cause of capacity pressure, while 46% cited reduced funding.¹⁶ Nearly half (48%) had reduced their services in the previous 12 months.¹⁷ Meanwhile, 85% of UK adults in our national poll agreed that free, independent advice should be an essential local service.¹⁸

The public values advice, but insecure funding is restricting the ability of advice organisations to maintain the capacity and workforce needed to respond.

Whilst pressures on advice services are increasing, the advice sector has been operating with insufficient and insecure funding for many years. The long-term decline in legal aid provides one particularly stark example of the wider erosion of advice infrastructure. The Legal Aid, Sentencing and Punishment of Offenders (LASPO) Act (2012) removed large areas of social welfare law from the scope of legal aid from 2013, and legal aid spending subsequently fell by 28% in real terms between 2012–13 and 2022–23.¹⁹

5. An under-resourced and stretched workforce is struggling to meet demand

5.1. Insufficient funding and increased demand are coming head-to-head with reduced capacity

AdviceUK's 2026 member survey found that 76% of respondents identified rising demand as a cause of capacity pressure, 46% cited reduced funding, 48% had reduced services, 35% had cancelled recruitment and 51% had turned clients away because they lacked capacity.²⁰

Short-term funding also makes it harder to recruit and retain skilled advisers.

Growing case complexity adds to these pressures. Institute of Money Advisers research found that, among advisers who said their workload had increased, 86% identified supporting more vulnerable clients as a major reason, while 84% identified more complex client problems.²¹

A National Advice Workforce Strategy should:



Provide multi-year core funding to give advice services the stability to recruit, train and retain staff over the long term.



Recognise workforce development as a core funding cost, ensuring grants and contracts cover staff training, supervision qualifications and progression opportunities.



Work with funders and commissioners to establish consistent funding standards that recognise the full cost of employing and developing advisers.

CASE STUDY



The consequences of insecure and insufficient funding for advice services

New Citizens Gateway, Barnet

New Citizens Gateway supports more than 4,500 refugees and asylum seekers each year, including through culturally appropriate, multilingual advice. A funding reduction announced at short notice made it difficult to offer secure contracts.

“



Two experienced multilingual advisers left to seek more secure employment.”

Their departure reduced the organisation's language capacity and specialist expertise, disrupted trusted relationships with clients and created further recruitment and training costs for an already stretched team.

For a small charity, the time spent advertising vacancies, recruiting, inducting and training new staff places additional pressure on an already stretched team. These resources could otherwise be directed towards frontline support.”

5.2 Workloads and pay pressures are making it harder to retain experienced advisers

High workloads and uncompetitive pay make it harder to retain skilled advisers.

AdviceUK's 2026 member survey found that 72% of organisations reported staff working unpaid overtime.²² Furthermore, Institute of Money Advisers 2026 research found that respondents worked an average of three hours beyond their contracted hours each week to fulfil casework and other job requirements.²³

Pay compounds these pressures. Research commissioned by the Advice Workforce Development Fund found that median gross full-time pay for advisers was £29,250 in 2024 – 8% below youth and community workers and 11% below housing officers.²⁴ Over the preceding decade advisers' real-terms pay had fallen by 7.5%.²⁵ While advice is a highly skilled profession it is difficult to recruit and retain skilled staff when comparable roles in local government, housing, law or financial services offer greater pay or working conditions.

These pressures risk driving experienced advisers into better-paid or more secure work elsewhere.

In 2025, AdviceUK members reported that, on average, they had lost three staff or volunteers in the preceding year.²⁶ The Institute of Money Advisers reported earlier

this year that 50% of advisers said workload pressures had contributed to colleagues leaving to work outside the debt advice sector within the previous two years.²⁷

Experienced advisers do more than provide frontline advice. They supervise new entrants, oversee operations and pass expertise to the next cohort. When they leave, or are too overstretched to undertake these responsibilities, the sector loses an important part of its development infrastructure.

A National Advice Workforce Strategy should:



Benchmark adviser pay against comparable roles in other sectors and identify how pay can improve over properly funded provision.



Strengthen peer support and professional networks, particularly for smaller and specialist advice services with limited capacity.



Support career progression and retention by creating clearer opportunities for experienced advisers to develop their skills, take on senior roles and mentor the next generation.

CASE STUDY



The importance of retaining skilled staff

Nishkam Centre/Civic Association, Birmingham

Nishkam Centre/Civic Association provides community support in Birmingham. When a project's funding was due to end, it could not give an experienced adviser the certainty they needed from employment:

"We subsequently received an extension, but by then it was too late to retain them. It then took several months to recruit a replacement, particularly because it is extremely difficult to attract experienced advisers to posts that are short term and funding dependent.

“ *Skilled caseworkers are not easily replaceable. Good advice requires*



TECHNICAL KNOWLEDGE



EXPERIENCE



JUDGEMENT



PERSISTENCE



**ABILITY TO UNDERSTAND THE WIDER CIRCUMSTANCES
BEHIND WHAT CAN INITIALLY LOOK LIKE A
STRAIGHTFORWARD PROBLEM**

Losing that expertise has an impact both on clients and on the organisation. ”

5.3 Clearer career pathways into advice would help attract young people and those considering a career switch

Advice work offers technical expertise, intellectual stimulation and direct community value. It should be a visible career choice for young people and those considering a career change.

Yet entry routes are often informal, and people may discover advice work through volunteering or after working elsewhere.

In 2026, Advice Services Alliance research found that recruitment problems are being driven by not enough qualified applicants, poor awareness of advice careers and unclear entry and progression routes.²⁸ Furthermore, a 2022 report commissioned by the Trust for London, the Paul Hamlyn Foundation and the London Legal Support Trust argued that there are insufficient clear and structured pathways for people who want to move into advice work.²⁹

Supported pathways can help organisations recruit people with valuable community knowledge and lived experience, as well as develop the technical skills advice work requires.

A National Advice Workforce Strategy should:



Formalise and fund advice apprenticeships and traineeships.



Introduce structured work experience and placements.



Supported entry-level roles that combine employment with training



Create graduate and career-change routes into advice.



Create partnerships with colleges and universities.



Promote advice careers through the Jobs and Careers Service, Youth Hubs and other initiatives.

These routes must include resources for supervision and training. Recruiting new entrants will not strengthen services if organisations lack the capacity to support their development.

CASE STUDY



Building confidence, skills and employment in advice services The Baytree Centre, Brixton

“



Many people accessing advice services bring valuable lived experience and a strong desire to give back to their communities. With the right support, training and opportunities, they can become volunteers, peer supporters, community leaders and potentially future advisers. Investing in these pathways is an important part of developing a sustainable and diverse advice workforce that reflects the communities it serves. ”

The Baytree Centre in Brixton supports women and girls through education, mentoring, advice and guidance. One participant, F, joined to improve her English and become more involved in her community.

Through developing her English language skills, digital skills, one-to-one coaching and a community project, F gained qualifications and practical experience.

As her confidence grew, F participated in a Food Ambassadors programme with a local charity, where she gained a Food Hygiene Certificate and worked alongside other participants to develop and deliver a community project.

F also began volunteering and has continued to volunteer at Baytree, contributing her time, skills and lived experience to support other women and the wider community.

5.4 Harnessing AI and technology to support advisers so that they are free to support the public in timely and effective ways

AI and digital technology offer real opportunities to support the advice workforce enabling them to focus more on clients. By helping with routine administrative tasks, such as preparing draft correspondence and summarising case notes, AI and technology can reduce the time advisers spend on paperwork. This would give advisers more time to work directly with clients, particularly those dealing with complex or overlapping problems who need more time and support.

While there is growing interest in using AI across the sector, many small advice services lack the resources and capacity to invest in technology. The Advice Services Alliance has reported that funding constraints have prevented smaller organisations from accessing digital training, purchasing equipment and software, and developing confidence in digital platforms.³⁰

However, AI and digital technologies in the advice sector need to be considered side-by-side with human advisers. The value of advice from skilled advisers lies not only in providing information, but in understanding a person's circumstances.

People often disclose the full extent of their circumstances only when they feel safe, listened to and understood. Advisers build rapport with clients which engenders a confidence to address problems

comprehensively. Trust in advice is essential: our 2026 national poll revealed that 71% of the public said they would trust advice from a human adviser more than an AI tool.³¹

A National Advice Workforce Strategy should support advice services in adopting digital technologies to support advisers.

A National Advice Workforce Strategy should:



Provide targeted digital investment to help smaller advice organisations access new technology, software and equipment.



Develop shared digital tools and guidance that advice organisations can use to reduce administrative burdens, improve efficiency and strengthen referral pathways.



Invest in digital skills and training to ensure advisers have the knowledge and confidence to use AI and emerging technologies effectively.



Establish clear standards for the responsible use of AI, including human oversight, accuracy, confidentiality and data protection, ensuring technology supports rather than replaces human advisers.



Protect access to human advice, particularly face-to-face services for people who are digitally excluded or require additional support.

CASE STUDY



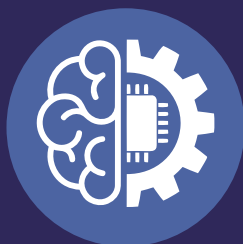
Investing in AI and Technology to support the advice workforce Vale Community Impact, Oxfordshire

Vale Community Impact offers free independent advice services covering a wide range of topics, including debt management, benefit entitlements, employment rights and consumer rights.

“Technology has the potential to assist with administrative tasks, drafting communications, information management and client engagement, enabling advisers to spend more time focusing on direct client support.

However, AI cannot replace skilled advisers. Many clients approach advice services when they are distressed, vulnerable or facing multiple interconnected problems. Effective advice often requires professional judgement, empathy, safeguarding awareness and the ability to understand a client's wider circumstances, all of which rely on human interaction.”

“



*Investment in **both people and technology** is therefore essential. Technology can enhance advice services, but it works best when it supports a well-trained and sustainable advice workforce rather than attempting to replace it.* ”

6. A national advice workforce strategy needs a cross-government approach, co-designed with the sector

Advice crosses departmental boundaries. The advice sector supports people navigating systems overseen by DWP, DHSC, MHCLG, the Ministry of Justice and other departments. Advice and public sector responsibilities also differ across UK nations.

A National Advice Workforce Strategy therefore needs clear government leadership and coordination across departments, with devolved governments involved in its development from the outset.

The strategy must also be co-designed with the advice sector, funders and training organisations. Smaller, specialist and by-and-for services must have a meaningful voice alongside larger organisations.

It should address training and recognised progression pathways as well as recruitment and retention. Shared workforce data would help identify vacancies, skills gaps, pay and conditions, supervision capacity and shortages in local provision.

There is already a substantial body of workforce research and practical experience to build on.

The Advice Workforce Development Fund, led by the London Legal Support Trust and supported by a coalition of sector organisations and funders, has played an important role in bringing partners together and commissioning research. This includes *Stepping off the Hamster Wheel: Retention, Wellbeing and Culture in the Social Welfare Advice Sector* (2025) and *Building the Workforce Capacity of London's Advice Sector* (2026). Other organisations have also contributed important evidence, including the Advice Services Alliance through *Supporting Small Advice Organisations Working with London's Ethnically Diverse Communities* (2021), and the Institute of Money Advisers through *Casework Requirements and Workloads* in the Money Advice Sector (2026).

AdviceUK have called for a national workforce strategy in *Advice Saves Lives* in 2024 and reiterated the call in *Advice Works* in 2025. The next step is to translate this substantial evidence into a funded programme of action.

7. The next steps

This briefing marks the next stage of AdviceUK's workforce campaign. We will work with partners across the sector to build support for coordinated action, drawing on its diversity, expertise and existing initiatives.

We are calling on government to:

- 1 Develop and fund a National Advice Workforce Strategy** – co-designed with the advice sector, to address recruitment, training, pay, progression, retention and workforce data. The strategy must be underpinned by long-term, secure and sustainable funding for advice services if it is to succeed.
- 2 Provide long-term sustainable core funding for local advice services** – moving away from wholly insufficient and insecure funding arrangements that have undermined the sector for many years. This is essential to giving the sector the stability to recruit, retain and develop skilled advisers, plan ahead and meet a growing demand for their services.
- 3 Recognise free and independent advice as an essential local service** – alongside the NHS, housing and social care, and fund it accordingly at both national and local level.
- 4 Introduce a statutory duty on local authorities to ensure access to free social welfare advice in their area** – with arrangements that reflect devolved responsibilities, reflect local needs and address the advice deserts that leave some communities without any local provision. The duty must be accompanied by sufficient national funding, safeguards for advice independence and provision for specialist as well as generalist advice.
- 5 Connect advice careers to the Government's employment and skills agenda** – including apprenticeships, traineeships, Youth Hub partnerships and promotion through the Jobs and Careers Service.
- 6 Fund digital and AI support for smaller advice services** – including shared tools, training and infrastructure, so that technological development strengthens the workforce and supports advisers to meet the needs of vulnerable clients and those with complex or multiple problems.

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