moneyadvicescotland
Scotland's Money Charity

ADVISER PERSPECTIVES ON A WORKFORCE STRATEGY

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About Money Advice Scotland

Money Advice Scotland is Scotland's money charity. We exist to help people in debt, support money advisers, and influence policy. Our mission is to be the driving force towards financial wellbeing for the people of Scotland.

Helping people in debt

We believe everyone in debt deserves to be treated fairly. Debt can happen to anyone and we understand the impact it can have on someone's life which is why we are always working towards securing fairer practices for people in debt. As well as this, we offer support and resources including signposting to free, regulated debt advice.

Supporting money advisers

We're a membership organisation and provide training, events, and resources to the money advice sector. We aim to ensure that money advisers have a platform to report social policy concerns via our evidence base as well as access to training to ensure they are equipped to carry out their important role. We offer various other types of support for professionals to help advisers thrive at a time when demand for advice is increasing.

Influencing policy

We work to be a strong voice for consumers and people in debt in Scotland by identifying detriment and acting on it. By working closely with our members we can identify causes of harm to consumers at an early stage. We also provide a strong and persuasive voice for the advice sector, ensuring that our members' views are heard.

Improving financial wellbeing

We also work to help people improve their financial capability and wellbeing by delivering workshops to schools, colleges and workplaces across Scotland.

Foreword

Background

The advice sector in Scotland is at a critical juncture. More and more people in problem debt are presenting in increasingly complex and difficult circumstances. That trend is unlikely to shift any time soon as the repercussions of rising living costs and falling incomes start to bite.

In this context, it is essential that a sustainable and healthy workforce is in place to help people in problem debt. The Scottish Government's Debt Advice Routemap commits to working with the sector to develop a new workforce strategy. We were delighted to be asked to lead on this work and identified five key principles that will underpin the strategy.

1. Retaining expertise

2. Attracting new talent

3. Driving learning and development

4. Maximising adviser time to focus on clients

5. Protecting adviser wellbeing

Evidence and engagement

The workforce strategy will be the first of its kind for the advice sector in Scotland. In our view, it is imperative that this process starts by learning from the experience of the people already working in the sector. To ensure that this work is persuasive and credible, we commissioned Mark Diffley Consultancy and Research to undertake a comprehensive series of surveys, polls and depth interviews with both current and former advisers. In line with the principle of attracting new people to the sector, the researchers also measured public attitudes towards advice as a career. This approach was essential to ensure that the new strategy is underpinned by evidence and engagement.

Making a difference, but not always valued

98% of advisers surveyed took the view that their work makes a difference to people's lives. Despite that, only 56% of advisers believed their work was valued. Dealing with problem debt is complex and demanding, yet this work has been undervalued and underfunded in recent years.

Precarity is a theme that runs through this research, and particularly on the subject of adviser wellbeing. When you are dealing with people in ever more desperate circumstances, we must first understand the impact this has on the adviser; and second, review what we are doing to support advisers. The issue of adviser wellbeing has been overlooked for too long and must be addressed as part of the new strategy.

Next steps

Perhaps unsurprisingly, many of the findings presented within this report are worrying. Even where this is the case however, we need to understand the scale of the challenges if we are to have any chance of influencing a better way forward.

Across the next few months, further consultation will take place with advisers and stakeholders ahead of the publication of the new workforce strategy in summer 2020. That process will be undertaken in the same spirit of openness and collaboration that underpins this research. Above all else, we hope that this work represents a level of engagement with people working in the sector that hasn't always been evident and helps to ensure that future policy is shaped by those with frontline experience.

Key findings

- » **63%** of current advisers were attracted to the profession because they wanted to make a difference to people's lives
- » **98%** of advisers are confident that their work makes a difference to the lives of their clients, but only **56%** feel that the profession is valued
- » Workload pressure is a major concern – **83%** of advisers said that demand has increased in the last five years
- » **51%** of current advisers or their colleagues had experienced work-related stress
- » **53%** of advisers surveyed were not confident that they won't experience work-related stress issues in the next 12 months
- » **79%** of advisers said that personal wellbeing is impacted by precarious funding
- » **46%** of advisers feel optimistic about the future of free money advice
- » **42%** of public survey respondents would consider a career in money advice

Acknowledgements

All three phases of our data and information gathering were carried out by Mark Diffley Consultancy and Research. This gives the work much needed impartiality, independence, and credibility. We would like to thank Mark Diffley and Sanah Saeed Zubairi for the significant amount of work undertaken in producing this evidence base.

We are grateful to Scottish Government for supporting this work. The commitment to engage and learn from the people working on the frontline should be credited.

Most importantly, we would like to thank all advisers who took part in the study. Many of the themes that emerge from this work are difficult subjects to talk about, but this insight is crucial to ensuring that evidence and experience shapes the new workforce strategy for debt advice.

Our approach

Our work is only credible when it's underpinned by evidence and engagement. It was essential that the new workforce strategy for debt advice was shaped by close consultation with frontline advisers. To build a robust evidence base, there were three phases of the research centring around the five workforce strategy principles.

Initial depth interviews

First, the researchers conducted 20 depth interviews with both current and former advisers. Engagement with former advisers was considered to be particularly important. If we want to understand why some people are leaving the sector, we need to ask them.

Sector wide survey

Next, an online survey was issued to the free advice sector in Scotland. The survey was extensive and covered all five principles within the workforce strategy. We were delighted to receive 180 completed responses from advisers. Given the heavy workload facing advisers, we are grateful for this high level of participation which underlines the demand for research in this area.

Public perceptions of a career in advice

Finally, the researchers commissioned Survation to undertake a poll of 1,000 working-age adults. We can be somewhat insular as a sector – if we are trying to attract new people to debt advice, we need a better idea of wider perceptions and expectations. From that same sample, we also arranged for a focus group to drill deeper into the views of respondents who said that they would be attracted to a career in debt advice.

Phase 1

20 depth interviews with both current and former advisers

Phase 2

Online survey issued to advisers across Scotland - 180 completed responses

Phase 3

Survation poll of 1,000 working-age adults in Scotland to help better understand public attitudes to debt advice as a career option, followed up with focus group

Retaining expertise

What we wanted to find out

A central aim of our research to underpin the workforce strategy was to examine the reasons why advisers remain in the sector, and equally importantly, why they leave.

Debt advice is a rewarding but often demanding role. As with any profession, pay and conditions are important factors but only part of the reasons why someone might pursue a particular career route – working in money advice serves a clear social purpose that is attractive to many people who want to make a difference.

Precarity is a growing concern across many types of employment and advice services are no different. We wanted to examine if the sector is at risk of losing good people because we can't offer them assurances around job security. It can take years to build up skills and experience in a role, but short-term funding cycles can mean that we quickly lose that.

Anecdotal assertions of an ageing workforce have led to concerns of an impending knowledge drain. We were keen to measure the make-up of the existing workforce to help ascertain how vulnerable the sector is to a flight of skills and experience built up over time. For people who are newer to the sector and keen to carve out a long-term future, we gauged attitudes in terms of prospects of progression.

Making a difference

If we want to understand how to retain experience and expertise within the free advice sector, a useful starting point is to consider the reasons that led people to join the profession in the first place. Almost two thirds of current advisers (63%) indicated that they were attracted to the role because they wanted to make a difference to people's lives.

Figure 1 – why advisers were initially attracted to the role

Even with the recurring caveats that the work is not without significant challenges, advisers take immense satisfaction from the social impact that they can make.

> If you genuinely get a buzz out of helping people then you will enjoy being a money adviser. It can be a tough job but the satisfaction you get when you see what a difference your help has made to the individual is well worth it.
>
> Although it's a challenging job it is a very rewarding one. For those accessing the service it can be life changing.

Advisers frequently referred to the concept that money advice is "more than a job." Moreover, advisers were confident that they are achieving that in their day-to-day working lives – 98% agreed with the statement that their work makes a difference to the lives of their clients.

Valuing the profession of money advice

While taking satisfaction from the role and recognising the difference that can be made to people's lives, it was clear that advisers were unconvinced that their work was always respected and appreciated. Only 56% of advisers took the view that money advice was valued (compared to 98% who thought that their work made a difference).

The consolidation of money advice and welfare roles was frequently raised as a matter of concern. While a minority took the view that this was positive and allowed for a complete approach to dealing with clients, for the most part advisers were concerned that this represented a dilution of a specialist function. Debt advice is growing increasingly complex and requires specialist skills and knowledge, yet many advisers were of the view that this isn't recognised.

> We need to equalise pay with welfare rights officers – money advice roles can be more challenging in terms of representing clients in the Sheriff Court, yet we are often two pay grades lower than welfare rights officers.
>
> It's frustrating that people doing less are paid more than you.

This should not be read as an us and them argument – welfare rights advisers and money advisers face many of the same challenges and fight many of the same injustices. Indeed, 84% of advisers surveyed noted that welfare reform and the roll-out of universal credit was the main reason for increased demand for money advice services.

That said, it is still important to recognise the differences between the two roles. From 2017/18 onwards, the Improvement Service advice performance management framework considers funding of welfare and money advice services as a single combined sum. As a result, it is no longer possible to identify exactly how much is invested directly by local authorities in money advice services. If we want to retain expertise in the money advice sector, we need to be able to comprehensively chart the composition of the workforce, rather than melding this together with other functions.

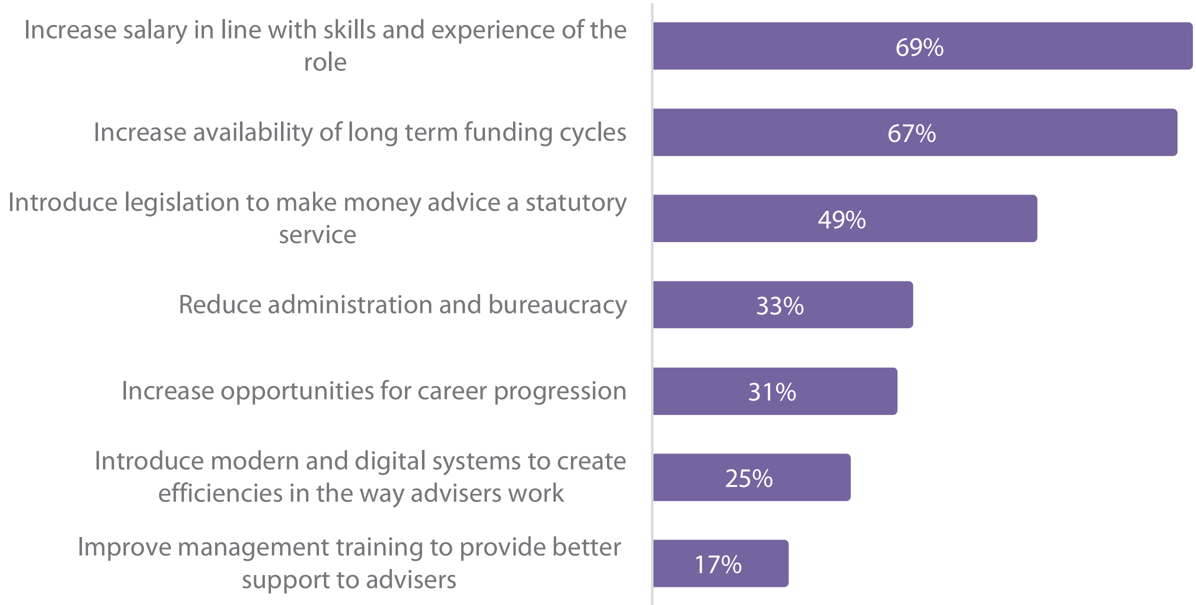
Pay

While pay was not a decisive issue for current advisers when they had initially joined the profession, it was an important factor in terms of retaining expertise and experience.

> The wages are poor for what we are asked to do.

Almost seven in ten advisers (69%) were of the view that increasing salaries in line with the skills and knowledge required of the role was among the most important factors in terms of retaining expertise in the sector.

Figure 2 – most important factors to retain experience



Concerns were raised among local authority advisers around the prevalence to allocate funding to third sector or larger national organisations. It was noted that these outsourced roles typically attracted lower salaries and unpredictable conditions.

> Jobs can seem precarious and many local authorities are outsourcing jobs to the third sector which has less job stability.

A small number of the former advisers who had left the free advice sector noted that they had moved to the private or commercial sector to work in a position which attracted improved pay and conditions.

The view that current pay levels fail to match the skills and experience required for the role was reinforced within the focus group of participants who had indicated that they would be interested in a career in money advice. During the focus group, participants were asked to review real-life job adverts for money advice roles.

> I would expect the salary to be 10k higher, you have to have a working knowledge of legal rights and consumers and creditors - they are expecting a bit much for what they are offering.

Precarity

Precarious employment typically refers to forms of employment such as zero-hour contracts, low-paid self-employment or agency work. For the purposes of this work, when we talk about precarity in the advice sector we primarily mean short-term funding cycles.

The advice sector has been particularly susceptible to dips and spikes in funding – with more of a focus on the dips in recent times. This work was prompted by the devolution of debt advice levy funding to the Scottish Government, but the vast majority of free to access advice services in Scotland are still funded by local authorities. According to analysis from the Improvement Service, annual investment from local authorities stood at approximately £21m in 2014/15, but had fallen to £11.7m by 2016/17. Money advice is considered an unprotected council service, despite growing demand often fuelled by aggressive council tax recovery practices. In this context, it is unsurprising that half of advisers (49%) surveyed thought that making money advice a statutory service should be among the top priorities to retain expertise.

The only constant for some services is uncertainty. A current adviser reported that their money advice service had been under review for over three years leading to anxiety among staff. During that period, the team's capacity had been cut from 16 to six advisers. As a result of the uncertainty, some staff had taken voluntary redundancy or secured permanent employment opportunities in other sectors.

When people exit the advice sector (either voluntarily or otherwise), it is commonplace that roles are not backfilled or replaced leaving the existing workforce to do more with less. Management are not given the opportunity to replace skilled advisers and this creates a cycle of uncertainty: people leave due to precarity, which then leads to more pressure on the existing workforce who in turn are more likely to leave. The impact on adviser wellbeing of rising demand against inadequate capacity is set out in detail later in this report.

The aim of debt advice is to bring stability to volatility. It is difficult for advisers to achieve that when their own lives are marked by insecurity and uncertainty. Many respondents noted that their own experience was not always far removed from that of their clients.

> In the current funding climate, although it is a rewarding job, be prepared for insecurity in the role due to lack of funding, which is usually short term and makes it difficult to plan and manage your finances and financial commitments.
>
> It's really daunting not knowing whether you have a job month to month, I have got my own bills to pay.

Advisers noted that short-term funding cycles had an impact on important life choices.

> It feels like your life is put on hold; you can't make any future plans.
>
> I am a middle-aged woman; I want to start a family, but I have no job security that would assure me that I have the means to support a family.

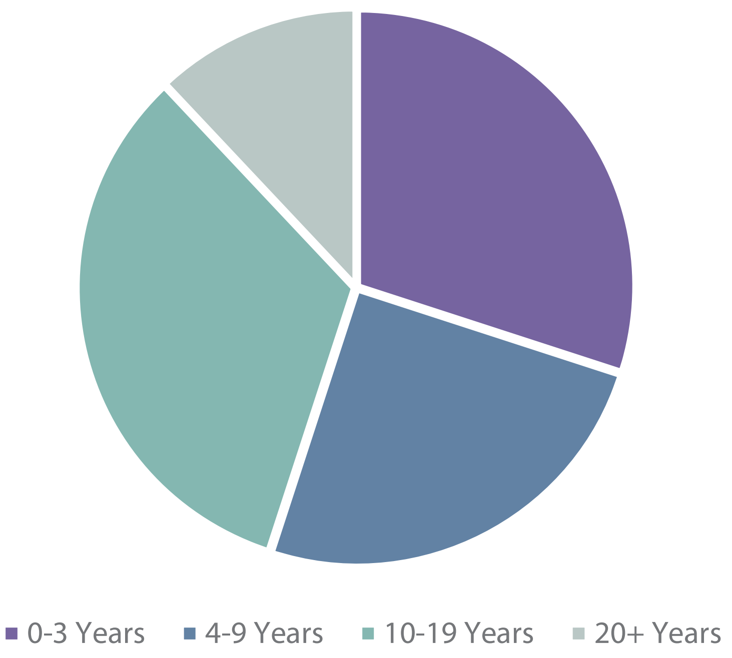
Precarity was also linked to retaining quality within the existing workforce.

> The best people aren't going to go for a one-year post, three years is more reasonable

Future prospects

In terms of the overall picture of the current workforce, a fairly even split exists between varying levels of experience.

Figure 3 – levels of experience



Just under a third (30%) of advisers entered the sector within the last three years, while at the other end of the spectrum around one in ten (12%) have worked in the sector for 20 years or more.

To understand attitudes in terms of longer-term career prospects, our researchers asked current advisers where they see themselves in the next five years.

Figure 4 – prospects over next five years

	%
Working as a money adviser in your current organisation	28%
Working as a manager, supervisor, or team leader within your organisation	23%
Working for another organisation in money advice	11%
Working in a private sector money advice service	1%
Working in a different organisation and sector	6%
Retired	18%
Don't know	13%

Around half of advisers surveyed expected to be working within the same organisation – 28% envisaged that they would be working as an adviser, while 23% predicted that they would be working as a manager or supervisor. A further 11% envisaged that they would be working for another free-to-access money advice service, while 1% thought that they would be working in the commercial advice sector. 6% expected to be working in a different sector.

> I would leave this job if I could get a more permanent position.

The recommendations from the Tackling Problem Debt Group cite anecdotal concerns about an ageing workforce within the advice sector. Given the complex and technical nature of debt advice, this has led to fears of a potential knowledge drain. We were keen to understand the scale at which people are exiting advice roles into retirement. From our adviser survey, just under a fifth (18%) of current advisers expect to be retired within the next five years.

On the other side of that, when experienced people leave the workforce this means that advisers who are not currently getting the opportunity for progression into management and leadership roles may get this chance providing these roles are protected and properly replaced. Advisers cited lack of money advice experience amongst managers as an issue, so advisers progressing into these roles would help to combat some of the problems raised.

> Management couldn't even give you a ballpark figure about how much time you need to spend on a case.

Progression routes for people with experience of working as frontline advisers achieve two important objectives: it increases the attractiveness of money advice as a profession, but it also means that people in leadership and management roles have the experience necessary to empathise with frontline advisers.

Our findings show that around a third (31%) would welcome increased opportunities for progression as an important factor in terms of retaining expertise. However, only 4% of advisers strongly agreed and 17% somewhat agreed that they had opportunities for career progression working in the free money advice sector. Almost half (49%) disagreed with this statement while 31% didn't know.

> Feel that the lack of career progressions keeps me looking to move outside the free money advice sector.

65% of advisers said that lack of career progression opportunities affected their wellbeing. This is concerning not only with regards to retaining expertise, but also when considering how to attract new talent to the sector – 71% of the general survey respondents said that opportunities for career progression were a priority for finding a new career.

Attracting new talent

What we wanted to find out

A challenge for any profession is attracting new and skilled workers to the workforce. With short-term funding cycles and lack of progression opportunities causing current advisers to leave the profession, it's crucial to ensure that new people are joining the sector when demand for advice continues to increase.

This research is designed to ensure that the insight and experience of current advisers shapes the new workforce strategy. In line with that aim, this chapter explores the views of those currently working in the sector on what would attract people to – or indeed put them off – a career in money advice.

If we want to attract new people to the profession, then we also need to widen the evidence base and capture public attitudes towards advice as a career. To that end, we commissioned a survey of 1,012 adults in Scotland. From that initial sample, we held a focus group with individuals who had expressed an interest in working as a money adviser to provide deeper insight into attitudes identified from the survey.

Existing knowledge and perceptions

Respondents to the public survey were asked how much they knew about the money advice sector. Just over three fifths (62%) knew either a fair amount or a little about the sector. 21% had heard of money advice but knew nothing about it, while 6% said they knew a lot. Those in the middle-income bracket (£20,000-£39,000) were less likely to know about the sector than those in the lower (£0-£19,000) and higher (£40,000+) income categories. This level of sector knowledge among income groups corresponds with our research on client experience which found that those on middle incomes had the lowest levels of awareness of different money advice organisations.

Figure 5 – awareness of money advice sector

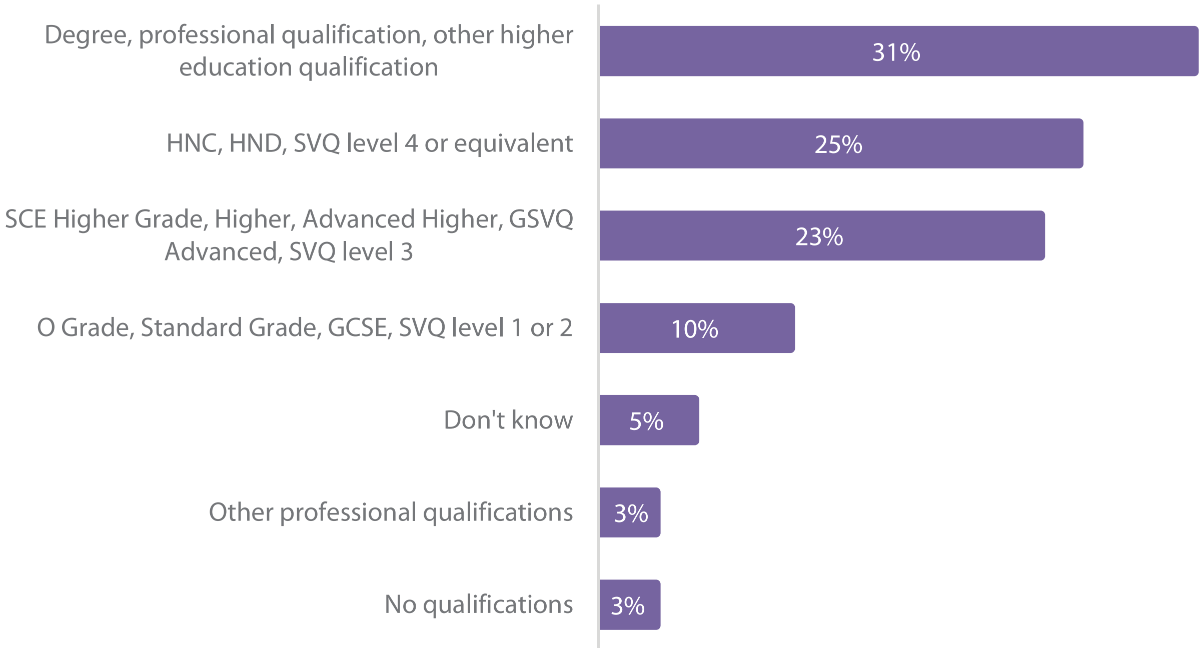
	%
Know a lot	6
Know just a little	44
Know a fair amount	18
Never heard of	7
Heard of but know nothing about	21
Not sure	4

Participants in the focus group began by discussing money advice in general terms. There was consensus of the need for money advice and the positive impact it can have when people are experiencing difficult and challenging circumstances. Overall, the sector was discussed positively although there was still acknowledgement of the stigma that surrounds debt and that money advice was "a dirty little secret, or a bit of a taboo." While participants spoke favourably about free advice organisations, perceptions of commercial organisations were not as positive, with the view that their advice may be led by profit motive.

Expected experience

Respondents to the public survey were provided with a brief description of the role of a money adviser and asked to select which level of education or qualifications they would expect someone to have to carry out the listed duties. Over half of respondents (56%) expected a money adviser to have some form of further or higher education including a degree or post-graduate qualification (31%) or further education qualification such as HNC, HND, SVQ level 4 or equivalent (25%).

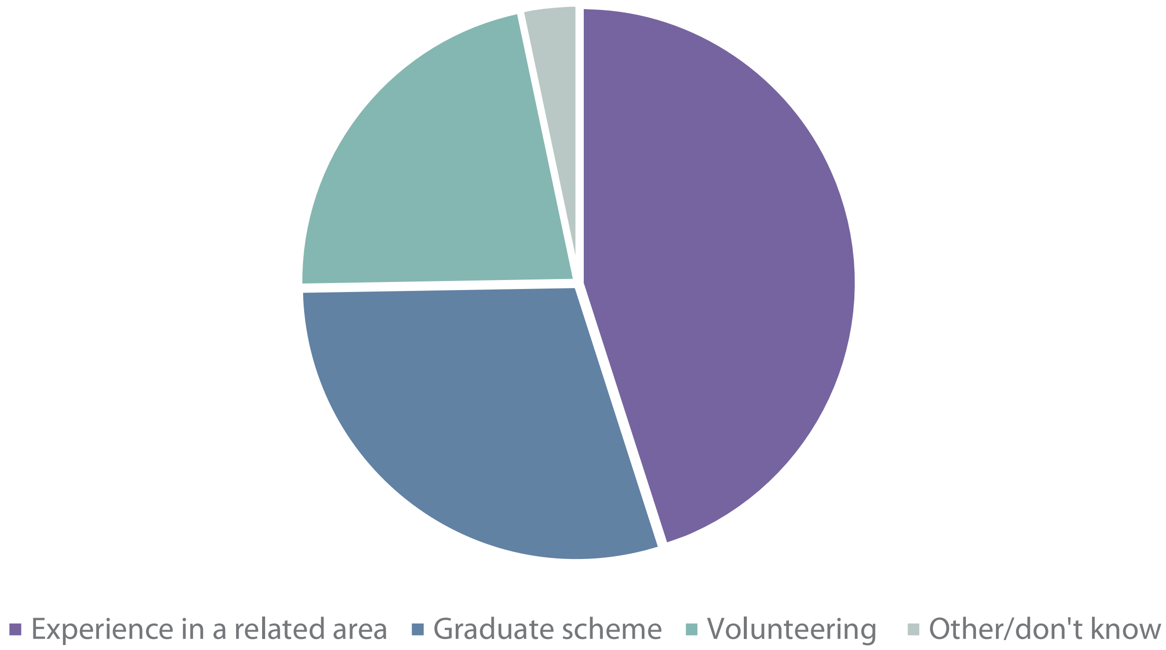
Figure 6 – expectations around required experience



Breaking down responses reveals variances across certain demographic indicators. 44% of respondents earning more than £40,000 thought a money adviser should have a degree, compared with 30% of people on lower incomes.

Respondents who expressed an interest in working in money advice were asked what route they would expect to take to enter the profession. The most selected route was by gaining experience in a related area (41%) followed by graduate scheme (27%) and volunteering (20%).

Figure 7 – expected route into money advice



More respondents in the younger age group (18-34) selected graduate scheme as a route into money advice (37%) compared to those aged 35-44 (21%) and 45-54 (14%). Those on lower incomes were twice as likely (30%) to select volunteering as a route to money advice than those on middle (14%) and higher incomes (13%).

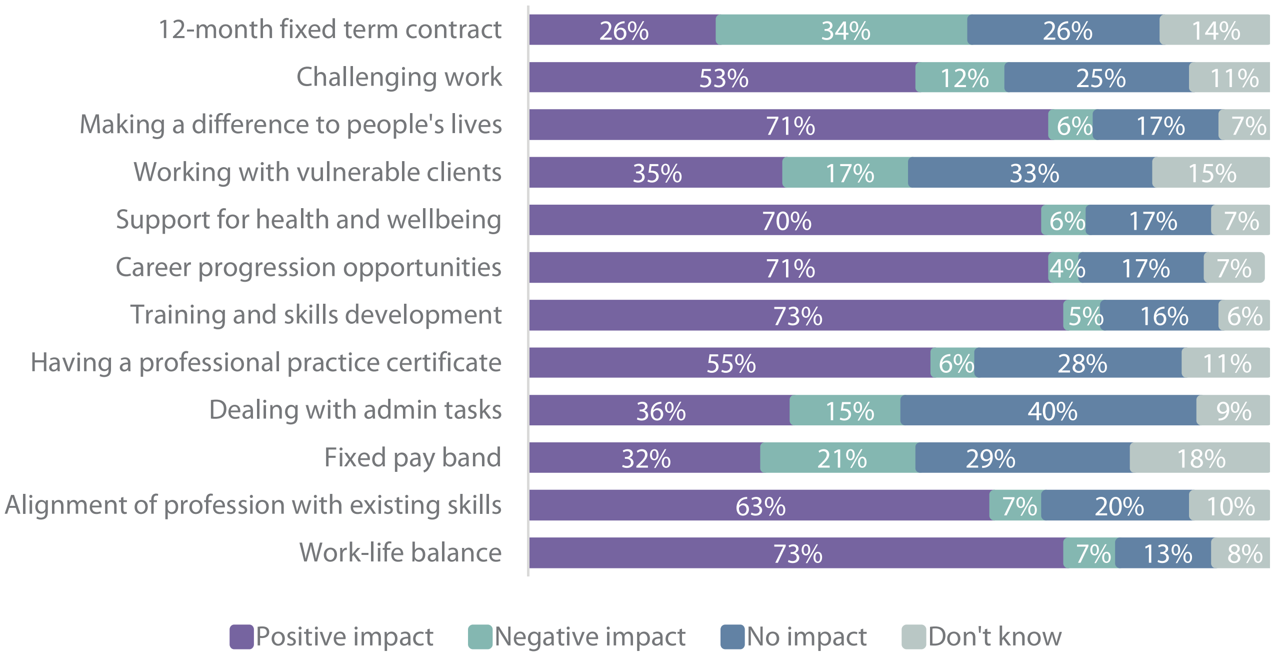
Focus group discussion centred on the skills and knowledge expected of someone working as a money adviser. Soft skills and personal attributes were highlighted, with participants stressing the importance of feeling able to confide in an adviser – being approachable, trustworthy, and honest were among the main traits outlined that someone looking to work in advice should have.

> Skills to try to open up conversation, they need to be able to delve into issues. The advice can't be based on partial evidence, so they need to ask probing questions.
>
> Need to have empathy as people are embarrassed to open up on issues.

Factors that influence career change

Respondents to the public survey were asked to select which factors would have a positive or negative impact on their considerations for changing career in a general sense.

Figure 8 – factors that influence changing career



Among the top reasons that would positively influence someone to change career were work-life balance (73%), training and skills development (73%), and making a difference to people's lives (71%). Advancement was a priority for younger people (18-34) who rated career progression (77%) and training and skills development (78%) as the most important factors in considering a career change.

However, more than a third of respondents (34%) would be put off changing to a career that offered a 12-month fixed term contract. Out of the listed factors, a 12-month fixed term contract was the only factor in which the perceived negative impact outweighed the positive.

This view was also prevalent among focus group participants. There was widespread agreement that job security was one of the main factors in considering a career move. Some participants expressed fear in losing their job – "it's my worst nightmare" – and the consensus was that they would not be interested in moving to a job with a fixed-term contract, even if the role seemed otherwise attractive. Participants said they would be keen to take a wider look at the sector they would potentially be joining to get an idea of the direction it was heading in, again for reasons around job security.

Salary was another factor that would prompt a career move, and there was discussion among the focus group around how this should reflect skills and qualifications.

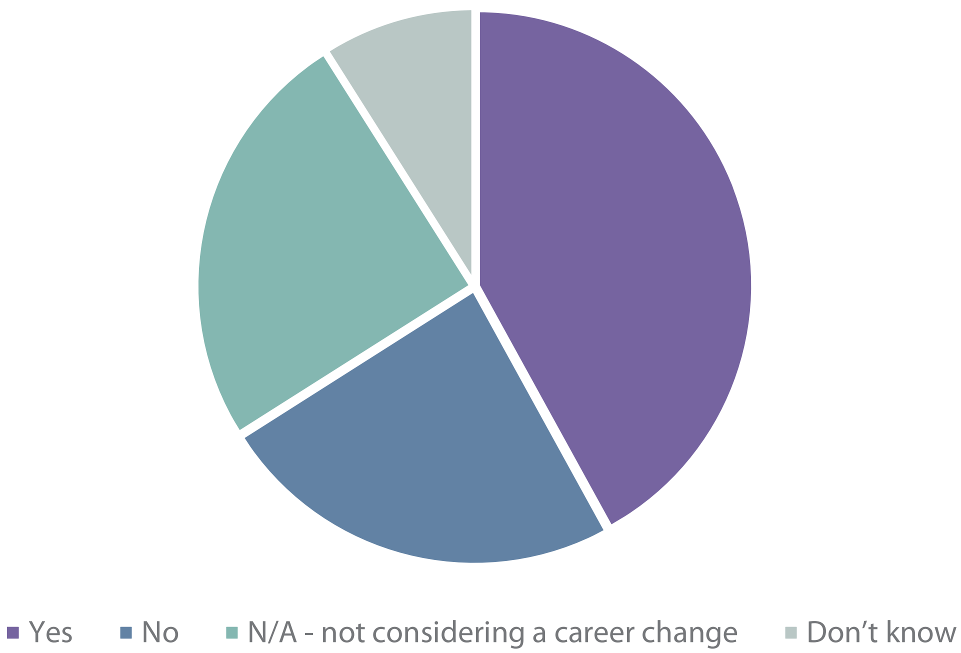
> I don't want to go through four years of university for a £17,000 salary

Opportunities for career progression as well as training and skills development were also highlighted as important factors. Flexible working was mentioned as a pull factor; participants expressed the importance of work being able to accommodate other commitments like studying and having a family. There was discussion about how the role itself would have to be rewarding and interesting in order to consider a career move. Overall job satisfaction, treatment by employers, and the effect on wellbeing were also important factors for participants.

Openness to a career in money advice

After examining the factors that influence career change in a general sense, we wanted to explore the openness to working in money advice specifically. Public survey respondents were given a brief description of a money adviser's role and asked to indicate if they would be interested in this career. Encouragingly, 42% of people said they would consider a career in money advice. 24% said they would not be interested while 25% said they were not considering a career change and 9% didn't know.

Figure 9 – would consider a career in money advice



Demographic differences were apparent within responses. People aged 18-34 and 35-44 were more likely than those aged 45-55 to consider a career in money advice (45% and 44% compared to 37% respectively), although this may be as much an indication of less inclination to change career as people get older. A higher proportion of those who would consider a career in money advice were male (49%) compared to female (37%). People in the £40,000 income group were most likely to be interested in working in the sector.

People who said that they would be interested in a career in money advice were asked to select all applicable conditions that would need to be in place for them to pursue a move to the sector. Half of respondents (50%) said that there would need to be a permanent contract in place. The same proportion of respondents said that training and skills development were important in considering a move to money advice, and 43% said the work would have to be rewarding.

Figure 10 – priorities for those interested in working in advice

As outlined previously, a focus group was selected from public survey respondents who had indicated an interest and openness to working in advice. Participants were given job descriptions of recently advertised roles to consider and asked whether after having a fuller picture of what being a money adviser entails, they would consider a career change.

Views were mixed. Some participants expressed an interest as they thought the job would be rewarding.

> I would do that job in a heartbeat.
>
> I can see that job is rewarding.

Of those that would consider working in money advice, preference was expressed for face-to-face roles over telephone. The consensus was that working with clients face-to-face would allow a better assessment of their circumstances and make it easier to open up conversation. Our client experience research – using a demographically representative sample of the Scottish population – found that there was a strong preference for face-to-face services.

However, the main reasons that participants would not be interested in working in money advice were the precarity of funding, and the salary offered in contrast to the skills required. When considering the first advert, participants were surprised to see the level of experience that was required.

> They're looking for someone who knows exactly what they're doing – they don't need to help them in any way, just put them straight in the job.

There was discussion around the level of salary pitched (£19-21K), given how much experience and knowledge was required.

> For me the wage is too low – you've got to have a working knowledge of legal rights of consumers and creditors, so they want you to basically be a lawyer and pay you that.

There was the suggestion that based on what was required for the job, someone who had those skills and experience would be applying for a more senior role. Participants also questioned if it was reasonable to expect one person to have all of the skills and experience needed to carry out the role.

> That wage is appalling.
>
> This is a big role, that's a lot of pressure.

After considering the salaries on the sample of job adverts, the group agreed that they were too low for what the roles required and that the £30,000 mark was more appropriate.

Precarity was as much of a concern as pay; the main aspect of one job advert that put participants off was that it was only funded for two years.

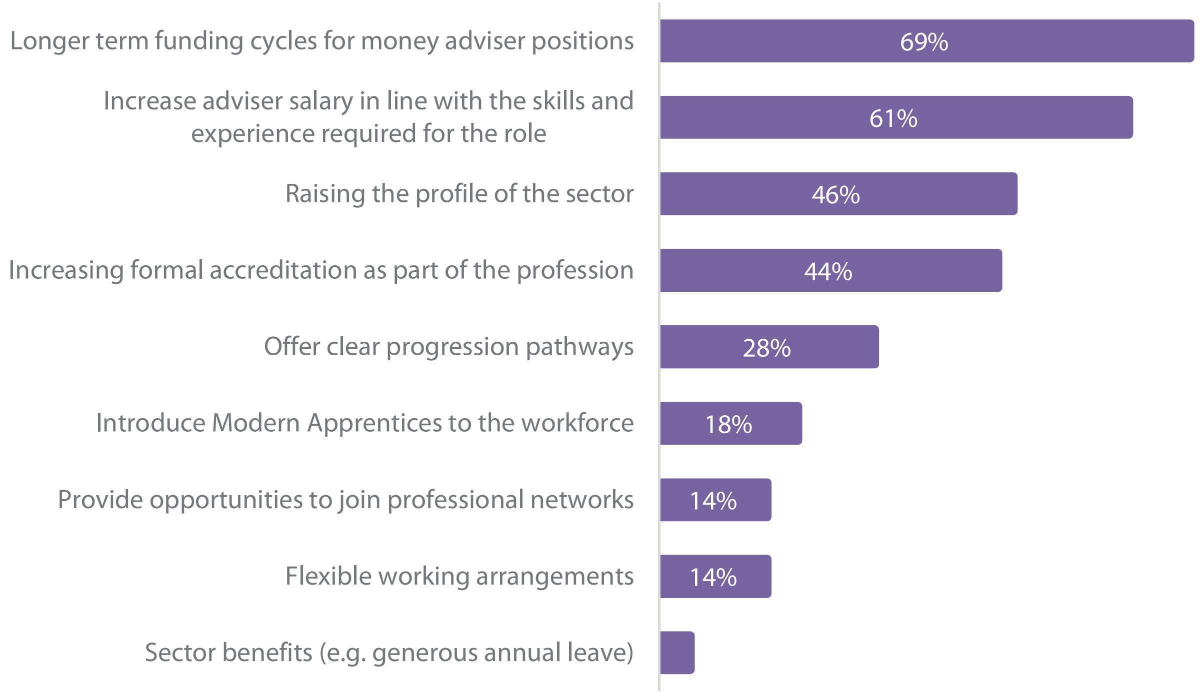
> The thing that scared me about that one is that it says funded to December 2020.

The focus group agreed that they would be unlikely to apply for a job that offered little security. Aligned with low salaries and uncertainty around future funding, this work was considered as unattractive. Again, it is important to stress that the focus group was compiled of participants who had previously expressed an interest and openness to a career in money advice.

Adviser perspectives

While we wanted to determine what a representative sample of the working-age Scottish population thought about working in money advice, it was equally important to harness the experience of current and former advisers. Advisers were asked to select what they thought were the three most important issues for attracting new talent to the sector.

Figure 11 – adviser perspectives on attracting new talent



Longer term funding cycles for money adviser positions (69%) and increasing adviser salary in line with skills and experience required for the role (61%) were identified as the most important factors to attract new talent. This reflects the views of the focus group participants.

Advisers were also asked about the possibility of Modern Apprenticeships as a way to attract new talent to the sector, but this idea had little support. Only 18% of advisers considered introducing Modern Apprenticeships as a priority for attracting new talent to the sector. Within the depth interviews, some advisers viewed the idea as interesting but questioned the viability of how it would work in practice given apprentices would have to be supervised by advisers who already have heavy workloads and scarce capacity. The time and resource necessary to train an apprentice was another concern.

> The job of a money adviser is not something you can learn quickly so a 6-month apprenticeship wouldn't provide the experience to go and handle cases.

Several advisers also questioned how clients would feel talking through their money issues with someone who is potentially just out of school. This resonated with public attitudes where participants stated they would expect an adviser to have "been around the block first" and have a certain level of life experience.

The survey also asked advisers what they would say to someone who was considering a career in advice. Some responses were particularly negative with advisers recommending people stay away from the sector. Pay and precarity were the main reasons. Funding was an issue that was consistently mentioned, and the likelihood that people won't be willing to leave an existing job for another with little security.

> Lack of job security and funding only year to year.
>
> Top candidate won't apply for 6-month fixed-term contract.
>
> Project funding does not attract new people and puts them off.

For the most part, it was clear that advisers take great satisfaction in what they do, but even positive responses were followed with caveats.

> The reward at present for a debt adviser is seeing a client released from their debt spiral and starting to live again. If you are looking for a high salary, then this is the wrong job for you.
>
> It can be very satisfying to know that you have made a difference but if you are looking for job security and career progression, it's probably not the job for you.
>
> Great job, very rewarding, but not a career if you want stability due to funding.

The main factor advisers cited to attract new talent to the sector was the social impact element of the role and how despite precarious funding and the other strains advisers are faced with, the job is hugely rewarding. Many advisers described how their work is able to change clients' lives, and recruitment campaigns for other sectors emphasise this more effectively; for example, Teach in Scotland's 'Teaching Makes People' campaign.

Driving learning and development

What we wanted to find out

The Debt Advice Routemap makes a clear connection between the quality of service provided to people in debt and ensuring that the level of training available to advisers is of a standard that recognises the difficulty of the work. With that in mind, we wanted to determine whether the current training offering was adequate to meet the demands of the role, and what advisers see as the priorities to meet any changing challenges.

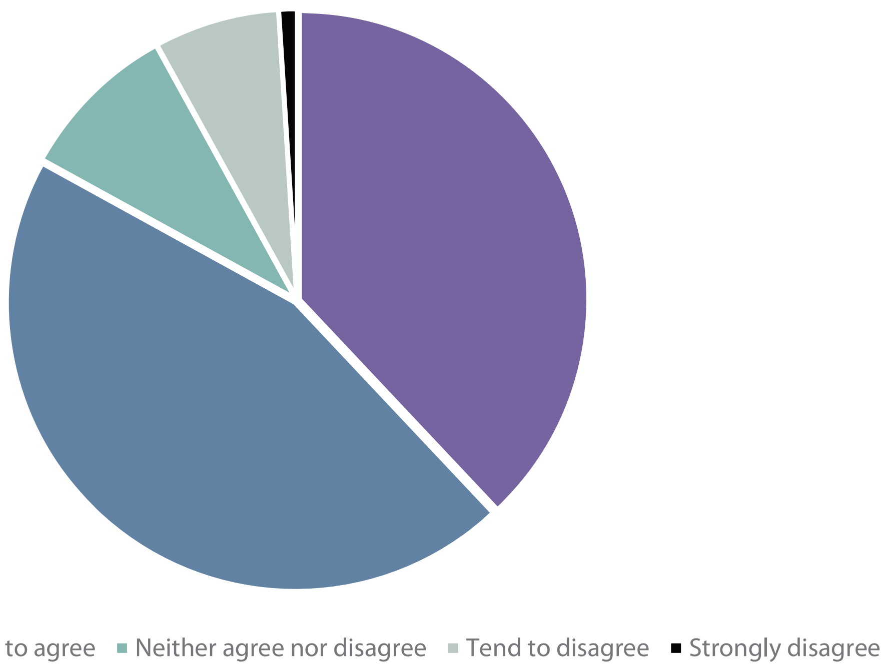
A recurring theme throughout this research is that the sector is faced with rising demand against falling capacity, and we were keen to examine whether advisers can find time for learning and development in this context.

The subject of qualifications in debt advice re-emerged following the Wyman review. Our own research provides early insight into attitudes on accreditation, both from the perspective of current advisers and those who are attracted to working in the sector.

Access to training

At present, the vast majority of training for free-to-client money advisers in Scotland is delivered through Wiseradviser, a partnership between Citizens Advice Scotland, Money Advice Scotland, and the Money Advice Trust. That programme is supplemented by various courses, workshops and seminars by different organisations and individuals across the sector, and we wanted to determine views on whether the current offering was adequate.

Figure 12 – advisers on access to training

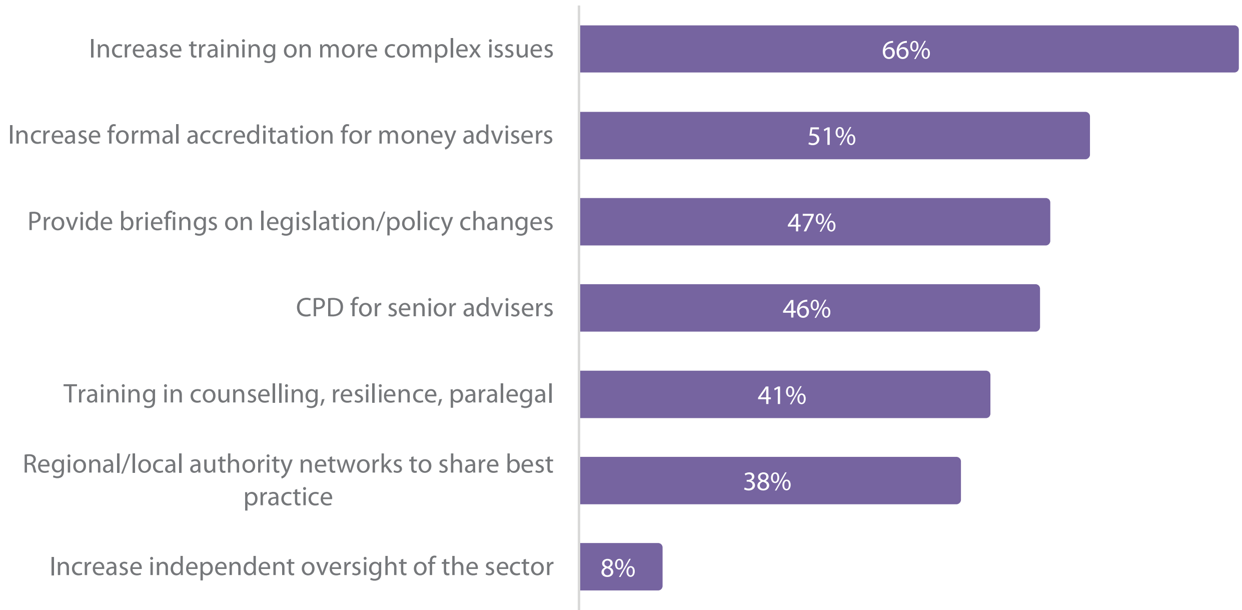


8 in 10 (83%) advisers agreed that they had access to training and professional development to ensure that the have the knowledge and skills to do their job well.

Priorities for learning and development

While a strong majority of advisers were of the view that the current offering was adequate, there was clear interest in further learning and development opportunities.

Figure 13 – adviser L&D priorities



61% of advisers were of the view that increased training on more complex issues should be a priority for driving learning and development. The demand for training on complex issues reflects the increasing difficulty and changing profile of problem debt. When asked to rate cases from 0 to 10 (with 0 being the least and 10 being the most complex), the average response was 8. The 14% annual increase between 2017/18 and 2018/19 in the number of enquiries handled by the MATRICS project underlines the need for more training on dealing with complex cases, and continued access to second-tier consultancy support.

As well as addressing the increasing complexity, it was suggested that training should focus more on the practical elements of advice work. There was the view that the current offering can be different from what advisers do in actuality.

> Training is radically different from the practicalities of money advice and internal procedures.

41% of advisers surveyed viewed training in other skills related to advisers' work such as counselling and mental health as a priority for driving learning and development. Interviewees discussed how they see clients in increasingly desperate circumstances and this had led to them going above and beyond the role of an adviser; for example, supporting clients who are experiencing a mental health crisis or a relationship breakdown – often a compounding or instigating factor in their debt.

> Organisations appear to make public statements that they support vulnerable clients, but the reality is that their business processes and training does not support this.

More training opportunities for experienced advisers was another factor that advisers supported, with 46% selecting this as one of their top priorities for learning and development. This was also discussed in the depth interviews, where some participants held the view that existing training frameworks were more suitable for newer advisers, or those looking to refresh their knowledge, as opposed to expanding on the skills and knowledge of experienced advisers. Worryingly, we found evidence of some advisers self-funding courses to help them deal with the essential duties of their role.

> It's general and doesn't prepare you enough. It can be daunting going to court.

There was also a preference amongst advisers for face-to-face training over online due to the networking benefits of being able to work through examples with peers and learn from different perspectives.

Qualifications and accreditation

Over the years, various forms of qualifications and accreditation were in place for advisers in Scotland, including the Higher National Certificate in welfare benefits and advice, the Scottish Vocational Qualification in Advice and Guidance, and certification for the Debt Arrangement Scheme. More recently, an adapted version of the Institute of Money Advisers Certificate in Money Advice Practice was discontinued in 2016 (this remains available for free-to-client advisers in England, Wales, and Northern Ireland). For advisers in Scotland, there is currently no formal debt advice qualification.

The debate on qualifications resurfaced following the Wyman review which recommended that all debt advisers should have a qualification before they can offer debt advice unassisted. Wyman suggested that the requirement criteria and content of the qualification should be set out by the FCA. In this changing context, we were keen to measure appetite for a new qualification among Scottish advisers.

Just over half of advisers (51%) favoured formal accreditation for money advisers as one of their top three priorities for driving learning and development. Some advisers said it was important to have a qualification as recognition of the skills and service they provide. With this narrow margin of support, more consultation is necessary to inform the new workforce strategy.

In terms of attracting new people to the sector, focus group participants who indicated an interest in a career in money advice were supportive of the possibility of putting advisers through qualifications. To counter concerns around precarity, a qualification that could be carried into a new role if funding comes to an end was considered as attractive.

> You should have a qualification under your belt to take to a new job.

This mirrored a broader emphasis on learning and development for potential new entrants to the sector. Within the public survey, 73% of respondents said that training and skills development was one of the most important factors in considering a new career.

Making time for learning and development

Throughout this research, workload pressure is highlighted as a recurring theme which impacts almost every aspect of an adviser's role. Perhaps unsurprisingly, advisers reported that workload pressure can hinder learning and development opportunities.

Organisations that are working towards accreditation through the Scottish National Standards for Information and Advice Providers must present clear evidence that advisers are provided with adequate training and development opportunities. One adviser cited a requirement to complete 20 hours of training each year; however, their organisation does not have the cover to allow advisers to do so. Even for advisers who complete the required number of training hours, recording and evidencing this activity has implications on their workload.

Limited budget for learning and development was identified as another barrier to accessing training.

Maximising adviser time to focus on clients

What we wanted to find out

Within our client experience research, it was evident that one of the most important parts of the advice process is the initial point of contact where advisers help to remove the stigma and shame that is often associated with problem debt.

Advisers place considerable value on the difference their work can make for clients, but they frequently encounter barriers that can make this more difficult. We wanted to find out more about the competing time constraints and pressures of the role to help ascertain what steps can be taken to allow advisers more time to focus on what they do best.

Funding and resources are central to this principle, but we wanted to understand views on how the advice process and interactions with other organisations can work better for both advisers and clients. In line with the recommendations within the Debt Advice Routemap, we also tested adviser attitudes on the role that digital innovation can contribute towards achieving this aim.

Workload pressure

Demand for debt advice far outstrips capacity. In 2016/17, nearly 70,000 adults sought debt advice, but the capacity did not exist to provide the help they needed. This inevitably leads to pressure on advisers.

> Workload is the biggest pressure. Because my clients are vulnerable, I feel pressure to get things completed in an unreasonable timescale; whereas if I was in a less pressured situation I could leave at my allocated time.

As well as rising levels of demand, it was clear that advisers are faced with increasingly difficult cases. People in problem debt typically present at the point of crisis and the prevalence of addressing emergency situations in most cases adds to workload pressure.

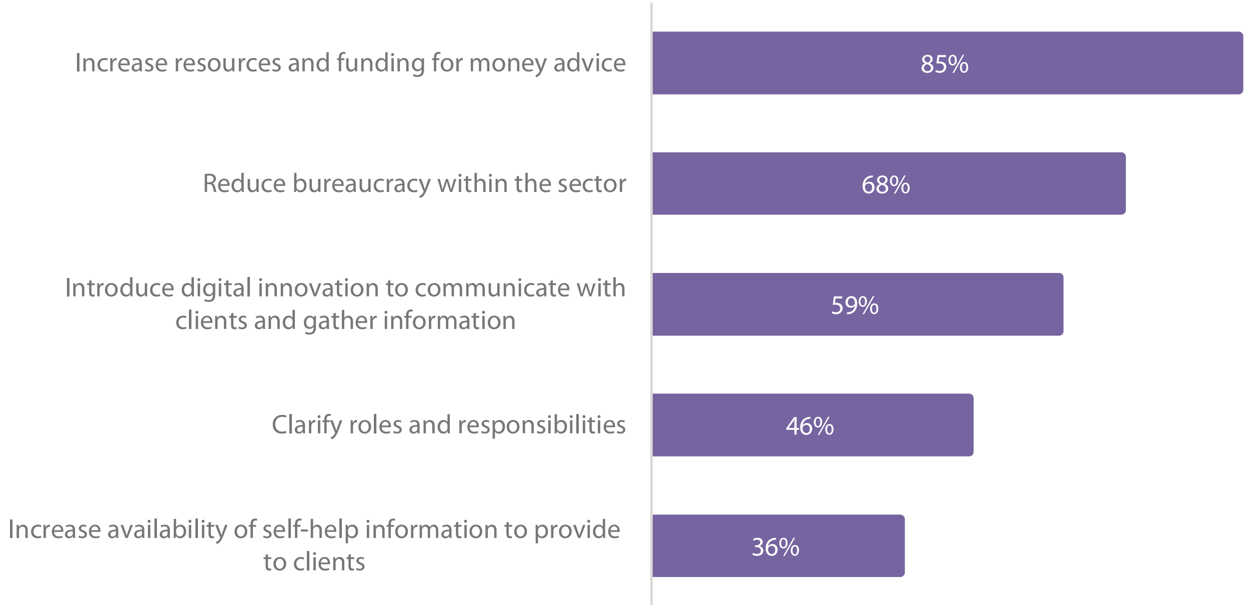
> There is no ability to feel on top of your workload. You are moving from one urgent issue to the next. If you leave a non-urgent issue for too long, then that becomes an urgent one. There are increasing numbers of clients who have suicidal thoughts or suicide plans.

Advisers go above and beyond the minimum, but this has an impact on personal wellbeing that should not be ignored.

> Sometimes self-care takes a back seat to get through workload. Although we are not expected to do this, more back-up to help avoid it would be helpful when saying 'no' does not come easy.

In this context, it is unsurprising that almost all advisers (85%) were of the view that increasing resources and funding was important to allow more time to be focused with clients.

Figure 14 – priorities to maximise time with clients



Precarity exacerbates pressure on workloads. Advisers referred to the disproportionate amount of time that is spent training new advisers who because of short-term contracts leave soon after. Not only does the time it takes to train a new adviser take current staff away from clients, once the contract runs out the workload is passed back to remaining staff, taking up more of their time.

> Constantly training new staff who have short term contracts. These are not renewed which means the workload is passed onto remaining advisers. New funding is obtained for further short-term contracts and the cycle continues.

Administration and bureaucracy

An essential early step within the advice process is to get a full picture of the client's circumstances. 68% of advisers said that reducing administration and bureaucracy within the sector would allow them to maximise the time spent with clients.

Some aspects of the advice process are unavoidably time-consuming, but there is evidence that certain practices can increase workload pressure and delay progress for people in debt.

> It often feels like there is a lot of red tape, which slows a client's progression down from maybe a month in total, to four months, whilst we satisfy arbitrarily high standards.

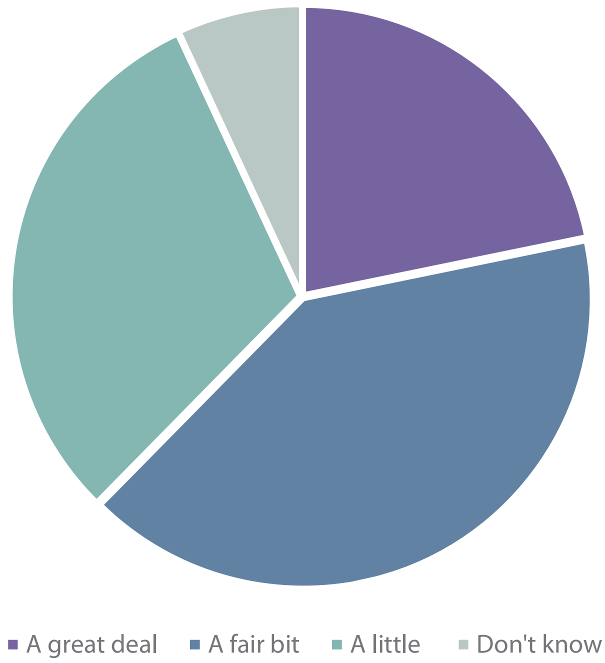
The Debt Advice Routemap states that reporting requirements should be streamlined wherever possible to allow advisers to focus more time with clients. Advisers expressed the view that it felt they were sometimes working for funders rather than clients.

> We also have to double record to ensure that we capture correct statistics and information for funding which doubles our workload.

Some advisers mentioned the need for increased administrative support to allow them to focus on the specialist parts of advice. One adviser described how case notes can take up to half a day to write up after initial client interviews.

> More and more feeling like an industrial machine tasked with churning out stats and results rather than helping people.

Figure 15 – extent to which administration and bureaucracy impacts adviser wellbeing



Understanding the role of advisers

During our client experience research, it was apparent that people in debt didn't know what to expect from advice. For advisers working in the sector, it is clear that other organisations such as creditors sometimes lack an understanding of what they do, and this can hinder attempts to help clients reach solutions. 46% of advisers took the view that more time would be freed up to focus on clients if roles and responsibilities were clarified.

> Banks and utility companies are the worst. Whilst the regulations around GDPR are important, we have cases where these rules have caused the clients to get into more debt because of the organisation's inflexibility to be able to support clients who struggle to engage with them. The GDPR line appears to be used by some as a catch all excuse. We do eventually get there in most cases, but this is a huge strain on resources for the debt centre.

Where external organisations were aware of the roles and responsibilities of money advisers, advisers still encountered difficulty that took time away from supporting clients. Evidence requirements for financial statements have been an issue of contention in recent years. This issue was brought into sharp focus during the consideration of the Common Financial Tool (Scotland) Regulations 2018, where the economy committee put forward reservations about the level of work to support client expenditure.

Advisers reported feeling that they are treated with a lack of trust.

> They think that advisers are unscrupulous when pulling together cases as if they are fudging the number for £1 or £2.

When resources are stretched to breaking point, it is essential that advisers are on the frontline providing advice, rather than chasing up fuel bills and bus tickets that can be requested as part of a proposal. This can lead to frustration for advisers, but more worryingly can delay progress for clients. While improvements have been made in this area, our findings suggest that more can still be done.

Widening responsibilities

Again, the notion that the important distinction between money advice and welfare advice services was being lost was raised as a matter of concern.

> Now organisations are putting money advice and welfare benefits together and having the adviser do both. Both areas are that of specialist advice and should not be combined or expected of anyone. This is a money saving scheme but scares me – the clients are only getting a tiny percentage of the in-depth advice that could benefit them as the adviser may not be competent enough in both subjects to give advanced advice due to the complexity of each subject.

The consolidation of money advice and welfare roles was identified as a problem throughout the research findings, with advisers concerned that this represented a devaluing of a specialist role. Earlier in this report, we set out adviser concerns that this risks reducing levels of expertise within the sector. In terms of maximising adviser time to focus on clients, advisers were also concerned that expectations could be unrealistic – when someone is stretched across different disciplines, this can mean that they have less time to focus on their area of expertise.

Digital innovation

The Debt Advice Routemap includes the commitment to drive technological innovation in the sector. Discussions around digital innovation within advice tend to centre on two elements: channel preference, and information gathering.

Calls from the Wyman review of debt advice for an arbitrary channel shift to online channels were criticised. Our research on client experience found that preference for accessing advice online was relatively low – 12% of respondents would prefer webchat for initial contact with a money adviser, while only 6% would use this channel to have a detailed discussion. That said, we found evidence that some people would be keen to use an online service as a first port of call to help determine what help was required thereafter. This view is reinforced within this research – 59% of advisers agreed that the introduction of digital innovation to communicate with clients would allow advisers to focus more time with clients.

Data collection and information gathering can be time-consuming tasks, and work is underway across the sector to understand the potential of technology to assist with these functions. Open banking is currently being used by a small number of free advice providers to obtain a fully categorised assessment of income and expenditure in a matter of minutes. As well as introducing accuracy to the assessment of affordability calculation, it provides the opportunity to focus more time on specialist advice. However, while the use of open banking can help to provide an enhanced picture of someone's circumstances, it will not remove these tasks altogether. This data still requires close scrutiny and examination by a skilled adviser. What's more, our research on client experience underlines the importance that advisers play in providing the skills and expertise that cannot be replaced or replicated by automation.

Protecting adviser wellbeing

What we wanted to find out

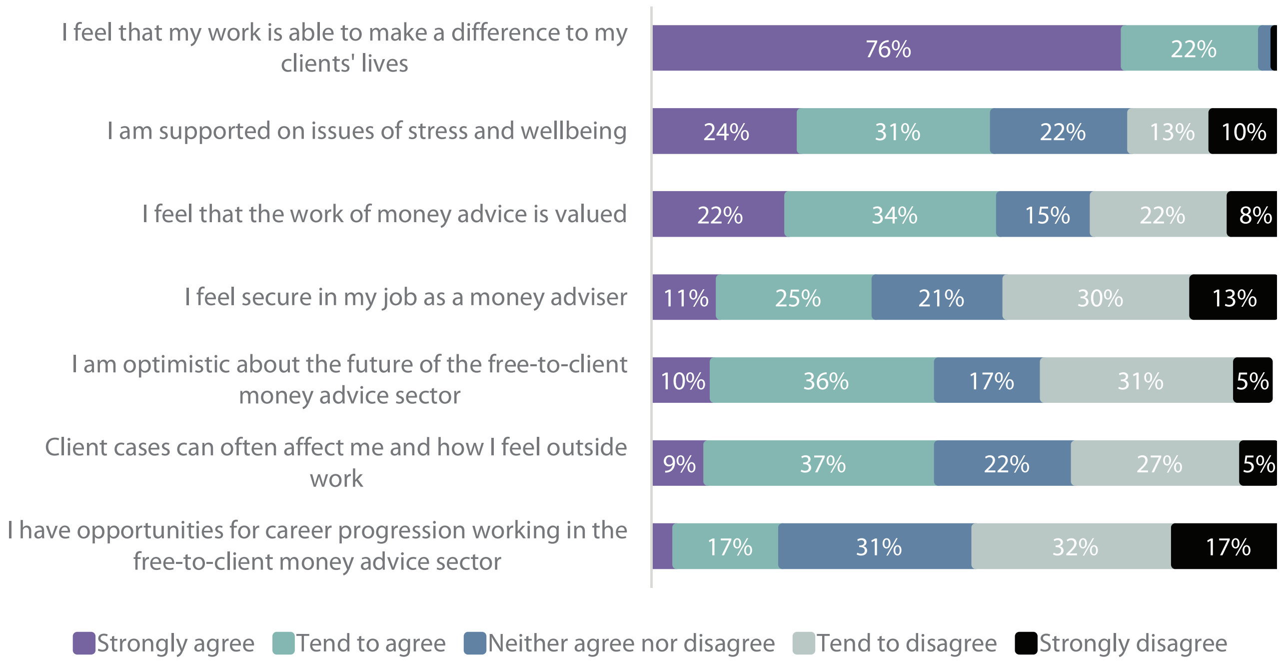
Dealing with problem debt is increasingly complex and stressful, yet this work has been under-resourced and under-capacity for several years. When advisers are dealing with clients in ever more difficult and desperate circumstances, it is inevitable that this starts to take a toll on personal wellbeing.

In recent years, the focus on vulnerability of clients has been justified and much needed, but the wellbeing of advisers has been overlooked. We wanted to take a pulse on the current state of adviser wellbeing, and the factors that can exacerbate issues of work-related stress. As well as understanding the scale of the current problem, we were keen to hear from advisers on the support required which isn't available at present.

Current state of adviser wellbeing

As set out previously, advisers are attracted to the role primarily because of the view that this type of work can make a difference to people's lives. While that is a positive aspect of working in advice, our findings show that many aspects of working in this role can harm wellbeing.

Figure 16 – overview of adviser wellbeing



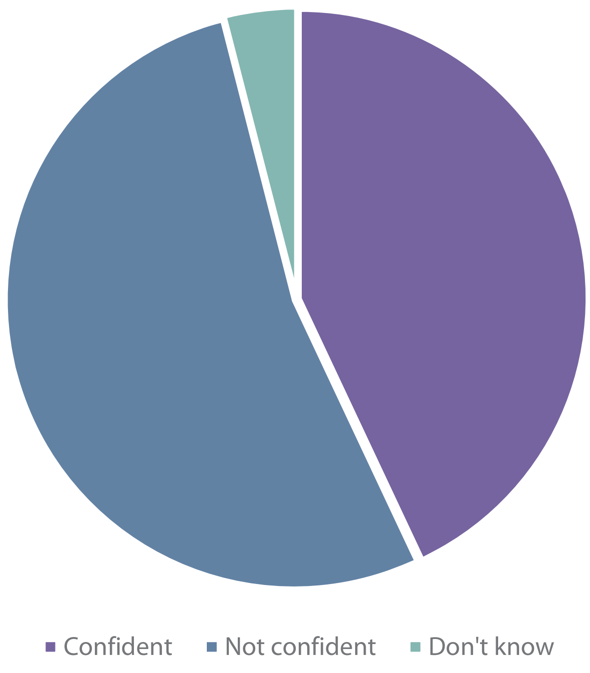
The findings present a bleak picture around the overall wellbeing of people working in the sector.

- Fewer than half of advisers (46%) are optimistic about the future of free money advice
- Only around a third of advisers (36%) felt secure in their role
- 55% of advisers felt supported on issues of stress and wellbeing at work
- Just under half of advisers (46%) agreed that client cases can affect how they feel outside work
- Personal wellbeing is impacted by precarious funding (34% said this affected personal wellbeing a great deal, 23% a fair bit, and 22% a little)
- Almost four-in-ten advisers (39%) reported that they had experienced work-related stress in the last 12 months. Half of advisers reported that a colleague or someone they know within the sector had experienced work-related stress
- More than half of advisers (53%) surveyed were not confident that they won't experience work-related stress issues in the next 12 months

Throughout the depth interviews, advisers expressed the view that this was an overdue piece of work. Many noted that they are seldom asked to reflect on how they feel about their own wellbeing, and told the researchers that the interviews were in some respect cathartic in providing a rare opportunity to discuss these matters.

As well as reflecting on previous experience, we asked advisers to consider how they felt about personal wellbeing looking ahead. Worryingly, more than half of advisers surveyed (53%) were not confident that they won't experience work-related stress issues in the next 12 months.

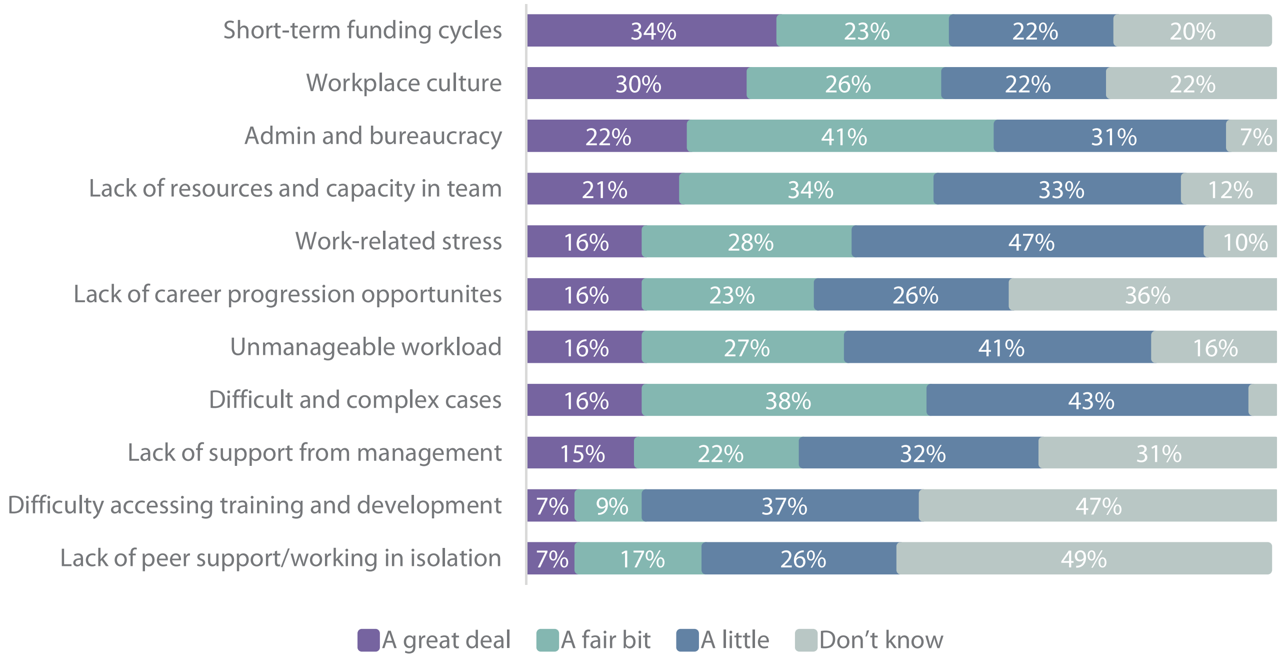
Figure 17 – work-related stress



Factors that affect wellbeing

We were keen to explore the key trigger points which impact adviser wellbeing.

Figure 18 – factors that impact wellbeing



Again, precarious funding cycles were flagged as a major concern. More than a third of advisers (34%) said that this affected personal wellbeing significantly. This was identified as a risk to retaining expertise within the sector, but the impact of precarity on wellbeing of those who remain within the sector is considerable. Only 36% of respondents said that they feel secure in their roles as money advisers.

Analysis from the Improvement Service suggests that three quarters of people who accessed advice services in 2018/19 had a household income of less than £15,000. Advisers frequently referred to higher levels of despair and helplessness displayed by clients.

> The big turnaround to cost of living debt from credit related debt makes it very hard, constant threats of homelessness, many more clients with poor mental health and little or no disposable income makes for very depressing workloads.

As the nature of problem debt becomes more complex, it is advisers who deal with the consequences.

> Some of the cases we are dealing with are so harrowing – we need some emotional support.

> Client cases affect you - they are constantly dragging you down, you need to make yourself as numb as possible while still being empathetic to clients.

Managing expectations

Our client experience research found that people generally reach out for help with their debts when the situation has become unmanageable. This combined with the changing profile of people in problem debt means that clients can have unrealistic expectations of what the adviser is able to do. Advisers reported the stress of clients wanting to "off-load" everything and thinking that they would be able to perform the function of an accountant or solicitor.

> It can be difficult to manage client expectations and to have stressed and upset people relying on us for help.

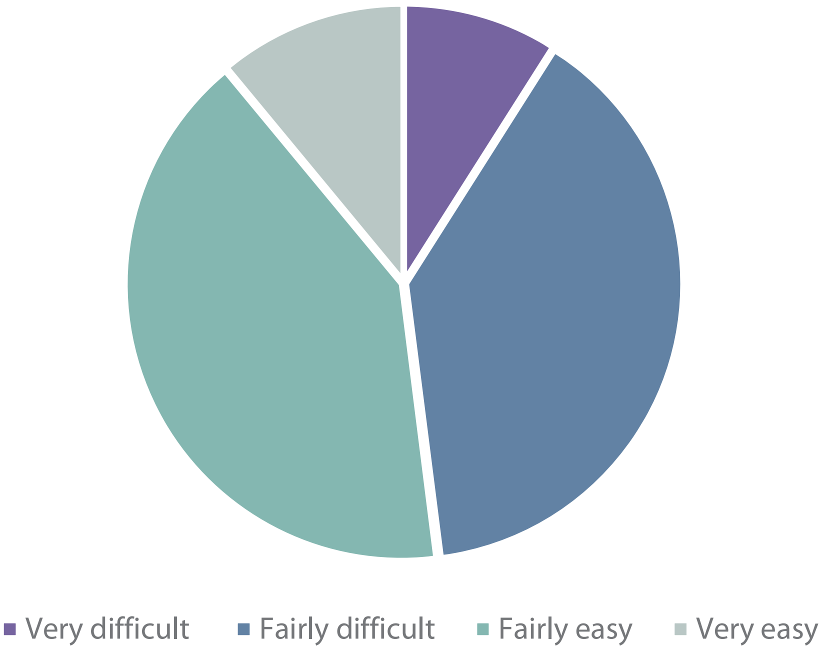
Advisers expressed the difficulty in not being able to solve their clients' problems straight away. That said, other advisers reported that clients are often "surprised by what we can do for them" and that it would be beneficial to raise awareness of the profession and the role of an adviser.

During our client experience research, we identified concerns about situations where earlier signposting would have helped someone get advice sooner. Within this research, we found examples where the signposting organisation had set unrealistic expectations. Advisers noted that it is important to be upfront about what they can and can't do but this is made more difficult when other organisations raise expectations unduly, or referral channels between organisations do not work well.

Impact on personal life

High levels of stress in the workplace can affect people at home. 46% of advisers reported that they find it very or fairly difficult to switch off from work in their personal time.

Figure 19 – work impact on personal life



One adviser described that they don't want to speak to anybody when they come back from work as it feels like the "life has been drained out of you."

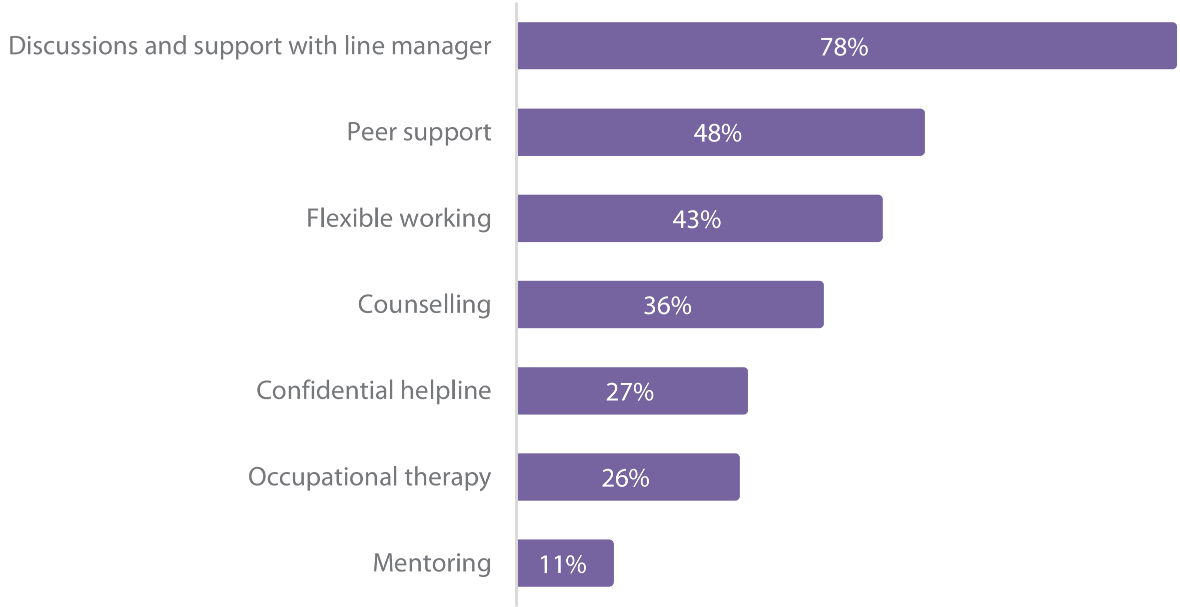
> I don't sleep well. I think of work while socialising. I often worry about work and cases while I am on holiday or out of the office.

Experiences of stress and anxiety were exacerbated for advisers who may also be dealing with other personal issues at home. One adviser reported that work-related stress became more acute when they were dealing with a loss of a child at the same time. Another former adviser reported that they had left the sector due to the stress and anxiety of the work when they were dealing with a relationship breakdown.

Support from management

For participants who had experienced work-related stress, we wanted to find out more about the range of support mechanisms that were available in these circumstances.

Figure 20 – current support on wellbeing issues



The most commonly cited source of support for advisers to address work-related stress was through discussions with line managers. However, the effectiveness and value of this support was questioned by some advisers. Concerns around a lack of support from management centred around two distinct strands: lack of advice experience, and just bad management.

> They don't understand the individual pressures that we work under.

This view runs throughout the research and was set out in more detail within the retaining expertise chapter. Advisers raised concerns that some managers did not appreciate how long a case can take to resolve, or lacked the relevant knowledge and expertise to properly support with technical queries or empathise with stressful situations.

> My new Team Leader has caused me considerable problems on a personal level due to her lack of money advice knowledge and experience. This has resulted in mistakes she has made on my cases, and leaving my clients substantially worse off financially. This has been particularly stressful for me in the past few months.

Even where managers were generally supportive, the absence of specialist knowledge relevant to the role remained a concern. The Scottish National Standards for Information and Advice Providers stipulates that someone should have access to supervision which includes technical expertise.

> I have a supportive line manager, however, working in a housing association there is little understanding of the nature and complexity of issues that I deal with.

Perhaps more worryingly, our researchers found examples of a basic lack of support from management that would be expected irrespective of whether or not someone had experience of working in frontline advice. During the qualitative interviews, one adviser opened up about speaking to a manager about work-related stress, and the inadequate response that followed:

> He shrugged his shoulders and told me to go look it up on the intranet.

Support mechanisms within some local authorities such as counselling services were considered to be "superficial." Advisers raised concerns that given counselling services had no control or influence over day-to-day work environment, the prospect of anything changing in a practical sense was slim. While there was an opportunity to discuss issues, advisers would return to an unchanged situation meaning that the same wellbeing issues were likely to recur. Back-to-work interviews following periods of work-related stress were described in tokenistic terms; advisers would be required to sign a form but there was no post-hoc support.

For people who had left the free advice sector to take up work within private or commercial firms, the experience was altogether different. One former free sector adviser who is now working within the private sector mentioned that one of the key benefits of the new role was a "robust wellbeing support programme" which included away-days where advisers attend sessions to promote and discuss wellbeing. The adviser noted that employees were encouraged to support each other at work and there was also a helpline number to contact to talk through any concerns around wellbeing.

Denial of a problem

Throughout the research, stress was described as "part and parcel" of the nature of advice work. While it is undeniable that the complexity of cases and changing profile of people in debt is the consequence of wider socio-economic and political factors, this is no excuse to ignore the impact on personal wellbeing. Worryingly, our researchers found evidence of concerns about stress and wellbeing being dismissed.

> We are not allowed to say that we are stressed or that our job is stressful. We are regularly told that everyone is busy.

> Work related stress is not recognised in this service.

It is dangerous to think that because a certain type of work is by its very nature stressful that this negates the need to put in place adequate support mechanisms. We are concerned that the inherent stress involved in helping people in problem debt is being used as an excuse for inaction that is causing harm to people working in the advice sector.

Addressing poor levels of wellbeing

As outlined, advisers recounted varying levels and experiences of support on matters of personal wellbeing. To help shape a better way forward, we asked advisers for their views on the most important factors to protect wellbeing at work.

Figure 21 – factors to improve wellbeing support

Two thirds of advisers (67%) considered wellbeing and resilience training for advisers as the most important issue to address low levels of adviser wellbeing. Participants noted that this could help build coping mechanisms to manage stress at work. In line with the concerns around insufficient support from management, the next most popular initiative was training for management on the issues of stress and wellbeing at work (56%).

Conclusions

Conclusions

Precarity, low pay, and lack of progression opportunities are the primary risks to loss of talent and experience within the workforce

Recommendations from the Tackling Problem Debt Group outlined concerns around an impending departure of a significant segment of experienced advisers who are set to retire within the next few years. This assertion is not borne out of evidence – around a third of current advisers entered the workforce within the past three years.

Rather than a scenario where an ageing profile of advisers leaves the sector vulnerable to a potential knowledge flight, the greater threat to loss of talent is the inherent precarity of the role. Advisers work to bring stability to their clients' situations, but they themselves are dealing with high levels of volatility and insecurity. We found evidence of people who want to remain in the workforce, but who are leaving the sector whether voluntarily or otherwise because their future is not secure, or they have little opportunity to progress.

In terms of general public attitudes, there was an encouraging level of initial interest in money advice as a career, although people were put off by the level of pay and job insecurity. To both retain existing expertise and attract new talent, the issues of pay, precarity and progression must be addressed in the new workforce strategy.

We can't afford to ignore adviser wellbeing any longer

Working in debt advice has seldom been more stressful and intensive. In recent years, advisers are dealing with clients in increasingly complex circumstances and fewer options to reach a positive outcome. It is alarming that more than half of the workforce are not confident that they won't experience work-related stress in the next 12 months.

New training on personal wellbeing will be developed and rolled out in 2020/21 that aims to support both advisers and their managers. This is only part of the solution, however, and the new workforce strategy will aim to develop recommendations that address the root causes that threaten adviser wellbeing.

Advisers feel that their work makes a difference, but isn't always valued

This research at times makes for bleak reading, but one finding stands out as immensely positive – 98% of advisers are confident that the work they do makes a difference to the lives of their clients. Advisers frequently recounted examples of the rewarding aspects of the role, and the satisfaction that is derived from helping people through their expertise and support.

Despite this near unanimous confidence that their work makes a difference, only around half of advisers feel that their work is valued. Short-term and insecure funding cycles contribute to that perception, and the Debt Advice Routemap commitment to a three-year funding model is to be welcomed.

Funding is a perennial concern for people working in the sector. The new workforce strategy cannot be viewed in isolation from these concerns. If we are to achieve a sustainable and successful workforce strategy, it is incumbent that all funders recognise the value of advice both in terms of what they say but more importantly in the decisions they make about budgets.

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