

# The Money and Pensions Service-Funded Debt Advice Impact Report

2025/26

Money & Pensions Service

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# Foreword

We are pleased to introduce the third *Money and Pensions Service-funded Debt Advice Impact Report*, bringing together what we have learned from the services, partnerships and wider work that MaPS funded and supported during 2025/26.

This was a significant year for debt advice. In November 2025, the Government published its Financial Inclusion Strategy, through which MaPS received a funding uplift that took the amount available for free debt advice to over £100 million in 2025/26. The scale and breadth of the work supported by this investment is reflected in the structure of this year's report. As in previous reports, we celebrate the **Brilliant Services that Make a Difference** to people's lives each and every day, but this year there is also much more to share in our chapters on **Capability that Transforms, Information that Enables and Collaboration that gets Results.**

In our 2024 consultation, we heard that the sector wanted more from MaPS than commissioning services alone. The funding uplift allocated by HM Treasury through the Financial Inclusion Strategy has helped us respond, expanding our support for the people and organisations delivering advice and our work with partners to address challenges across the sector. With our largest-ever investment in debt advice modernisation and transformation, we are funding more organisations, with a broader mix of local charities, specialist organisations and sector membership bodies. The greater depth of these chapters tells the story of how our role is developing, alongside our continued commitment to funding high-quality debt advice for those who need it.

During the year, MaPS-funded services supported 802,993 people across England, more than ever before and up from 623,466 in 2023/24, when we published our first impact report. Each person came to advice with their own circumstances and priorities. For some, the immediate concern was keeping their home or managing their business finances. For others, debt had become overwhelming, and they were unsure where to turn. They needed someone to listen, help them make sense of their situation and support them to take that first step towards dealing with debts they could no longer manage.

Alongside addressing these immediate pressures, debt advice builds longer-term financial resilience and improves wellbeing. In 2025/26 debt advisers helped people identify £235 million in additional income, while 64% of those who received MaPS-funded debt advice told us they now worried less about their debts or financial difficulties, and 55% said their mental health had improved after getting advice.

These outcomes underline the close connection between financial circumstances and health and wellbeing. Alongside the Financial Inclusion Strategy, the NHS 10 Year Health Plan, published in July 2025, offers an opportunity to take greater account of these wider pressures in how support is provided. The focus on community care and prevention creates scope to bring debt advice and financial wellbeing support closer to people through neighbourhood health services. Stronger links with trusted advice organisations can help address financial difficulties that affect someone's health or make recovery harder, connecting them with support before problems become more serious.

This is an approach already familiar across MaPS-funded debt advice where people may first talk about financial difficulties with a community organisation, health professional, work coach or prison resettlement team. Those trusted relationships can provide a way into debt advice for someone who might not approach a service directly. Our role is to make that connection easier so that, at a point of crisis, people are not left to find their own way through different services.

Our work with the Ministry of Justice and Toynbee Hall shows what this approach to joining up services and partnership working can achieve. During the year, we expanded video and digitally enabled debt advice across 13 prisons in London and the South East, bringing specialist support into a setting where it would otherwise be difficult to access and helping people begin to deal with unresolved debt before it creates further problems after release. Relieving some of that pressure can allow someone in custody to focus more fully on rehabilitation and prepare for life outside prison. Where debts affect the wider household, advice may also help ease some of the financial uncertainty facing families outside prison. The same principle guides our work with health services, creditors and other specialist organisations: joining up support around people and reaching them earlier, so help is easier to access and better coordinated.

The prison pilot began with support from the first Debt Advice Modernisation Fund, showing how testing a new approach can open up access to advice. This year, we expanded the modernisation programme, supporting more organisations to improve their systems, make services more accessible and free up adviser time. For the first time, we also introduced a Debt Advice Transformation Fund to explore changes that could benefit the wider debt advice system, beyond what individual organisations can achieve alone. Through research and early testing, the fund is helping us understand how services, information and expertise can work better together, making it easier for people to get the support they need.

Whilst many things have changed this year, debt advisers remain our foundation. Nothing we feature in this report would be possible without their skill and commitment, and of the organisations that support them. Alongside their technical knowledge, advisers know how to listen, explain the benefits and drawbacks of different options, and help someone take the next manageable step. Their experience also gives MaPS and policymakers a clearer understanding of the problems people are facing and where policies, services or processes need to improve. We are grateful for everything they have done during the year, and for the care and persistence they bring when supporting people through some of the most difficult periods of their lives.



**Anna Hall**
Corporate Director for Debt



**Oliver Morley**
Chief Executive Officer

# The impact of our funding on a page...

**802,993**
total number of clients seen across all services from 1 April 2025 to 31 March 2026***

**62%**
of people who received MaPS-funded debt advice are in a deficit budget.

**49%**
of clients disclose an additional vulnerability*/**

"I was in a difficult time and they gave me some good advice and helped me, and now I found a job and slowly things are better now. They helped me and now I'm slowly, slowly improving everything. I needed helped and they gave me advice. Obviously when we're in a difficult time we really want someone to give you the right advice and try to help, encourage us to do something in life and help us to tackle our problem, and now I can better attack my problem."

**64%**
of people who received MaPS-funded debt advice told us they now worry less about their debts or financial difficulties, while 55% said their mental health had improved after getting advice

**75%**
of people who received MaPS-funded debt advice said advice helped them resolve their problems

**196,571**
visits to Debt Advice Locator Tool

"The information and advice was of great help. They were very understanding and non-judgemental. Easily approachable. You could ask them anything. There was no question they couldn't answer. They were brilliant with everything they did for me. They explained the process. They helped me complete the paperwork. It was smoothly resolved."

**77%**
of people who received MaPS-funded debt advice are now checking their incomings, outgoings and bank balance to help them stick to their budget

"They gave me relief after years of worry."

**£2.86 billion***
- the amount of debt disclosed by clients served by MaPS-funded debt advice.

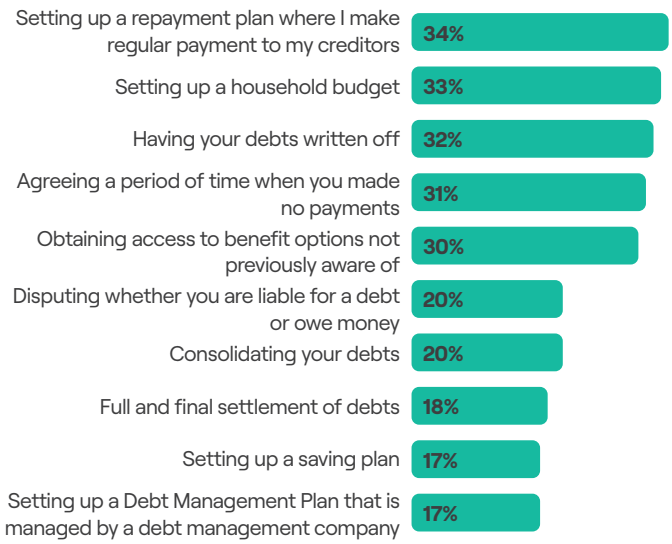
"They were so helpful and I understood what they were saying, they spoke in a way that I could understand. They were very helpful which is most appreciated. They helped me to sort my problems out."

**85%**
of people who received MaPS-funded debt advice said they would recommend the service to someone in a similar situation

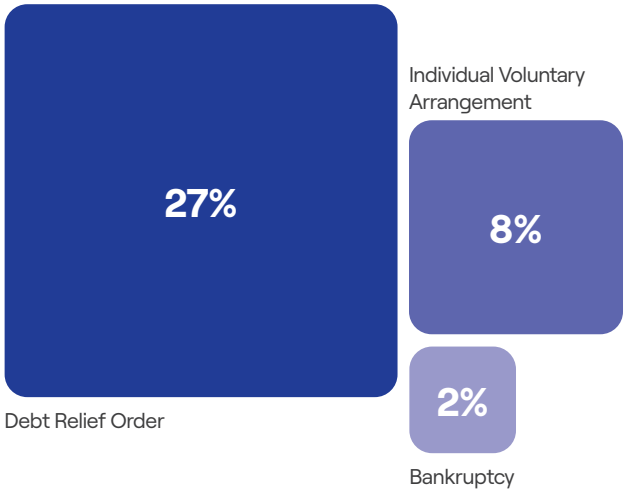
**£235 million**
million additional income identified for clients**

"Well I had a lot of financial difficulties and I had a lot to sort out and they pretty much got everything in position so I could pay over a period of time . With the debts I had incurred they helped me with quite a few things. They put me in contact with people like grants they put me onto people who got me a new washing machine, I got a fridge and freezer. Great service and I appreciated the fact that I didn't have anything and they got me."

## Top ten most common informal actions agreed^:




## Top three most common formal actions agreed^:



# Brilliant Services that Make a Difference



Every day, MaPS-funded debt advice services support people facing difficult financial situations, whether they are falling behind with household bills, dealing with debts they can no longer manage, trying to keep a small business going or responding to a sudden change in their circumstances. Advice gives them the space to understand what is happening, consider the choices open to them and decide what to do next.

During 2025/26, MaPS funded community-based organisations, nationally accessible telephone and digital services, specialist advice for small business owners, and practical help for people accessing debt solutions. Each serves a different need, but all offer free, impartial advice to consistent standards and, together, support hundreds of thousands of people across England each year.

This chapter brings together the services, partnerships and people behind that work, showing what debt advice looks like in practice and what the right support can mean when someone is unsure of where to turn.

Looking ahead, the Government is continuing its commitment to improve access to debt advice through the Financial Inclusion Strategy. More than £100 million in funding will be available in 2026/27, sustaining the increased level of investment and enabling MaPS to build on the services and approaches described in this report and help more people access the support they need.

# Community-Based Debt Advice Services



In 2025/26, MaPS provided £35.1m for community-based debt advice across nine regions of England, with services led by four organisations:

- Toynbee Hall, which leads Debt Free Advice, in London
- East Midlands Money Advice in the East Midlands
- Greater Merseyside Money Advice Partnership in the North West
- Citizens Advice in the North West, North East, South East, South West, West Midlands, Yorkshire and the Humber, and East of England

Working with 157 community-based organisations, these lead organisations helped 123,083 people access debt advice in the places where they live.

When someone is worried about debt, it can be easier to ask for help through an organisation they already know, perhaps after getting help with housing, benefits, food or health. MaPS-funded community-based debt advice builds on these relationships, with services available in community centres, foodbanks and health settings, as well as through housing teams and other local organisations. Whether someone seeks advice in a place they already use or is introduced by a person they trust, this presence in community life can help bridge the gap between experiencing financial difficulty and taking steps to address it.

The adviser begins by listening to what has happened and what the person needs now, recognising that while debt may have prompted the conversation, it is rarely the only pressure they are facing. Problems with income, housing, energy costs, benefits or health can all shape what needs to happen next.

> *Getting the help. Dealing with the situation. I've been to so many other places, <Advice Provider> actually helped from the first day, they made a plan and we went through it. Being there for me, putting me first.*

**Individual using a MaPS-funded community-based debt advice service**

What that support looks like will depend on the person: it might involve checking that they are receiving all the income available to them, speaking to creditors or explaining their options for dealing with debt. They do not have to solve everything in one conversation but can begin with what is most urgent and work with the adviser to decide what comes next.

MaPS-funded debt advice in Southwark will not always look the same as it does in Hull. That is because the communities, the pressures people face, and the local services around them are different. Our approach to funding gives local organisations the flexibility to shape their services and build partnerships around the needs of the people they support. For someone seeking help, this means speaking to an adviser who understands the area as well as the debt and who, alongside helping them deal with creditors and consider their options, may know where to find emergency food or energy support, how to reach the local housing team or which organisation can help challenge a benefits decision.

> *I saw* **<an adviser>**, *she was fantastic. She listened to everything and she sorted everything out straightaway. She was brilliant. This sounds a bit dramatic really but it was too much, I was so down, and so fed up and I really thought there was no answer to anything, and I actually thought of suicide, it was awful, and they just sorted everything out and I felt like a lead weight had been lifted off me.*

**Individual using a MaPS-funded community-based debt advice service**

That local knowledge, and the relationships built around it, can make connections quicker and easier, so that the person receives support which reflects the wider pressures they are facing. Local organisations can also draw on what they see through their casework when working with councils, public services and creditors on problems affecting people across the community.

Although services may look different from place to place, everyone using MaPS-funded debt advice will receive the same high quality of advice. The MaPS Standards set common requirements for the services we fund, covering advisers' skills and knowledge, how advice is delivered and explained, and how support responds to each person's

needs. Services are assessed against these requirements to check that they are meeting the standards and identify where improvements are needed, helping maintain consistency while allowing organisations to shape support around the people they serve.

> *I think it was meeting in person that was good because you can bring all of the evidence and talk freely rather than on the phone which is sometimes limited. All the workers understand people like me and they give advice in the correct way, and they have patience. They gave us a resolution and they explained it.*

**Individual using a MaPS-funded community-based debt advice service**

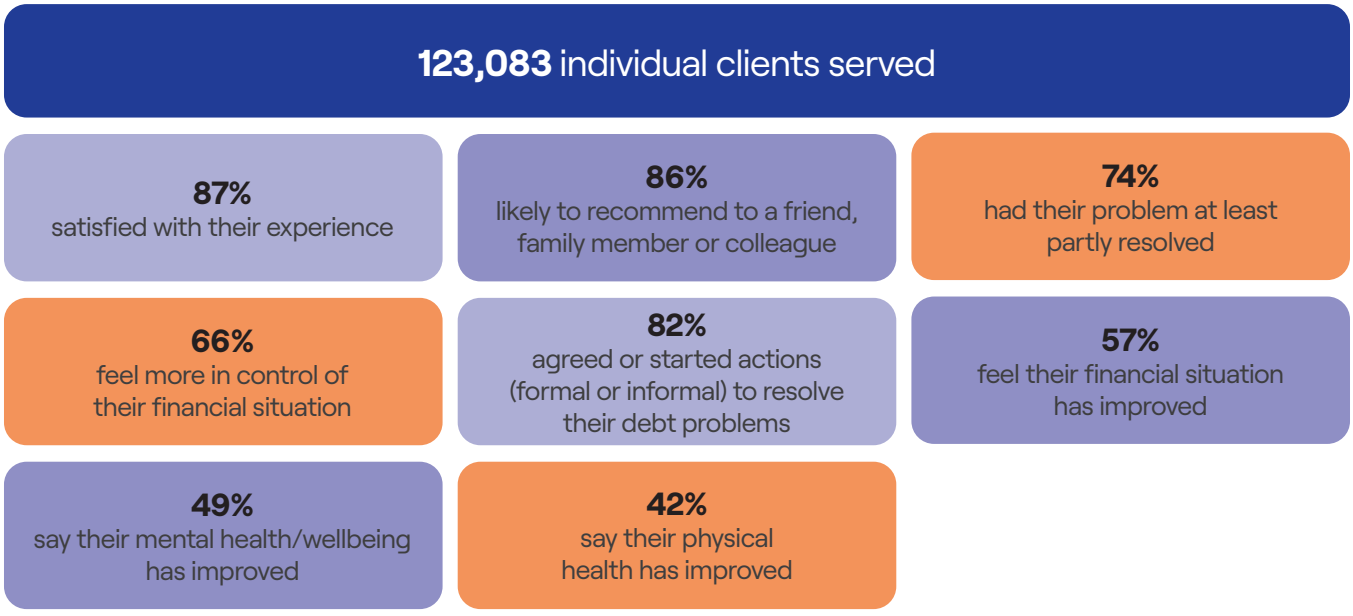
Looking ahead, MaPS is using additional funding from the Government's Financial Inclusion Strategy to strengthen community-based debt advice, with funding for these services increasing by £1.6 million in 2026/27, helping more people receive advice when they need it.

In deciding where the additional funding should go, we looked at both the level of need for debt advice and the number of MaPS-funded advisers in different parts of England, directing more funding towards regions where adviser capacity was lower in relation to need. The areas allocated additional funding on that basis are: London, the South East, the East of England, and the South West.

For people living in those areas, the investment will create more opportunities to speak to an adviser and build capacity in local organisations they may already know, while supporting the Government's aim of making free debt advice available to more people experiencing financial difficulty.

**Simon Kelly, Joint Chief Executive Officer from Citizens Advice Bedford & Mid Bedfordshire**, one of the organisations in the East of England receiving the additional investment, explains what it will mean locally:

> *At a time that people continue to desperately need free advice and at a time that charities face challenges to obtain funding to meet demand, MAPS has stepped forward and supported ourselves and other charitable debt advice services with additional funding to meet the huge demand in our communities.*
>
> *This additional funding will increase the capacity we have and help us to reach more people, more quickly and achieve even more positive outcomes for these clients. Ultimately this funding will help more people get the advice they need to find a way out of debt and financial hardship, which will provide a more positive future for them and their families.*



## Community Based Debt Advice
## Jamal's story*

When Jamal sought debt advice, he was trying to cope with far more than financial difficulties. Living with ADHD and mental health challenges, he was also navigating a relationship breakdown and struggling to manage a tenancy that had become increasingly complicated. The combination of personal upheaval and financial pressure left him feeling overwhelmed and unable to engage fully with support on his own.

Recognising these barriers, his adviser adapted their approach to ensure Jamal could access support in a way that worked for him. With his agreement, appointments and follow-up calls were arranged when his mother could be present, providing additional support while ensuring Jamal remained involved in decisions about his finances and future. Communication was tailored to his needs, helping reduce stress and making the advice process more manageable.

At the time of referral, Jamal had received a Notice Seeking Possession and was facing more than £3,000 of rent arrears. The arrears had built up because he had not previously been managing the household finances and was unaware of the developing situation. Complications with his tenancy and incorrect Universal Credit housing payments meant he was receiving support for only half of his rent despite being responsible for the full amount. The financial uncertainty was placing additional strain on his mental health during an already difficult period in his life.

The adviser first focused on stabilising Jamal's situation by ensuring he was receiving the income he was entitled to. Support was provided to pursue an assessment that could increase his benefit entitlement, while the adviser worked directly with Universal Credit and his housing association to resolve the tenancy issues. As a result, his full housing liability was recognised and the missing housing support was backdated, helping to address the arrears that had accumulated.

The adviser then helped Jamal explore his options for dealing with the remaining debts. Rather than pursuing a formal insolvency solution, he chose an informal route. A successful Discretionary Housing Payment application helped address ongoing rent shortfalls, while additional support was secured through the British Gas Trust Fund to reduce his energy debt. The adviser also identified that Jamal was not receiving Council Tax Support and helped him apply, alongside a successful Section 13A application that cleared his council tax arrears entirely.

With these issues resolved, Jamal was able to put an affordable repayment plan in place with his housing association. Most importantly, the support removed the immediate pressure of debt and housing worries, allowing him to focus on managing his mental health and rebuilding his life following the relationship breakdown. Instead of facing mounting arrears and the risk of losing his home, he now had a clear plan.

*Jamal is pseudonym

## Community Based  Debt Advice
## Helen from Citizen Advice

> ***A message that I would want to share with someone nervous about seeking debt advice is that it is about taking the first step and this is always the hardest, however it means they are taking the first step to getting back control.***

A large number of our clients often present in crisis. One such recent client presented for emergency food and fuel support. To address the root cause of their crisis, we worked with them to assess their full financial picture and together, we completed a budget plan and established a debt management strategy, dealing with priority debts first to reduce stress and stabilise their circumstances before moving onto their non-priority debts.

The service's approach to help people rebuild confidence after a financial setback is by gaining trust and building a rapport with them. Our approach is non-judgmental while taking into account each person's individual circumstances. It is important to treat each client as an individual and because clients' capabilities and digital skills vary, we offer flexible appointment channels that suit them. Offering these options from the outset helps us assess each client's accessibility needs, strengths, and vulnerabilities right from the start. Once we have worked with the client and accessed their capabilities and needs while rebuilding their confidence it is important to then empower them to go on to manage their own finances into the future.

I am genuinely inspired by the people I work with. Often in this role we can get downhearted and the work sometimes feels unappreciated by some clients. However, those clients that do take the time to call/email and thank us and to say we have changed their lives for the better makes everything worthwhile and very rewarding. Our team works really hard, they support and uplift each other while going the extra mile for a client.

Advisers face several challenges that impact their own wellbeing. We find that a lot of clients that we help are experiencing severe mental health issues and this can be exacerbated when they are in debt and facing extreme financial difficulties. Some of the clients' issues are out of our control, such as inadequate benefit income that cannot be increased. Dealing with debts and a negative budget with no way of increasing someone's income to cover even the basic essentials can be very difficult. Interruptions caused by external events can derail a client's debt progress. When clients re-engage down the line, advisers are often forced to restart the casework from scratch, resulting in duplicated effort and delayed outcomes.

For an adviser's wellbeing they should try to focus on what is achievable and set clear boundaries with a client from the start as to what they can and cannot do. They should set small, achievable tasks for a client so they too feel involved in the process and to help build their confidence. Supporting each other and being able to talk cases through is also essential so that an adviser does not feel alone.

A message that I would want to share with someone nervous about seeking debt advice is that it is about taking the first step and this is always the hardest, however it means they are taking the first step to getting back control. Reaching out for help can be hard as they may feel ashamed and may feel they will be judged, but an adviser is here to help and get them on the right path for hopefully a more stable financial future.

# Nationally Accessible Debt Advice Services



In 2025/26, MaPS provided £40 million to fund telephone and digital debt advice across England, giving 656,189 people access to free, impartial help wherever they lived through:

- Money Wellness
- National Debtline, run by Money Advice Trust
- Citizens Advice

Each year, these services help hundreds of thousands of people make sense of what they owe and understand the choices open to them, so that, when they are ready, they can decide what to do next.

Asking for help with debt can feel daunting, particularly when someone is worried about being recognised or judged. For some, the greater sense of anonymity offered by telephone or online advice makes it easier to begin with a practical question, without feeling ready to discuss everything they are facing. These services also allow people to seek help around work, caring responsibilities or a health condition, including when they live a long way from a local service.

> *If it wasn't for* **<Advice Provider>** *listening to me, as I got in really bad debt and I'm disabled and my health has gone downhill and out of my control, I wouldn't even be here now on the phone to you. If* **<Advice Provider>** *couldn't help me I was going to end it. They helped me get all my debts sorted out with the Debt Relief Order, they gave me mental health advice and benefit advice, they were brilliant, and I have lots of questions as I'm autistic, and they were brilliant with me even if I kept asking the same question they never got annoyed with me, they just listened to me. If it wasn't for the services they offer like the Debt Relief Order, I wouldn't have had a clue how to get it, or known about it. I wouldn't have even known that a Debt Relief Order existed or like I said, be here now. I think that's it.*

**Individual using a MaPS-funded telephone debt advice service**

People can move between online tools, webchat and telephone advice as their preferences and needs change. They might work through their finances online in their own time, then speak to an adviser about an urgent letter from a creditor or the options for managing their debts. The different channels help them build a clearer picture of their situation and decide what needs attention first.

As someone becomes more comfortable, they may feel able to share circumstances they did not mention at the outset. The adviser can develop a fuller understanding of how debts, health problems or other pressures affect what the person feels able to do. Advice can then adapt as more complex needs emerge or circumstances change, allowing time to work through decisions rather than expecting everyone to follow a fixed path.

> *It made a huge difference to our lives and relieved a huge amount of stress. I'm disabled and have a lot of stress anyway. I can sleep for the first time in ages. They were brilliant. They took away the embarrassment I had, regarding my issues. I felt I wasn't alone for once. I felt there was someone there to take it away, to take the mental weight away from me.*

**Individual using a MaPS-funded nationally accessible debt advice service**

Where someone needs more help to put advice into practice, services can also provide ongoing casework, with advisers contacting creditors on their behalf, helping with applications and working through the steps needed to put a debt solution in place. This can include drawing on specialist expertise or connecting them with other support, depending on their circumstances and what they feel able to manage themselves.

Telephone and digital advice offers much more than a single conversation or an online assessment. Someone who begins with one practical question can receive sustained help if they need it, with support shaped around what will help them move forward.

**656,189** individual clients served

**85%**
satisfied with their experience

**84%**
likely to recommend to a friend, family member or colleague

**75%**
had their problem at least partially resolved

**71%**
feel more in control of their financial situation

**82%**
agreed or started actions (formal or informal) to resolve their debt issues

**61%**
feel their financial situation has improved

**57%**
say their mental health/wellbeing has improved

**44%**
say their physical health has improved

## Nationally Accessible Debt Advice
## Janice's story

> ***I became brave that day. It just gave me that confidence just to hold my head up and say, Right I can answer my phone. I'm not going to miss an appointment now.***

Janice was at work when she started feeling strange and lost mobility down the left-hand side of her body. She rang her partner and told her she thought she was having a stroke. After being rushed to hospital, medics advised her it was likely just a trapped nerve. But two months down the line, Janice was no better. In fact, her partner had to give up work to become her full-time carer. A year of tests followed before Janice received the devastating news that she had multiple sclerosis.

Unable to work, her debts started building and Janice was so worried about the state of her finances that she started avoiding answering her phone, despite knowing this meant she was missing important medical appointments. It wasn't until her debts had ballooned to £15,000 and she was facing the prospect of bailiffs turning up at the door to collect overdue council tax that she finally got in touch with Money Wellness.

'I knew I didn't have any money to pay my debts, and I didn't know what my future was.'

Janice couldn't believe how much help was available. As well as submitting an application for a Debt Relief Order, Money Wellness advised her on grants related to her multiple sclerosis, council tax support and signing up for the priority services register so she could get extra help from her utility providers. She said:

'I became brave that day. It just gave me that confidence just to hold my head up and say, "Right I can answer my phone. I'm not going to miss an appointment now. The relief of not having that stress, as well as the stress of what was wrong with me at that time, was massive. The weight of the world came off my shoulders that day.'

*Janice is pseudonym

## Nationally Accessible Debt Advice
## Amaya from Money Wellness

***A financial setback doesn't define you.'***

When Amaya answers the phone, the person on the other end is often nervous to open up about their money worries. She says providing reassurance is a crucial part of being a debt adviser.

Amaya understands that people may be talking for the first time about a situation that has been gradually getting worse for months or even years. She says debt problems often come with a whole host of uncomfortable emotions, including guilt, shame, fear and hopelessness. 'We want people to know that a financial setback doesn't define them, and that we're here to support them in rebuilding their confidence and moving forward. "The comeback is always greater than the setback" is something I always like to say.'

Amaya finds her work extremely fulfilling. She says 'What makes me proud of my role is being able to make a meaningful difference in people's lives every day. I'm proud to be a part of a service that provides support, guidance and resources to people from all walks of life, helping them navigate difficult situations and find a way forward.'

She explains that all sorts of life events can trigger debt problems, such as job loss, illness or bereavement. She recalls one woman who got in touch after losing her life partner. 'Following the passing of her husband, she found herself struggling financially and had accumulated debt. It was a particularly challenging call for her, as she had never experienced debt before and was unsure where to turn for help. By taking the time to listen, understand her circumstances and explain the options available to her, I was able to offer reassurance and help her take the first step towards managing her debt. It was an extremely rewarding experience to be able to make such a positive change in her situation, especially as she felt like there was no way out.'

Emotionally charged calls like these are not uncommon, so Amaya appreciates the support of her team. 'I look after my wellbeing by openly speaking with colleagues about any challenging cases and seeking support when needed.'

She says the people she works with are all naturally caring and are only too happy to listen to colleagues who need support, as well as the customers who ring in for advice. This is why, she adds, anyone who is struggling shouldn't be afraid to take that first step towards sorting their debts. '

Our friendly, highly trained advisers are here to listen, understand your needs and support you without judgement. Whatever your situation, however your debt has built up, we're here to help you explore your options and find a way forward that works for you.'

# Debt Advice for Small Businesses and Sole Traders



In 2025/26, MaPS provided £3.2 million to fund Business Debtline, delivered by the Money Advice Trust, which provides free, impartial advice to self-employed people, sole traders and small business owners when their business or personal finances come under pressure.

For many people, a small business is more than a source of income: it may represent years of work, plans for the future and a large part of how they see themselves. The close connection between business and household finances means that, when the business begins to struggle, the effects can be felt in someone's home, health and interpersonal relationships, as well as in the accounts.

Knowing where to turn can be difficult, particularly when someone is working long or irregular hours, cannot step away from the business or lives somewhere without specialist advice nearby. Business Debtline provides support by telephone and online, alongside tools, sample letters and practical guides that people can use in their own time.

> *I think it was just basically the person who I spoke to was quite genuine, quite understandable, and it kind of helped me with what I was going through. I was in a very, very bad patch, I was not sleeping or eating because of the debt, and they kind of pulled me through that. I think the information that they gave me was dead on, and that really helped me through everything. That's all I can really say to that one. They were genuine people and they solved it within a matter of days.*

**Individual using MaPS-funded Business Debtline**

An adviser starts by helping the person build a clear picture of what is happening across both the business and the household, looking at the money coming in and going out, unpaid invoices, business rates, cashflow problems, tax and other money owed to HMRC. Seeing the whole picture makes it easier to identify what needs attention first and which options are realistic.

What comes next will depend on the person's circumstances: an adviser might help them prepare a budget, manage cashflow, deal with creditors or understand their tax obligations. More serious problems may require a conversation about what it would mean to stop trading or consider insolvency, including the possible effect on the person, their household and their future plans. In either situation, advice can replace uncertainty with a clearer understanding of the choices ahead.

> *Helped with my mental health. It's another weight off my shoulders because I didn't know what to do.*

**Individual using MaPS-funded Business Debtline**

Recognising the importance of small businesses and self-employed people to local communities and the wider economy, MaPS is using part of the funding uplift provided through the Financial Inclusion Strategy to invest an additional £4 million for Business Debtline over three years from April 2026.

**Steve Vaid, Chief Executive of the Money Advice Trust**, explains what that additional funding will make possible:

> *The Financial Inclusion Strategy has highlighted the need, and our long-term ambition, to deliver more debt advice for small business owners. This enhanced funding further strengthens the partnership between the Money and Pensions Service and Money Advice Trust and will help Business Debtline offer additional support to over 16,000 small business owners, sole traders and the self-employed, a group that often struggles to find tailored help*

**23,721** individual clients served

**90%**
satisfied with their experience

**86%**
likely to recommend to a friend, family member or colleague

**77%**
had their problem at least partially resolved

**71%**
feel more in control of their financial situation

**83%**
agreed or started actions (formal or informal) to resolve their debt problems

**64%**
feel their financial situation has improved

**64%**
say their mental health/wellbeing has improved

**51%**
say their physical health has improved

## Debt Advice for Small Businesses and Sole Traders
## Melissa's story*

***There is that feeling of failure, of shame and guilt.***

Melissa built a successful events company, but a series of external pressures, including the pandemic and rising costs, pushed it into crisis. Feeling desperate, she took out high-interest online loans and the company's finances spiralled out of control. Telling her story here, she warns about the risks of borrowing in a crisis and explains why she wishes she had known about Business Debtline sooner.

"I only spoke to Business Debtline when the situation was critical, when we had fallen off the cliff," says Melissa, reflecting on the possibility that her events business might have been saved if she had contacted Business Debtline sooner. "Had I known of it, maybe that would have prevented this whole thing."

Melissa set up her events company in October 2011 with her then-business partner, Alan, offering high-end, bespoke experiences, including hospitality at Wimbledon and luxury car rallies with stays at five-star hotels around Europe.

When Alan retired in 2016, Melissa bought him out. As the cost of organising events overseas increased, she shifted the company's focus towards experiences in the UK. The business was still adapting when the Covid-19 pandemic hit, and it could no longer operate.

By this time, Melissa had three employees. They survived by taking every bit of government help they could, from grants to the furlough scheme. Even after lockdowns ended, business remained slow, but they persevered. In 2022, the economic outlook changed again and sales fell sharply. "It was immediate. The sales fell off a cliff."

It is at this point that Melissa wishes she could rewind time and call Business Debtline.

"That independent advice that's not based on them having an agenda would have made a huge difference," she says. But instead, panicking and desperate, she took out a business loan of £28,000 with an online loan company.

"With hindsight, that was the moment it all went wrong. I shouldn't have done that."

As Melissa began to pay back the loan, the company offered her more money. She asked to increase it to £40,000 and instead they offered her £75,000. Soon after, a finance broker contacted her about the Recovery Loan Scheme. She borrowed a further £100,000, attracted by the lower interest and the chance to meet repayments with the loan company.

Then, in June 2024, she received a letter saying she had been pre-approved for a business credit card. With the business's finances spiralling out of control, she applied for the card and quickly spent £45,000.

Around this time, Melissa changed accountants. He immediately warned her she was at risk of reckless trading and advised her to stop right away. Her only option was to liquidate the company.

"There I was having to come home and tell my husband, who knew nothing of any of this at that point, and thinking, 'I've got to liquidate the company. I've got to let the team know, and I've got nothing.'"

As if this was not devastating enough, she then discovered that liquidating a company costs thousands of pounds, which she did not have. Melissa was totally stuck.

It was her husband, Kevin, who contacted Citizens Advice, which directed Melissa to Business Debtline. In May 2025, she spoke to one of its advisers for around an hour. Without the money to liquidate, they explained that she could apply for the company to be struck off and sent template documents setting out what to say to clients.

Meanwhile, Kevin discovered that the nearly £250,000 in loans carried personal guarantees, putting the household at risk. He also found that he had been credit searched in connection with their joint accounts without being notified. Melissa and Kevin have raised this with the Financial Conduct Authority, Information Commissioner's Office and Financial Ombudsman Service.

While Kevin continues to pursue this, Melissa has received further support from Business Debtline to step away as director, meaning the company will eventually go into liquidation and she can declare herself bankrupt.

"There is that feeling of failure, of shame and guilt, of what I've put my husband through. Why? Why did I not make a different decision? What on earth was going on? I don't think that will go away. It's caused a major life-changing moment, and it'll always be there."

Though Melissa wishes she had found out about Business Debtline sooner, she will forever be grateful she found it in the end. "After calling there was a sense of relief. Just the feeling that I knew there was somewhere to turn. We weren't alone."

She does not feel that she will need to call again, but knowing the service is there is a considerable source of comfort.

"The knowledge that they are there should the need arise again is a reassurance. It's a real safety net."

*All the names used are pseudonyms.

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## Debt Advice for Small Businesses and Sole Traders
## Imogen from Business Debtline

> ***Part of the job is recognising everything else that may be happening in someone's life, rather than looking only at the figures.***

"The thought of picking up the phone and talking about debt can be nerve-wracking. Four in ten of our callers wait a year or more before seeking advice, and we often hear people say they wish they had called sooner.

"My message to anyone who is worried is that you do not need to wait until things have reached a crisis. We speak to people who are concerned they might fall into debt, as well as those who feel they have left it too late. We are friendly, non-judgemental and experienced in dealing with business and personal debt. However difficult the situation may feel, we will listen and help you understand what you can do next."

"We work step by step. We begin by identifying which debts need attention first and building a detailed budget that covers both the business and the household. Once we understand the full picture, we can explain the available options, including the advantages and disadvantages of each one.

"Our aim is to give people the information and tools they need to make decisions for themselves. That might include a budget they can share with creditors or template letters to help them begin a conversation. People are often nervous about contacting creditors and are surprised by how supportive they can be once they understand the situation.

"I remember speaking to a sole trader who was struggling to separate their personal and business expenses. They had never used an accountant because they were worried about the cost. We looked together at their average takings over the previous three months and worked through which costs belonged to the business and which were personal. We were even able to include the cost of an accountant in their budget for the future.

"By the end of the call, they had a clearer way to manage both sides of their finances. They felt less worried and more able to concentrate on growing the business."

"Debt rarely arrives on its own. The people we speak to may also be dealing with poor physical or mental health, caring responsibilities, addiction, homelessness or the end of a relationship. Part of the job is recognising everything else that may be happening in someone's life, rather than looking only at the figures."

"That can make the work emotionally demanding. My own support network is important, whether that is my partner and my cat, colleagues, friends or family. Being able to talk after a difficult call helps. I have also used our Employee Assistance Programme, which helped me look after my wellbeing and feel ready for the next person who needed support.

"I am exceptionally proud to be a debt adviser. Hearing someone say thank you at the end of a call is what gets me out of bed in the morning. I work alongside people who genuinely want to help, and knowing that our advice has made someone's situation feel more manageable is incredibly fulfilling."

# MaPS funding makes Debt Relief Orders more accessible



For someone living on a low income, with little spare money and few assets, debts can feel impossible to escape. However, where a Debt Relief Order (DRO) is the right option, it can offer a way out and the chance to begin again without debts they cannot afford to repay.

Applying for a DRO requires a careful assessment of the person's circumstances, with an approved intermediary confirming that they are eligible, checking the information provided and submitting the application to The Insolvency Service. If people are to access this option when they need it, there must be enough advisers with the right knowledge and authority to take an application forward.

In 2025/26, DROs reached their highest annual level since their introduction in 2009, following the removal of the £90 application fee in April 2024 and the widening of eligibility from June that year, which made the option available to more people.

As more people became eligible, MaPS invested £6.8 million during 2025/26 in specialist DRO hubs operated by Citizens Advice and Money Wellness, which together submitted 34,991 applications to The Insolvency Service covering approximately £743 million of debt.

> *They went through the entire process with me and put in all that was needed. And it was approved. As someone who suffers with anxiety and panic attacks, they made me feel safe and relaxed all through the process as best as they could. Also knowing that the companies would not be calling my phone was a great relief.*

**Individual using a MaPS-funded DRO hub**

Once an adviser has identified a DRO as the right option, the hub provides the specialist support needed to take the application forward, checking the case, confirming eligibility and submitting it on the person's behalf. Hub staff can also help referring advisers interpret the rules or work through circumstances that are less straightforward.

The hubs also help ensure access to a DRO is not dependant on the capacity of the service someone happens to approach, bringing specialist staff and application work together so that cases can be processed in greater numbers while the same checks are applied to each one. In this way, they complement community-based and nationally accessible debt advice by giving advisers a dependable route for progressing a DRO when it is right for the person.

> *What made a difference was the actual <Advice Provider> themselves and the information. They kept me up to date and they made the process a lot easier, and since, I've been a lot happier within myself. I've been a lot more de-stressed type of thing. I'd just like to say 'thank you to all those involved, I think they do a great job.*

**Individual using a MaPS-funded DRO hub**

There is still scope to make that journey easier, because information may be entered or checked more than once as a case moves between advice and application. For someone already dealing with the stress of unmanageable debt, repeated requests for the same details can make the process feel harder than it needs to be, while for advisers, the duplication takes time away from supporting people.

During the year, MaPS worked with The Insolvency Service to develop a new DRO Application Programming Interface (API), creating a secure digital connection between an advice organisation's case-management system and the DRO application platform so that information already gathered by the adviser can be submitted directly, rather than entered again. The change is intended to make applications quicker and reduce administration time, but most importantly, it can shorten the route to debt relief for someone waiting for a decision and give advisers more time for the to support clients.

That work aligns with the Financial Inclusion Strategy's focus on innovative approaches to debt advice delivery: using technology to remove friction around the advice, while protecting the human judgement and support at its heart.

The **Capability that transforms** chapter looks more closely at how shared digital infrastructure like the DRO API can improve services and help MaPS funding reach more people.

**34,991** DRO applications submitted

**£743,000,000**
value of debt covered by DRO applications submitted

**95%**
satisfied with their experience

**95%**
likely to recommend to a friend, family member or colleague

## Mental Health Crisis Breathing Space

When someone is in a mental health crisis, dealing with creditors may be impossible. Calls, letters, interest and enforcement action can add pressure at a time when their immediate focus needs to be on their health.

Mental Health Crisis Breathing Space provides temporary protection from most creditor contact and enforcement for people receiving qualifying crisis treatment. Most interest, fees and charges are frozen while the protection is in place, which unlike standard Breathing Space, lasts for the duration of the person's crisis treatment, plus 30 days.

MaPS funds this route into the scheme in England. During 2025–26, the service was delivered by We Are Group, working with Toynbee Hall, which leads Debt Free Advice, and Kaleidoscope Plus Group. Debt Free Advice provided regulated debt advice, while Kaleidoscope Plus Group contributed specialist mental health support and oversight.

The process begins with an Approved Mental Health Professional's certification that the person is receiving qualifying crisis treatment. The debt advisor must then assess the individual's financial position to check that the scheme is a suitable solution for them. Once the Mental Health Crisis Breathing Space begins, the provider delivering the service manages the moratorium and maintains contact with the professionals involved in the person's care. Debt advice is available during or after the moratorium, giving the person an opportunity to seek support, understand their financial position and consider their options when they are able to engage.

During 2025/26, 1,190 Mental Health Crisis Breathing Space moratoriums were started, providing people receiving mental health crisis treatment with protection from creditor contact and enforcement while they focused on their immediate health needs. Alongside this protection, the service provided 2,600 hours of debt advice support, helping connect people with advice on their finances and available support and solutions moving forward.

# Capability that transforms



The people delivering debt advice are the sector's greatest asset. They listen, make sense of difficult situations and help people understand what they can do next. Good systems and technology should support that work, not get in the way of it.

The Government's Financial Inclusion Strategy recognises the vital role of specialist debt advice and sets an ambition to help more people access it, with services working more efficiently to reach more people in financially vulnerable circumstances. In the Strategy, MaPS committed to work with partners to explore innovate approaches to debt advice delivery, including the use of technology.

MaPS works with government, technology partners and debt advice organisations to improve what sits behind the conversation between a person and their adviser. This includes reducing repetitive administration, helping information move more easily between services and testing tools that give advisers more time to focus on the people they are supporting.

During 2025–26, this work included modernising the Debt Relief Order application process and helping organisations test and adopt new technology through the Debt Advice Modernisation and Transformation Funds. It also included working with the Ministry of Justice to bring specialist advice to people in prison.

These projects are different in scale and purpose, but begin with the same question: what would make it easier for a person to get the right help, and for an adviser to provide it? Sometimes the answer is a better case-management system or less manual data entry. In other cases, it is a stronger connection between organisations or a new way to reach someone who might otherwise struggle to access advice.

This chapter looks at how MaPS investment is helping advisers and organisations work more effectively.

# Bringing debt advice to people in prison



Debt does not stop when someone enters prison. Rent and council tax arrears may continue to grow, bills can remain unpaid and creditors may still be trying to make contact. At the same time, being in custody can make it much harder to get information, speak to creditors or ask an adviser for help.

If those problems remain unresolved, they can follow someone out of prison. They may then be dealing with debt at the same time as trying to find somewhere to live, secure an income, look for work and reconnect with friends and family. Starting that conversation during custody gives them more time to understand their situation and address problems that could otherwise make resettlement harder.

## Connecting people in prison with a debt adviser

During 2025/26, MaPS worked with the Ministry of Justice, HM Prison and Probation Service and Toynbee Hall, which leads Debt Free Advice, to bring specialist debt advice into 13 prisons in London and South East England. The work grew from a video advice kiosk first tested by Debt Free Advice at HMP Brixton, funded by MaPS Debt Advice Modernisation Fund. That early project showed how technology could connect someone in custody with a qualified adviser outside the prison.

**13 prisons**
in London and the South East offered access to specialist debt advice through the pilot during 2025/26

During the year, the pilot expanded across men's and women's prisons, including public and privately operated establishments. Through a secure video kiosk, someone can speak privately with an adviser, receive regulated debt advice and get ongoing casework rather than being directed elsewhere. Advisers can contact creditors, help with applications, work with housing providers and public bodies, and develop an action plan with the person they are supporting. Financial inclusion workshops are also available.

The technology matters because it makes the conversation possible. Providing advice in person across several prisons can be difficult because of security requirements, lockdowns, problems sharing documents and the availability of specialist advisers. The kiosks allow a small adviser team to support people in different establishments, while preserving the private, in-person element that can make debt advice feel safer and more trustworthy for some people.

The work does not end when the video call finishes. Prison debt cases can require evidence gathering, creditor contact, further appointments and sustained casework. People also rarely present with only one straightforward debt. Advisers may be helping with a combination of rent or council tax arrears, court fines, utility bills and consumer credit.

**91% and 93%**
of workshop respondents respectively reported improved financial knowledge and feeling better prepared for reintegration

## Early signs of impact

Early evidence began to show what the service could offer. By October 2025, 125 people had taken part in financial workshops, with 91% of respondents reporting improved financial knowledge and 93% saying they felt better prepared for reintegration. In March 2026, the first full month of active delivery in the pilot's second phase, 16 people received individual debt advice and a further 20 took part in workshops. Advisers were managing £64,683.38 of debt across their cases, including helping people consider formal debt solutions and identifying debt that was no longer enforceable. Although many cases were still in progress, people told the service that the advice had given them reassurance and helped them understand their financial situation more clearly.

**£64,683.38**
of debt was being managed across advisers' cases in March 2026, the first full month of active delivery in the pilot's second phase

## Learning what works

The pilot also shows what can happen when different organisations work around a person, making support easier to access and better coordinated. Justice partners provide the setting and practical arrangements inside each prison. Debt Free Advice brings qualified advisers and casework. MaPS supports access to free, impartial and quality-assured advice, while helping partners understand what works and what may need to change.

The next step is to build stronger evidence. MaPS, HM Prison and Probation Service and the Cabinet Office Evaluation Team are evaluating the pilot. The work will consider outcomes including mental health, housing stability, sources of income and preparedness for resettlement, as well as the conditions needed to deliver the service successfully.

The first evaluation of the pilot will report in late 2026 and will inform decisions about what comes next. The central question is whether more people in prison can be given the opportunity to deal with financial problems before release, with an adviser beside them and fewer unresolved pressures waiting outside.

# Transforming Debt Relief Order applications through digital innovation



In 2025/26, MaPS worked in partnership with The Insolvency Service to deliver the Debt Relief Order (DRO) Application Planning Interface (API) programme, a major step towards modernising the DRO application process and reducing administrative burden across the debt advice sector.

The programme was developed in response to a long-standing challenge faced by advisers: the need to manually re-enter information from customer relationship management (CRM) systems into the Insolvency Service's DRO application platform, creating duplication, increasing the risk of transcription errors and reducing the time advisers could spend supporting clients. The new API enables information collected during the advice process to be transferred directly and securely from advisers' CRM systems into the Insolvency Service's DRO service.

Discovery and technical testing confirmed that this approach is both feasible and highly valued by the sector, with strong engagement from major debt advice providers and technology partners. The programme was designed collaboratively with organisations including Money Wellness, Citizens Advice and Advice UK, ensuring that the solution reflected the needs of frontline advisers and the people they support.

Research undertaken during the programme found that advisers are typically spending around 45 minutes manually duplicating information for each DRO application. By automating this process, the API has the potential to reduce application completion time substantially. Early programme estimates indicates the potential to save around 15,000 adviser hours annually, with subsequent analysis suggesting that, as submission volumes increase, the potential benefit could exceed 30,000 hours each year.

**30,000 adviser hours**
is equivalent to around 4,000 working days of adviser time, creating significant additional capacity to support people in financial difficulty

Alongside efficiency gains, the programme aims to improve the quality and consistency of applications by reducing manual data entry and enabling validation checks to be applied before submission. This supports better customer outcomes through a more streamlined application journey and a reduction in avoidable errors

By the end of 2025/26, the programme had completed its discovery phase and progressed into implementation, with the core API built, security approvals completed and external partner onboarding underway. This established the foundations for testing, adoption and future sector-wide rollout, representing an important investment in digital transformation and a significant opportunity to improve how debt advice services support vulnerable customers seeking relief from unmanageable debt.

In 2026/27, the focus will shift from building the technology to supporting its adoption across the debt advice sector. Working with the Insolvency Service and early adopter organisations, MaPS will support controlled onboarding and the collection of evidence on the impact of the API. This will cover adviser productivity, application quality and customer experience. Initial integrations with high-volume providers will help establish a model for wider sector adoption.

# The Debt Advice Modernisation Fund



Debt advice organisations are continuously looking for ways to make services easier for people to access and to give advisers more time to focus on the people they support. The Debt Advice Modernisation Fund helps organisations to test and introduce practical changes that can make this possible.

In 2025/26, MaPS provided 66 grants ranging from £25,000 to £100,000 to not-for-profit organisations, with just over £3.42 million awarded to successful applicants. Projects funded ranged from changes to case-management systems and digital routes into advice to early testing of AI-supported tools. The projects were different, but the purpose was consistent: to make it easier for people to seek help and to give advisers more time for work that needs their knowledge, judgement and care.

The programme also showed that introducing technology is rarely the whole answer. A tool must work within an advice service, be understood by staff and protect the people using it. Some projects delivered immediate improvements such as better client conversations, access and reduced administration time. Others identified how new products and process could be introduced with minimal risk or adopted on a wider scale.

## More time for people

Accurate notes, records and correspondence are essential to good debt advice. Producing them can also take a substantial amount of an adviser's time, particularly after a long or complicated conversation.

Citizens Advice Sutton introduced AI-supported note writing, document review and letter production. Rather than changing the advice itself, the tools helped advisers turn information from appointments into the records and correspondence needed to progress a case. Advisers reported saving around 20-30 minutes per face-to-face appointment, contributing to average total reported time savings of 115 minutes per adviser per day across all activities.

**8 projects**
told us directly that transcription tools improved client conversations by helping advisers be more present, focused and attentive

Citizens Advice Bristol used AI-assisted transcription and automation in its early assessment and case-recording work. Some parts of the triage and recording process were completed around 30 to 40 minutes faster. At Citizens Advice Three Rivers, one adviser reduced the time spent producing summaries from more than an hour to around 20 minutes.

Citizens Advice Worcester and Herefordshire introduced AI-supported transcription and worked to develop a Document Builder that turns structured information from an advice session into case notes and client-facing documents. Transcription reduced manual input time by up to 20%, while more structured outputs improved the consistency and readability of case records and communications. As the project developed, adviser feedback was used to refine the tools and confidence in using them grew. The work also reinforced the importance of human oversight: advisers continued to check outputs for accuracy and completeness, particularly where inaccuracies or formatting issues could otherwise create additional work.

> *I was initially cautious about whether AI could capture the complexity of debt advice, and at first the checking and editing could take longer than our existing process. By working closely with the <technology provider> team, giving regular adviser feedback and adapting the tool around how we work, it has improved significantly. The exploration element now works particularly well, confidence across the team has grown and case write-up times have reduced. Human oversight remains essential, but overall the tool has been a success.*

**Lynsey, Citizens Advice Worcester and Herefordshire**

## Making it easier to begin

The first stages of asking for help can require people to repeat information, gather documents or make contact during limited opening hours. Several projects looked at how that experience could be made more manageable.

Accommodation Concern introduced an online tool that allows people to provide information about their circumstances, income, spending and debts before speaking to an adviser. Once a referral is accepted, the information passes directly into the organisation's case-management system, reducing duplication and giving the adviser a clearer starting point for the conversation. Since the tool was introduced, almost a third of accepted digital cases included in the project's analysis were submitted outside normal office hours.

For people who work during the day, have caring responsibilities or need time to collect their information, that flexibility can make the first step easier. It also means the appointment can begin with more of the essential information already available, while the adviser checks what has been provided and explores the person's circumstances.

**18 projects**
reported making debt advice more accessible to people facing barriers, including rural clients and people with limited English, low digital skills or mobility barriers

Citizens Advice Sefton tested a chatbot at the first point of contact. It helped people begin a financial assessment before speaking to an adviser and made this part of the service available outside normal hours. The intention was not to replace advice, but to help gather and organise information before the human conversation began.

Other organisations brought access points into places that people already used. Citizens Advice Medway introduced multilingual self-service kiosks, which were used by more than 3,500 people. Citizens Advice Rotherham and District expanded its model into five GP surgeries, giving people another way to begin seeking help in a familiar health setting.

Digital access will not work for everyone. Some people need face-to-face help, assisted digital support or a different way to communicate. The projects that responded best to this did not treat technology as the only route into advice. They used it to offer people more choice.

## Making expertise and information go further

Other projects explored how advisers and organisations could make better use of expertise and information that already exists across the sector, sharing specialist support, data and infrastructure rather than each organisation having to solve the same problems alone.

Citizens Advice Rushmoor tested a regional Debt Hub for the South East. Local organisations remained the point of contact for people in their communities, while the hub provided access to specialist debt advice, supervision and support with more complicated cases. It directly supported 123 people and reported securing £699,144 in debt write-offs. Around 50 staff and volunteers across eight local organisations also received support through supervision, peer learning and case consultation.

**20 projects**
reported that AI transcription or summarisation tools saved adviser administration time

Community Money Advice developed a Debt Importer that transfers information from credit reports into its case-management system and creates debt lists automatically. Advisers and money mentors would otherwise need to review the reports and enter each debt manually. Forty-five users provided feedback, reducing the amount of time spent on these tasks by 69%, alongside fewer errors and quicker follow-up appointments. The tool has the potential to support up to 800 people working across the network.

Karmand Community Association combined several changes: cloud-based case management, internet telephony and integrated forms for digital triage. Together, these affected how enquiries were prioritised, how appointments were managed and how a small team worked across office, hybrid and digital services. The organisation reported a 20% reduction in waiting times, a 12% reduction in missed appointments and a 15% increase in new clients reached. It also retained face-to-face support for people for whom a digital route was not suitable.

The common thread is not the technology itself. It is the ability to use limited time and expertise more effectively, without expecting every local organisation to solve the same problem alone.

## Testing new ideas safely

Some of the projects explored uses of AI and automation that were less established. Their value lies partly in what they delivered and partly in what they revealed about the conditions needed for safe use.

Citizens Advice SORT developed ClaRa, an AI-supported tool for checking casework against advice and regulatory standards. The aim was to help supervisors move beyond small manual samples and identify where closer review or additional support might be needed. Debt supervisors actively review and grade ClaRa's evaluations, confirming their accuracy and providing oversight that also helps improve the tool over time. Testing reported sizeable reductions in writing and routine review time, but wider use will depend on the reliability of the checks and continued professional oversight.

**30–80%**
time savings on case-note administration reported by projects using AI transcription and automation

Citizens Advice Southend, working with Citizens Advice Essex, developed an AI-supported chatbot and referral route for debt triage. The team decided not to move directly to public use because further work was needed on consent, safeguarding, referral rules and adviser review. Controlled testing produced 400 test messages, 135 conversation routes and a model for distinguishing between different levels of need.

Enfield Citizens Advice developed CalmCents, a prototype app bringing together debt information, self-assessment, wellbeing prompts and routes to adviser support. The project produced a working prototype and codebase, while also identifying the need for more adviser involvement, usability testing and core debt functionality before it could become a live service. They also identified integration, training, governance and ongoing maintenance as necessary if the tool is to progress beyond the prototype stage.

## What comes next

The projects provide practical evidence of where modernisation can help. They also show that meaningful change takes longer than building or purchasing a tool. Organisations need time to involve advisers, test with users, connect new products to existing systems and understand whether an apparent time saving is maintained once the tool becomes part of everyday work.

MaPS will use this evidence to shape future funding and help organisations share approaches that have demonstrated value. Further support may need to be phased, allowing an idea to move from discovery and prototype through controlled testing to wider use.

New funding in 2026/27 will enable selected projects to build on the progress made, further embed their approaches and explore opportunities to scale.

# The Debt Advice Transformation Fund



Some of the challenges facing debt advice cannot be addressed by improving a single process or introducing a new tool. The Debt Advice Transformation Fund gives organisations space to look more broadly at how people reach support, how information and expertise move between services, and where technology could help tackle challenges shared across the sector.

During 2025/26, MaPS provided £781,979 to nine larger debt advice organisations and membership bodies. The projects ran from January to March 2026 and focused on research, discovery and early testing rather than routine technology upgrades.

**£781,979**
awarded to nine debt advice organisations and membership bodies to support research, discovery and early testing

This work also reflects the direction set by the Government's Financial Inclusion Strategy, including its commitment for MaPS to continue exploring how technology can drive innovation and transformation across the debt advice sector. Some projects looked at the experience of seeking help. Others explored how technology could support advisers, improve communication or make better use of information already held across the sector. The programme also funded research into the debt advice workforce and the safeguards needed when generative AI is used in advice settings.

Many of the projects were at an early stage. Their value is not only in the tools they produced, but in the evidence, standards and practical learning they created for the next stage of development.

Helping people find the right support

The first contact with a debt advice service matters. Someone may already feel worried or overwhelmed, and a long or confusing process can make it harder to continue. Several projects explored how that first step could become simpler without removing access to an adviser.

Community Links, part of Catch22, developed a digital debt triage tool. It was designed to collect information in a structured way, apply consistent routing rules and create a referral directly in the organisation's case-management system. The project addressed a practical difficulty: initial debt advice triage is essential but it can be repetitive and is dependent on adviser availability.

The intention was not for the tool to give regulated debt advice. It was designed to help someone explain their circumstances, identify the kind of help they might need and reach the right part of the service. In testing, Catch22 reduced the time needed for triage from 45 to 60 minutes to 5 to 10 minutes. This could free up to 1,250 staff hours each year, giving advisers more time for other valuable work, while better information at the point of referral provides a clearer starting point for the conversation.

**Up to 1,250 hours**
of staff time could be freed each year after Catch22 reduced triage from 45–60 minutes to 5–10 minutes in testing

StepChange Debt Charity explored a different part of the same journey. Its project developed and tested an AI-powered virtual telephone-routing system that could understand natural speech, allowing people to explain why they were calling in their own words rather than navigate a conventional menu of numbered options. Transfers between its client and review teams reduced by 23%, indicating that more callers were reaching the right part of the service without needing to be transferred. There was also a 34% reduction in use of the automated telephone-routing process, driven by fewer repeat contact attempts where calls may have previously been directed to the wrong place.

## Making advice easier to understand

Getting advice is only part of the journey. People also need to understand what they have been told, which actions matter most and what they should do next.

The Money Advice Trust developed a prototype tool to support the production of Confirmation of Advice letters. These letters provide a written record of the advice someone has received, but they can be lengthy and take time to prepare. The project explored whether AI could help produce clearer letters, use more accessible language and draw attention to the most important next steps.

The human role remains essential. A letter must reflect the person's circumstances and the advice actually given. Any technology used to prepare it needs to support, rather than weaken, the adviser's responsibility for checking that the content is accurate, clear and appropriate.

This project highlights an important part of transforming services. Advice may be technically correct, but it will not achieve its purpose if someone finishes the process unsure about what they need to do next. Clearer written communication can help people understand their options and act on the advice they have received.

## Helping advisers find and use reliable information

Debt advisers work within a complex technical and regulatory environment. They need to find trusted information, interpret it correctly and apply it to the circumstances in front of them. Two projects explored whether AI could help with that work.

Money Wellness developed a proof-of-concept knowledge base and search system that could be used as the foundation for an AI-supported debt advice assistant. Rather than drawing on unrestricted online material, the approach organised selected sources into a structured knowledge store and introduced checks around what information the system retrieved and how questions were processed.

Of the interactions evaluated, 73% received a positive rating and 26% a negative one. Negative feedback generally concerned irrelevant information or answers that were not framed precisely enough, rather than responses being wholly incorrect. The sample was small, so testing did not establish whether the approach was reliable enough for wider use. It did, however, produce a reusable blueprint, testing methods and governance material that other organisations can learn from.

**23% fewer transfers**
when review teams, indicating that more callers were reaching the right part of the service sooner

In debt advice, even a broadly relevant answer may not be sufficient if it misses an important qualification or does not fit the person's circumstances. The project showed how a curated AI assistant could support advisers, while highlighting the further testing needed before they could rely on it in practice.

The Money Advice Liaison Group approached the issue from the perspective of people seeking information for themselves. Its discovery project considered how generative AI might be used safely in self-service debt advice. The outputs included an evidence report, a safe-use framework, practical templates and sector guidance intended to balance innovation with client protection.

Together, these projects moved the question beyond whether AI can produce an answer. They considered where its information comes from, how its output should be checked and what protections are needed when the person using it may be financially vulnerable.

## Using information more consistently

Debt advice organisations use different case-management systems and record information in different ways. This can make it difficult to understand patterns across services or build a fuller picture of the difference advice makes.

AdviceUK, explored whether AI could help standardise case data from different systems without requiring organisations to replace the systems and processes they already use. The project was designed to produce a prototype model, a framework for data collaboration and research into how more consistent information could support sector-wide measurement.

This work is less visible to someone seeking advice than a chatbot or telephone service, but it could still affect their experience. Better-quality, more consistent information can help organisations understand who is reaching support, where people encounter barriers and which approaches appear to work well.

The project also illustrates why some changes require shared work. A single organisation can improve its own records, but creating information that can be understood across different systems requires organisations to agree what should be recorded, how it should be described and how it can be used responsibly.

## Understanding the people who deliver and need advice

Not all transformation is technological. Two projects focused on the people who deliver debt advice and those who may face particular barriers seeking it.

The Institute of Money Advisers carried out independent research into diversity in the debt advice workforce. The aim was to identify barriers affecting the recruitment and retention of advisers from marginalised groups and produce recommendations for the wider sector.

A workforce drawing on a wider range of backgrounds and experiences may be better placed to understand the communities it supports. The research also recognised that sector capability depends not only on systems and tools, but on whether organisations can recruit, develop and retain the advisers they need.

Rethink Mental Illness examined why young people aged 18 to 25 may delay seeking debt advice, particularly where financial problems and mental health difficulties overlap. The project was designed to produce research findings, recommendations and practical engagement tools that could help services become more relevant and accessible to younger adults.

This work starts from the experience of people who are not yet reaching advice. Understanding why someone waits, what they expect will happen and what might make a service feel more approachable can be as important as improving the service they eventually receive.

## Reducing the paperwork around a person's case

Document handling may appear to be a back-office issue, but it can affect how quickly an adviser develops a clear picture of someone's situation. When information has to be found, interpreted and entered manually, the process takes time and creates opportunities for error. Used safely, document-processing technology could reduce that burden while leaving advisers responsible for checking the information and deciding how it should inform the advice.

**Up to 75% faster**
paperwork processing demonstrated through Christians Against Poverty's testing of intelligent document-processing technology

Christians Against Poverty developed and tested an AI-enabled document-processing tool that extracts information from scans and images and transfers it directly into budget lines within its case-management system. Testing demonstrated that paperwork could be processed up to 75% faster, reducing manual administration and allowing advisers to spend more time supporting people.

## What comes next

The Transformation Fund gave organisations space to research shared challenges, develop new ideas and test how they might work in practice. Together, the projects produced prototypes, evidence and practical resources that can support further work across the sector.

They also reinforced that new technology needs reliable information, clear governance and human oversight. The three-month delivery period supported discovery and early testing, with some approaches now needing further development and testing in live services.

MaPS will use this learning to identify which ideas show the greatest potential to improve the experience of people seeking advice and the advisers supporting them.

# Information that Enables



Good debt advice depends on more than knowing that someone is struggling. Advisers need an accurate picture of their finances, reliable technical information and the confidence to apply it to the circumstances in front of them.

MaPS supports the information and expertise behind those conversations. The Standard Financial Statement provides a consistent way to record someone's income, spending and debts. This can reduce the need for them to explain the same information repeatedly and help advisers and creditors reach a shared understanding of what they can realistically afford.

Where a case raises a difficult or unusual question, the Specialist Debt Advice Service gives advisers access to expert technical support and up-to-date resources. This helps them work through complex issues, keep their knowledge current and progress cases that might otherwise be delayed.

Different as they are, both start from the same practical need: giving an adviser clear, trusted information that helps them make sense of someone's situation and explain what can happen next.

This chapter looks at how the Standard Financial Statement and the Specialist Debt Advice Service support better-informed, more consistent advice, while helping people spend less time navigating the system and more time addressing the problems that brought them to advice.

# The Standard Financial Statement



When someone seeks debt advice, one of the first steps is to build a clear picture of the money coming into their household, their essential spending and the debts they owe. This can be detailed and personal information. Having to explain it repeatedly to different organisations can add to the strain.

The Standard Financial Statement provides a consistent way to record that information. It gives debt advisers, creditors and other organisations a shared understanding of someone's financial position and what they can realistically afford. For the person receiving advice, this should mean fewer repeated questions and a clearer route towards a repayment arrangement or debt solution that reflects their circumstances.

During 2025/26, MaPS continued to maintain the SFS and its spending guidelines, which help advisers assess household expenditure. Work also considered how the SFS should develop in future, including its role as a data standard that can be used consistently across different systems and in a wider range of advice settings.

This matters because consistency should not mean treating everyone the same. The SFS provides a common structure, but advisers still use their professional judgement and can explain where someone's circumstances mean their spending differs from the guidelines. Creditors also need to use the information appropriately, rather than treating guideline figures as fixed limits.

**The SFS in practice: coordinating council debts in Southwark**

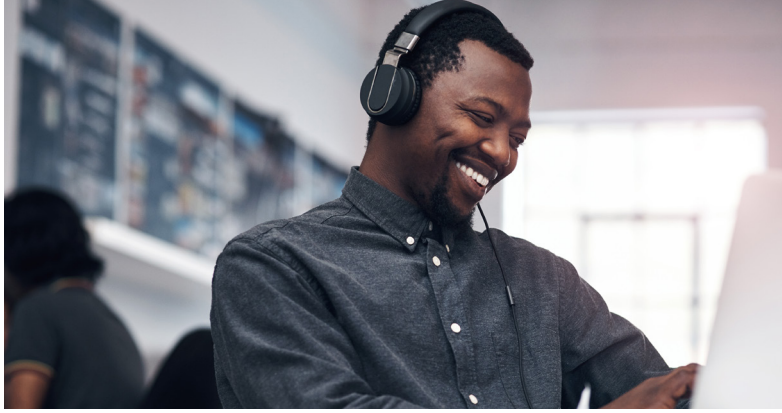
Southwark Council shows what this can mean in practice. A resident may owe council tax, rent arrears, benefit overpayments and other charges, each managed by a different part of the council and each, without a shared approach, potentially making a separate request for payment. Through its Single View of Debt model, Southwark uses the SFS across these services to look at the person's finances once, understand what they can afford across all of their council debts, and bring those liabilities together into a single, sustainable repayment arrangement rather than leaving them to respond to several competing demands.

That shared assessment also allows teams to coordinate recovery action, avoid duplicating contact and pause enforcement while the resident engages with support. Where someone needs debt advice, the council can refer them through the MaPS-run Money Adviser Network and use regular outcome information to support follow-up. Among the first 500 residents referred, mainly for rent and council tax arrears, around half reduced their debt, by an average of £500. Behind those figures is a simpler experience for the person involved: one view of what they owe, one affordable plan and a clearer route to help.

The Government's Financial Inclusion Strategy recognises the value of the SFS in helping debt advisers and creditors reach outcomes more quickly and consistently, and MaPS committed to supporting further adoption among creditor organisations. Wider and more consistent recognition of the SFS could reduce duplication, support fairer repayment decisions and mean that people spend less time explaining the same circumstances to different organisations.

Chaired by MaPS, the Ability to Pay Subgroup's recommendations are now driving positive change across government. New guidance on handling Standard Financial Statements has been completed, while HMRC and DWP are developing priority access arrangements for debt advisers. Together, these changes will improve consistency, fairness, communication and affordable debt repayment outcomes.

# The Specialist Debt Advice Service (SDAS)



Sometimes an adviser reaches a point where the usual guidance does not provide a clear answer. The person they are helping may have an unusual legal issue, a creditor may be challenging the advice, or getting a technical detail wrong could have significant consequences. In those moments, having someone with specialist knowledge to turn to can be what allows the case to move forward.

The MaPS-funded Specialist Debt Advice Service, delivered by Shelter, gives frontline debt advisers access to complex case specialists by telephone and online. It sits behind the adviser rather than replacing the relationship they have with the person seeking help, providing technical expertise when a case is particularly difficult or unusual.

During 2025/26 SDAS responded to 5,305 enquiries from debt advisers. Almost half were made by telephone, with advisers also seeking support through webchat and webform, and common areas of enquiry included Debt Relief Orders, Breathing Space and bankruptcy.

## What happens after an adviser asks for help

Numbers of enquiries only tell part of the story. A survey of 90 advisers who had used SDAS provides a snapshot of what that specialist support meant in practice. 95% had already tried other sources before approaching the service, suggesting that SDAS was being used when advisers had reached the limits of the information already available to them. After receiving support, 94% said they felt more confident dealing with a similar case in future.

**94%**
of advisers surveyed felt more confident dealing with a similar case after receiving specialist support from SDAS

The effect could also be seen in what happened next for the people those advisers were supporting. 81% of advisers surveyed reported that their client had taken action to address their debt problem following the specialist support, including entering a Debt Relief Order or Breathing Space, reducing payments, securing debt write-offs or pursuing other formal debt solutions. In 72% of the cases covered by the survey, advisers reported that their client's overall financial position appeared to have improved.

**81%**
of advisers surveyed reported that their client had taken action to address their debt problem following specialist support

One case brings that role to life. A creditor had been unwilling to communicate with a debt adviser and suggested that the person in debt might receive less favourable options unless they dealt with the creditor themselves. SDAS helped the adviser understand the relevant regulatory rules and make a complaint. The creditor subsequently wrote off £4,400 of credit card debt and paid £100 compensation.

## Building knowledge beyond an individual case

The value of specialist advice does not necessarily stop with the case that prompted the enquiry. SDAS also turns recurring questions into technical updates, case studies and practical resources that other advisers can use. Its most-viewed material during the period included guidance on older council tax debt, council tax liability for houses in multiple occupation and challenging penalty charge notices, while recurring questions about Debt Relief Orders were used to inform guidance and practitioner resources.

That gives the service a wider role in building capability across debt advice. An adviser who understands how to resolve a difficult issue is better equipped when something similar arises again, while guidance developed from recurring enquiries can make that knowledge available to advisers who have never contacted SDAS themselves.

The impact of SDAS will often remain invisible to the person receiving debt advice. They may simply experience an adviser who can answer a difficult question, challenge a creditor or explain confidently what can happen next. Behind that conversation, specialist support can be what gives the adviser the knowledge and confidence to move the case forward.

# Collaboration that Gets Results



Helping someone deal with debt requires a whole-system approach, with advice organisations, creditors, government and wider stakeholders each playing a part. By sharing insight, evidence and understanding of people's experiences, they can identify barriers that no single organisation can address alone. Working together can turn that shared understanding into changes to policies, processes and practice, improving how the system responds to people in financial difficulty.

MaPS brings frontline experience into the places where services, policies and creditor practices are shaped. During 2025/26, this included creating routes into advice through the Money Adviser Network, drawing on the Debt Adviser Panel and working with creditors and government to address barriers faced by people in debt.

We also worked with specialist partners to understand what people affected by economic abuse and coerced debt need from debt advice, what support is currently available and where gaps remain. This work informed plans for MaPS to work with Money Advice Plus in 2026/27, supported through the Government's Financial Inclusion Strategy.

This chapter shows how collaboration can help people reach advice earlier and receive a more informed response from the organisations involved in their journey.

# Strengthening support for people affected by economic abuse



Economic abuse can leave someone with debts they did not choose, limited access to money, and financial problems that continue after an abusive relationship has ended. Seeking help may also carry risks, particularly where the person causing the abuse still has access to accounts, correspondence or personal information.

The debt advice offered by many services may not always be enough. Someone may need support to identify and challenge coerced debt, communicate safely with creditors and deal with connected issues involving income, benefits, housing or access to banking. Advice may need to proceed at a different pace, with close attention to safeguarding and to what the person feels able to do.

During 2025/26, MaPS has worked to understand those needs more fully. We've spoken with specialist organisations and debt advice providers, reviewed available evidence and examined how people affected by economic abuse currently move through debt advice. The work has considered what support was already available, where specialist expertise was concentrated and what might prevent someone from reaching appropriate help.

The evidence pointed to a debt advice journey that can look quite different from the usual route into support. A person may not initially recognise what has happened as economic abuse or feel ready to disclose it. They may need a safe way to make contact, an adviser who understands coercive control and sustained casework across several organisations. Specialist provision was limited and concentrated among a small number of providers, making access less consistent than it should be.

Stakeholder engagement helped MaPS understand what stronger provision would need to offer. This included specialist knowledge, safe referral routes and advice that can adapt to the person's circumstances. It also highlighted the need to build wider capability across the debt advice sector, so that more advisers can recognise economic abuse and know when and how to refer someone for specialist support.

The Government's Financial Inclusion Strategy has recognised economic abuse as a theme running across its work and included measures intended to address the particular barriers faced by victim-survivors. This created an opportunity for MaPS to turn the evidence gathered during the year into plans for practical support.

In 2026/27, MaPS will use Financial Inclusion Strategy funding to work with Money Advice Plus. The work will strengthen access to specialist debt advice while building evidence about victim-survivors' needs, experiences and outcomes. Learning from the project will also help MaPS consider how specialist knowledge and capability can be shared more widely across the sector.

**Taira Kayani, Chief Executive Officer of Money Advice Plus**, explains what the funding will make possible:

> *Through our Centre of Excellence for Debt and Economic Abuse Services and national helpline, we hear every day from people whose finances have been controlled, exploited or damaged through abuse. That experience gives us a unique understanding of the challenges victim-survivors face, and we'll use that knowledge to help shape practical improvements that make debt advice more accessible, responsive and effective.*

# The Debt Adviser Panel



Policies and services can look workable on paper but feel very different when an adviser tries to use them with someone in financial difficulty. A form may ask for information the person does not have. A creditor's process may make it difficult for an adviser to act on their behalf. An outcome that appears sensible may not reflect the changes that matter most to them.

The Debt Adviser Panel gives MaPS, government and other organisations a way to test their thinking with the people who encounter these issues every day. Its members come from different types of advice organisation, work in different parts of England and support people through a range of services. They take part in a personal capacity, bringing what they have learned from frontline advice rather than speaking formally for their employers

During 2025–26, the panel contributed to discussions on government debt recovery and enforcement, including sessions with DWP on the Public Authorities (Fraud, Error and Recovery) Bill and with the Enforcement Conduct Board. These conversations gave policymakers a chance to hear how proposed changes might affect people who are struggling, including where affordability, vulnerability or difficulty engaging with an organisation may not be immediately apparent.

The panel also helped shape work on third-party authority: the processes that allow a debt adviser to speak to a creditor on someone's behalf. In March 2026, panel members were invited to take part in research on the points of friction between advisers and creditors and to test a prototype authority form. The practical aim was to make it easier for an adviser to act with someone's consent, reducing delays and the need for the person to manage creditor contact alone

At the same meeting, advisers worked with the University of Bristol Personal Finance Research Centre on an evaluation of advice delivered through food banks. They discussed what they were seeing among people living on low or insecure incomes and considered whether the planned financial, health and wider measures captured the changes that advice could make. This helped ground the research in the circumstances advisers see in practice, rather than relying only on assumptions about what a successful outcome should look like.

**Working with the MaPS Debt Adviser Panel**

> We had a really useful discussion with the Adviser Panel in March 2026 to inform a new three-year, UK-wide evaluation of food bank advice services. It was an invaluable opportunity to hear first-hand from advisers who work directly with people who have unmanageable debt, the target group for the evaluation.
>
> Panel members helped us understand the complex and changing landscape for advice and support, and the potential implications for the evaluation. They also offered very useful feedback on the main outcomes we will be measuring. We are planning to come back and share our findings with the Panel once the evaluation is completed.

**Professor Sharon Collard, University of Bristol**

MaPS also refreshed the panel during the year, working with the Institute of Money Advisers to recruit members who reflect different forms of advice delivery, levels of experience, regions and specialist work. The aim was to retain a group that could offer a range of perspectives from across the frontline.

The panel cannot remove every barrier faced by someone in debt but It can make those barriers visible to the people designing policies, research and services, and help them understand how a proposal is likely to work when an adviser sits down with the person expected to use it.

Panel members also described benefits for their own practice. They valued hearing directly from government and other organisations, comparing experiences with advisers from different services and taking learning back to colleagues. In that sense, the exchange works both ways: frontline experience informs wider decisions, while advisers gain a clearer view of the changes taking place around them.

**If you are interested in working with the Debt Adviser Panel to inform research or policy development, or to better understand the experiences of the debt advice workforce and people in debt, please contact debtteam@maps.org.uk.**

# The Money Adviser Network



People often reveal financial difficulties before they contact a debt advice service. They may tell a work coach that debt is making it harder to look for work, speak to their landlord about missed rent or explain to a creditor that they can no longer keep up with payments.

Being given a telephone number or website does not always lead to advice. Someone may feel overwhelmed, be unsure what will happen or simply be unable to take another step. The Money Adviser Network gives organisations a more direct way to connect them with free, regulated debt advice.

With the person's consent, a referral partner completes a secure online form and can arrange an immediate or scheduled call from a debt adviser. Referrals are directed to advisers working across MaPS-funded services, while people who prefer support in person can be helped to find a local service through the Debt Advice Locator Tool.

During 2025–26, the network was handling more than 1,000 referrals a month from over 150 partners. These included organisations in local and central government, housing, energy and telecommunications.

For the person being referred, this can remove a difficult gap between talking about a problem and receiving help. They do not need to search for a suitable provider or explain why they need support to several organisations before reaching an adviser. Instead, they can choose a time for an adviser to contact them and know what will happen next.

**Connecting EE customers directly with debt advice**

EE was the first telecommunications provider to become a Money Adviser Network referral partner, embedding the route into debt advice within its customer contact centres. When someone falls behind with a payment, trained EE guides speaking to them by telephone or online chat can explore what is happening, explain how debt advice may help and, where appropriate, connect them directly with the Network. This is more than signposting: the person can move from a conversation with an organisation they already know to specialist, independent support without having to find a service or make another approach alone.

The referral process is used by 400 frontline guides in Darlington and North Tyneside. Since it was introduced in June 2022, EE's mobile division has made more than 23,000 referrals, with around 650 to 700 people now being referred each month. EE also places the customer's account on hold for 30 days, easing the immediate pressure while they engage with advice, and continues to refine its approach through frontline training and by considering when in the customer journey a referral is most likely to help.

> Being the first telecoms provider to partner with the Money Adviser Network was a deliberate decision for us. We know that financial difficulty can affect anyone, and our role is to make it as easy as possible for EE customers to access the right support at the right time. By investing in ongoing training and coaching for our frontline teams, we've made debt advice referrals part of how we care for customers every day.

**Nick Lane, Managing Director for Sales and Services, EE**

The value of the network lies in what happens after someone says they are struggling. Instead of being left with another number to call, they can be connected to an adviser through an organisation they already know. That supported step can make it easier to begin dealing with debt before the situation becomes harder to manage.

During the year, MaPS continued to test and improve the Money Adviser Network (MAN). The private beta focused on refining referral journeys, improving adviser availability and strengthening the handling of immediate and scheduled callbacks. Successful completion of the Government Digital Service (GDS) private beta assessment confirmed that the service had established a strong foundation for future development and was meeting the standards expected of a user-centred, accessible and secure public service.

**If you are interested in becoming a Money Adviser Network referral partner, please contact EnglishPartnershipsTeam@maps.org.uk.**

# Working across the system to improve creditor practice



The MaPS Creditor Policy Team works across financial services, utilities, housing and local and central government to improve the way creditors identify and support people in financial difficulty. Its work focuses particularly on debt collection, recovery and enforcement, bringing organisations together to develop approaches that are fairer for people and support effective, sustainable recovery.

MaPS sits between the organisations that collect debt, the advice services supporting people who are struggling, government and people with lived experience. That position allows the team to connect perspectives that are not always considered together, using evidence, frontline insight and operational experience to help shape policy and turn shared ambitions into practical change.

This whole-system role involves convening creditors, advisers, regulators and policymakers around challenges that no single organisation can resolve alone. The team brings the experiences of people in debt into those conversations, translates evidence and policy into practical tools and guidance, and supports organisations to make changes to collection and recovery practice that can improve outcomes in the real world.

During 2025–26, much of this work focused on helping creditors translate shared principles into practical changes. MaPS updated the Supportive Debt Recovery Toolkit, bringing together evidence, guidance, case studies and examples that organisations can use to review their collection and recovery practices. The team is now working directly with creditors across different sectors to support its use in practice. It also contributed to a new MoneyHelper guide to social tariffs, helping people struggling with household bills understand the support available while giving creditors a resource they can build into their own customer journeys.

The team continued to influence the policies and processes that shape how public debt is recovered. Through its chairing of the Ability to Pay Sub-group of the Government Debt Management Function's Fairness Group, MaPS helped develop new guidance on the handling of Standard Financial Statement payment offers, while HMRC and DWP began developing improved access arrangements for debt advisers. MaPS also supported government to consider appropriate safeguards for new recovery options, including DWP's Code of Conduct for the Public Authorities (Fraud, Error and Recovery) Bill and HMRC's proposed Direct Recovery of Debt powers.

Alongside this policy work, MaPS strengthened the relationships that allow evidence and frontline experience to influence creditor practice over time. The new Financial Services Advisory Group brings together senior leaders from firms and trade bodies to deepen understanding of MaPS' work and identify opportunities for collaboration. Engagement with energy suppliers, Ofgem, Energy UK and government departments has similarly helped bring MaPS evidence and expertise into regulatory and industry discussions. Workshops with the Debt Adviser Panel on government debt management, third-party access arrangements and energy debt ensured that those conversations were also informed by the experiences of people in debt and the advisers supporting them.

# Notes and Appendices

## Use of generative AI

Microsoft 365 Copilot (https://m365.cloud.microsoft/) was used to support the drafting and editing of this report, including its structure, clarity and readability. This acknowledgement reflects the emphasis on transparency and meaningful human oversight in the Government's AI Playbook for the UK Government. MaPS retains responsibility for checking the accuracy of AI-assisted content and for the report's final wording, interpretation and conclusions.

## A note on data

Supplier-provided data about clients MaPS-funded debt advice providers submit information about the clients they serve to MaPS as part of data collection and reporting frameworks described in commercial agreements. This information is pseudonymised to protect the identity of debt advice clients. It is used to help MaPS carry out its statutory functions effectively and efficiently.

There are some limitations to this dataset and the typically nonlinear nature of debt advice journeys, vulnerabilities experienced by clients and emerging/evolving delivery models are among the contributing factors to inconsistency and unavailability of data. MaPS and organisations providing debt advice with MaPS funding continue to work closely to optimise collection, quality, and robustness of any data shared.

For the purposes of this report, we also used ad hoc data requests of suppliers where information wasn't available from routine reporting.

## Voice of the Customer stats

The Voice of the Customer Survey is an independent survey conducted on behalf of MaPS and includes two parts. First, a customer satisfaction element completed shortly after a customer has received advice, obtaining feedback on quality of the interaction and the customers' experience with the provider. Secondly an outcomes survey conducted between five and six months after advice which measures the extent to which customers have achieved positive outcomes in relation to their debts and wider aspects of life. The two surveys are linked so that drivers of outcomes can be better understood.

The data set is limited to those customers who have consented to participate and then again by the response rate achieved when the surveys take place. The survey takes place with customers who have been advised through MaPS mainstream debt advice services, as well as the business debt and Debt Relief Order administration hubs. It does not cover the Mental Health Crisis Breathing Space service. The Voice of the Consumer Survey sampling methodology ensures that all providers funded by MaPS are covered, and weighting is applied by age, gender and lot (or type of grant/contract) so results are more representative of their customer base. Survey waves are run quarterly, the results presented are an aggregate of these results across the period April 2025 to March 2026 inclusive.

*Count of unique clients served by MaPS-funded providers of community-based, nationally accessible and business debt advice services. Every effort has been taken to de-duplicate the relevant data sets when preparing this figure. However, due to the anonymised nature of reporting, identifying clients served by two different MaPS-funded debt advice providers is often not possible.

** Represents estimate of additional income identified for clients by MaPS-funded debt advice providers based on aggregate figures provided by those suppliers.

*** Estimate drawn from pseudonymised client data provided by MaPS-funded nationally accessible and business debt advice providers. Records were de-duped (see above) and those with a null or "0" response to questions on priority and non-priority debt amounts owed were removed. Outliers were then identified and removed from the remaining data and finally the remaining data points were then summed. As a result of the above, the estimate provided may understate the actual total.

^ Self-reported by clients through MaPS Voice of the Customer outcomes survey.

Money & Pensions Service

