



Pay Recommendations for the London Social Welfare Advice Sector

Report commissioned by the
Advice Workforce Development Programme

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1. Executive Summary

Introduction

The research informing this report was conducted between October 2024 and March 2025, using a mixed methods approach including evidence review, workforce and organisation surveys, job vacancy analysis, interviews with leaders and advice workers, focus groups and benchmarking against comparable sectors.

Low wages, job security and well-being/burnout have been identified by previous research as key challenges that the London advice sector must address to improve retention of staff. This report aims to provide recommendations and a draft pay scale for the London advice sector, and is accompanied by a companion report examining working conditions and benefits in the sector.

658 advice organisations were identified as within scope of the project, with organisations with annual income of \leq £500,000 accounting for 65% of the London advice sector.

Secondary data and benchmarking

According to the latest data from the Annual Survey of Hours and Earnings (ASHE), the median gross full-time pay for Adviser roles in 2024 was £29,250 which was 8% lower than Youth and community workers (£31,656) and 11% lower than Housing officers (£32,934).

Over the past decade, real-terms pay has increased by only 3.6% for all UK employees but has decreased by 7.5% for Adviser roles compared to a 2.4% decrease for Housing officers and 5.1% decrease for Youth and community workers.

Based on analysis of 155 vacancies posted on job sites in October/November 2024, the median salary of Adviser/caseworkers is £30,000 and Supervisors is £35,530.

Data from AdviceJobs identified median salaries of £30,000 for Adviser/caseworker in the South East (including London) compared with £27,896 in the rest of the UK. Team leader/supervisor had median average in South East of £35,452.

Data from a survey of Institute of Money Advisers (IMA) in 2024 showed the median average for Debt adviser with casework in London was £32,667 which was 22% higher than for the rest of the UK (£26,805).

In the Law Centre Networks Salary Survey, the mean average for Solicitors in London was £39,026 and for Senior Solicitors was £47,589. London law centres report basing salaries primarily on affordability and the majority have no pay progression structure.

Vacancy data from local councils suggests Benefits Officer roles in outer Boroughs would have a starting salary of at least £31,524 with the potential in half of them to extend up to £40,755. Housing Officer roles would have a starting salary of at least £34,416 in the majority of these councils.

Advice worker survey

Responses were received from 229 workers in the London advice sector. The highest responding job roles were Adviser/caseworker (91), Advice supervisor/team leader (34) and Solicitor (17).

83% of Adviser/caseworker roles undertook casework, with 30% also undertaking representation of clients at tribunal or court.

85% of respondents were working on permanent contracts, although 20% of Adviser/caseworkers reported working on a temporary/fixed-term contract basis. The most common weekly full-time hours were 35 (53%) and 37.5 hours (17%).

Just under half of respondents (46%) reported regularly working overtime, with rates higher amongst Legally qualified staff (70%) and Manager/supervisors (60%). Of those that regularly worked overtime, 70% did not think they were fairly paid or recompensed for all of the overtime they worked.

89% of advice workers reported being either quite happy or very happy with their overall job; while 35% were quite or very unhappy with their pay and benefits. Legally qualified staff were the least likely to report being happy (40%) and the most likely to report being unhappy (37%) with their pay and benefits.

When asked about causes of stress in their current job, the most frequent response was levels of pay (58%), followed by job security/funding concerns (53%), high caseload/workload (51%) and dealing with emotionally challenging cases (43%). When asked what aspects of their current job they enjoy the most, by far the most frequent response was making a positive impact (89%).

In worker survey responses, the median salary for a Trainee Adviser/caseworker was £24,570, for an Adviser/caseworker was £32,000 and for an Advice supervisor/team leader was £35,225. The median salary for a Solicitor was £36,000 and for a Supervising Solicitor was £47,500.

There was a significant difference in the mean salaries of Solicitors and Supervising Solicitors of £7,750. The mean difference between Trainee Adviser/caseworker and Adviser/caseworker was £7,011 and between Adviser/caseworker and Advice supervisor was £4,289. How long Advisers had worked in the sector also had a significant effect on pay.

Advice organisation survey

Based on responses from 82 sector organisations, the overall estimated London advice sector workforce is 9,562 (+/- 2,727 95% CI). The workforce in organisations with income of more than £1m accounts for nearly two thirds (62%) of the total sector workforce. 53% of the workforce were directly involved in the provision of advice, meaning support/admin/leadership account for nearly half the workforce.

43% of advice sector organisations operate a structured pay scale or banding system, although this was higher (61%) amongst organisations with income of more than £1m. Where an organisation had a pay scale in place, the most common were the NJC for Government Services (33%), one based on the NJC for Local Government Services but modified internally (25%) or an internally developed pay scale (33%). Only 4% of organisations have a policy of guaranteed annual pay increments, with half (50%) having discretionary annual pay increments.

The majority of advice sector organisations are either fully accredited Living Wage employers (36%) or are not accredited but pay London Living Wage to all permanent staff (49%). 22% of organisations on incomes of <=£500,000 did not pay the London Living Wage to all permanent staff.

The weighted mean average starting salary for Trainee Adviser/Caseworker was £26,926, with a difference of £1,429 between organisations with small and large incomes.

The weighted mean average starting salary for Adviser/Caseworker was £30,603, with a difference of £2,312 between organisations with small and large incomes. There was a difference of £4,140 in the salaries of trainee adviser/caseworker and adviser/caseworker.

The weighted mean average starting salary for Advice Supervisor was £35,812, with a difference of £2,991 between organisations with small and large incomes.. There was a difference of £4,945 in the salaries of adviser/caseworker and advice supervisor.

The weighted mean average starting salary for Solicitor (PQE 1-3 years) was £36,992, with a difference of £9,401 between organisations with small and large incomes.

Recommendations and draft pay scales

The sector should be encouraged and supported to provide baseline pay and extrinsic rewards/benefits that are perceived as fair enough, whilst doubling down on its efforts and investment to maximize intrinsic motivation. To be fair enough a pay scale will need to be broadly perceived as being 1) internally fair (reducing or eliminating pay disparity for similar roles and responsibilities), 2) externally fair (to enable recruitment in the wider competitive job market); and 3) adequate and sufficient to support a reasonable standard of living (i.e. pay a living wage).

Employers should also aim to be as transparent as possible with all staff about pay, by implementing a written pay policy that includes the processes for agreeing any potential cost of living increases.

Not all recommendations will be right for all organisations, and smaller organisations in particular may be more dependent on the coordination activities of umbrella bodies and funders to implement changes. Where the introduction of new policies is recommended, umbrella bodies might offer templates for adoption and adaption.

Based on the findings of this project, the following recommendations are proposed:

1. Pay the Real London Living Wage, as a minimum, to all staff. Employers should ensure that average pay based on total hours worked (including regular overtime hours) does not fall below the Real London Living Wage.
2. A London advice sector minimum expected pay scale should be implemented to improve consistency and transparency and enable organisations to work more effectively with funders to ensure adequate funding for roles.
3. The sector should agree a mechanism for regular review of the minimum pay scale to adjust for cost of living increases, and ensure it remains competitive and relevant.
4. Once the minimum pay scale is embedded, the sector should discuss whether developing the pay scale to include bands and increments would be advantageous.
5. Employers should develop a written pay policy, providing greater transparency around annual increments and cost of living increases, so all staff and managers are clear about how pay is determined and reviewed.
6. Employers could consider providing pay uprates based on relevant and agreed skills development or qualifications as a way to encourage professional development if annual uprates not possible.
7. Advocate for Sustainable Funding: Funders should be encouraged to incorporate the recommended minimum pay scale into grant conditions to support financial sustainability for advice organisations.

8. The sector should work with funders to find effective and efficient ways to calculate full-cost recovery for posts within the advice sector. Guidance on a simple formula for this would be beneficial for all organisations.
9. Organisations should have facilitated conversations with all staff, including any union representatives, before any changes to pay, benefits or conditions, focusing on reasons, intentions and fairness.

Proposed London advice minimum salary scale

Role	Proposed minimum salary (based on 35 hour weeks)
Trainee Adviser/Caseworker	£27,345
Adviser/Caseworker (1 year experience)	£31,800
Advice Supervisor	£37,480
Solicitor (PQE 1-3 years)	£39,161
Supervising Solicitor	£46,911

2. Glossary

Abbreviation	Meaning
ANOVA	(Analysis of Variance): A statistical method used to determine if there are significant differences between the average values of three or more groups.
AQS	Advice Quality Standard
ASA	Advice Services Alliance
ASHE	Annual Survey of Hours and Earnings
ATW	Access to Work
AWDF	Advice Workforce Development Fund
CAB	Citizens Advice Bureau
Chi-squared	A statistical test used to examine whether there is a meaningful relationship between two categorical variables.
CI	Confidence Interval
CILEX	Chartered Institute of Legal Executives
CIPD	Chartered Institute of Personnel and Development
DDPO	Deaf and Disabled People's Organisation
DWP	Department for Work and Pensions
EAP	Employee Assistance Programme
FCA	Financial Conduct Authority
Fisher's Exact Test	A statistical test used to check for a relationship between two categorical variables, especially when sample sizes are small.
IDVA	Independent Domestic Violence Advocate
IMA	Institute of Money Advisers
LCN	Law Centres Network
LFS	Labour Force Survey
LLST	London Legal Support Trust
LWF	Living Wage Foundation
n.e.c	Not Elsewhere Classified
NJC LGS	National Joint Council for Local Government Services
NLP	Natural Language Processing
OISC	Office of the Immigration Services Commissioner
ONS	Office for National Statistics
OSP	Occupation Sick Pay
PQE	Post-Qualification Experience
SSP	Statutory Sick Pay
T-test	A statistical test used to compare the average values of two groups to see if they differ significantly.

3. Introduction

3.1. Background

Across the charity sector organisations are facing increasing demands for services, coupled with stagnant, or often reducing, funding streams (Civil Society, 2023). Managers working in the non-profit sector identified a lack of available/suitable candidates, salary constraints/budget and candidates lacking relevant skills as the biggest current recruitment challenges (TPP, 2024).

In *Advising Londoners* (ASA, 2020a), the authors discuss the rising demand for social welfare advice services alongside shortages in current provision. Low wages, job security and well-being/burnout were identified as key challenges that the sector must address to improve retention of existing staff. *“Advice providers and stakeholders consistently told the research team about the difficulties they faced with recruiting and retaining staff, volunteers, leaders and trustees with sufficient skills and experience. There is a shortage of new social welfare advisers and lawyers coming through, and a skills deficit at management and governance level. There is also a common perception that the advice workforce is unrepresentative of the community in London.”*¹

A follow up report aimed at summarising the key drivers of skills gaps in the advice sector (Rathbone et al, 2022) concurred that low pay and staff well-being was a concern. It also discussed issues of leadership, the sector’s reliance on short-term contracts, the impact of a lack of sustainable funding, underfunding leading to staff working unpaid hours, unsuitable training provision and a lack of career progression or pathways as being key workforce challenges within the advice sector.

Pay is also an issue when recruiting legally qualified staff. In the Legal Aid Census 2021 (Denvir et al, 2021), legal aid organisations reported that difficulty in finding suitably qualified legal aid lawyers was linked to better salaries elsewhere (40%) and mismatch in the demand for, and availability of, lawyers (37%). Organisations providing community care legal aid have experienced particular difficulties retaining and recruiting experienced staff as supervisors, which creates challenges in sustaining legal aid contracts given the specific supervisor requirements (Ashton et al, 2022).

In 2023, funders including City Bridge Foundation and Trust for London responded to these reports by pooling money through the Propel fund, and forming the Advice Workforce Development Fund²(AWDF). This initiative supported eight community-led partnerships to pilot and expand recruitment,

¹ ASA, 2020a, para 5.41

² <https://adviceworkforcedevelopmentfund.org.uk/>

training, and development programs, aimed at attracting new talent to the London advice sector while creating clear progression pathways for existing staff.

In 2024, the AWDF put out a call for tenders to undertake research into current salaries and conditions within the London advice sector and to produce reports on both pay and working conditions. This report is the first of two and focuses on pay with its companion report focusing on working conditions in the London advice sector.

3.2. Research Objectives

The objectives for this research are:

- Review existing evidence in relation to pay levels in the London advice sector workforce.
- Compare pay levels in the London advice sector with those in comparable sectors, including wider charity and local government.
- Collect additional evidence on approaches to pay and pay levels within the London advice sector.
- Examine the perspectives of London advice sector staff on their pay, including how it impacts job satisfaction.
- Provide recommendations, including a draft pay scale, for the London advice sector.

3.3. Methodology

The project ran between October 2024 and April 2025. To address the research objectives the following activities were undertaken:

1. Analysis of Charity Commission data to scope the London advice sector
2. Rapid evidence review of existing reports and data on pay and conditions, both within the sector specifically, in wider potentially comparable workforces (e.g. local government services), and relevant national policy on both pay and conditions (e.g. minimum wage, statutory maternity leave, etc.).
3. Analysis of data from Office for National Statistics (ONS) datasets including the Labour Force Survey (LFS) and Annual Survey of Hours and Earnings (ASHE).
4. Scraping of job vacancy data from relevant sources in October-November 2024.
5. A general call for evidence, including provision of organisational pay structures.
6. An online survey of sector organisations which included starting salaries for selected advice roles and questions on existing pay arrangements.
7. An online survey of London advice workers which included data on role, experience, current pay levels and perceptions around pay.
8. Interviews with organisation leaders (11) and advice workers (10)

9. Two focus groups, one with nine leaders of advice sector organisations (including Law Centres, Citizens Advice, small community groups and DDPO) and one with three representatives from advice sector support organisations.

Full details of the methodology are provided in Annex 2.

3.4. Definition of London Advice Sector

This report will use the same definition of social welfare advice as outlined in *Advising Londoners* (ASA, 2020a), encompassing advice on the following topics:

- Welfare benefits
- Debt
- Immigration
- Employment
- Housing
- Disability, discrimination and community care

The term ‘advice’ refers to legal advice given in the areas of law outlined above, also known as ‘social welfare law’. Although most advice will include legal advice, most advice services are delivered by lay people, although some, such as law centres, also employ legally qualified staff.

The majority of the London advice sector falls outside of regulation. The exceptions are:

- those giving advice on immigration and asylum, which must be registered with the Office of the Immigration Services Commissioner (OISC);
- those engaging with other agencies on behalf of a client in relation to managing debts, which must be registered with the Financial Conduct Authority (FCA); and
- those employing lawyers working in a legal capacity.

In initial discussions with the project Task and Finish group, it was agreed to exclude Trade Unions and Student Unions, although they are both likely to provide social welfare advice, and organisations providing primarily health or mental health advice even though some may also provide social welfare advice. While Local Authorities and MPs’ surgeries may also provide advice, these are also outside the scope of this project.

Organisations which are clearly in scope of this project included those who were already involved in the Advice Workforce Development Fund (AWDF) programme, or who are part of a network which are, and LLST Centres of Excellence. Also in scope were London-based law centres, Citizens Advice, Age UK and organisations who hold the Advice Quality Standard (AQS). We used this starting data to build a Natural Language Processing (NLP) model to identify advice charities from

the information provided to the Charity Commission. This process, which is detailed in Annex 3, identified a total of 658 London advice sector organisations.

3.5. Characteristics of the London Advice Sector

Of the 658 London advice sector organisations identified as in scope for this project (hereafter referred to as the sector) over one third (38%) provide services in only one local authority, another third (32%) provide services in more than one named local authority and around a quarter (26%) provide services “Throughout London”. Only 5% of the sector provide a national service, although this is a direct result of how the inclusion criteria for the project were defined.

Table 1: Geographic coverage of advice sector organisations in London

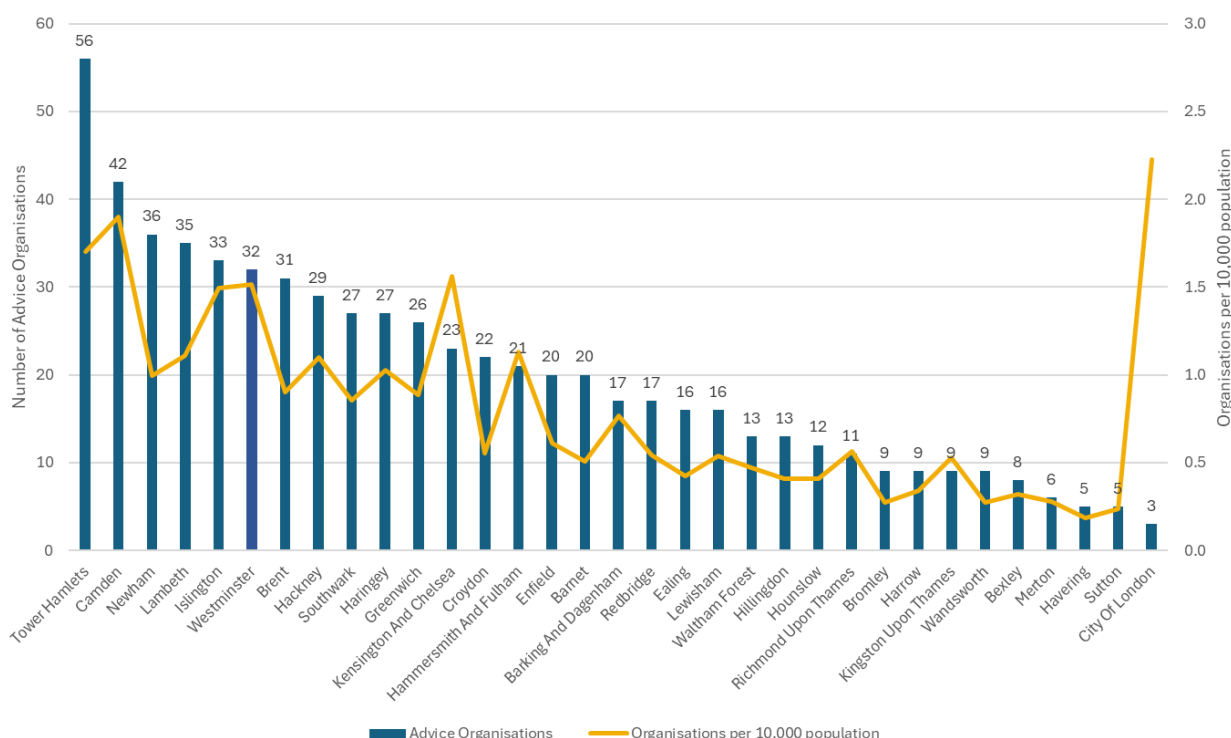
Coverage	n	%
One Local Authority	249	37.8%
Multiple Local Authorities	207	31.5%
Throughout London	168	25.5%
National	34	5.2%
Total	658	

The Boroughs with the most organisations in the advice sector (see Figure 1) are Tower Hamlets (56), followed by Camden (42), Newham (36) and Lambeth (35). The Boroughs with the fewest organisations are City of London (3), Sutton (5) and Havering (5). In terms of organisations per 10,000 population, the most over-represented areas are City of London (to be expected as an outlier in terms of low population) and Kensington and Chelsea. The most under-represented are Sutton and Havering.

It would be sensible to assume that there would be a higher proportion of organisations working in areas of high deprivation. Comparing the deprivation ranking of each London Borough³ with its ranking in terms of number of organisations finds that Barking and Dagenham and Lewisham have much high deprivation ranks (2nd and 9th respectively) than organisation number rank (17th and 20th). Conversely, Camden, Westminster and Kensington and Chelsea are all higher on the organisation rank (2nd, 6th and 12th respectively) than deprivation (12th, 20th and 25th). This latter observation may be the result of the location of the main offices of larger charities.

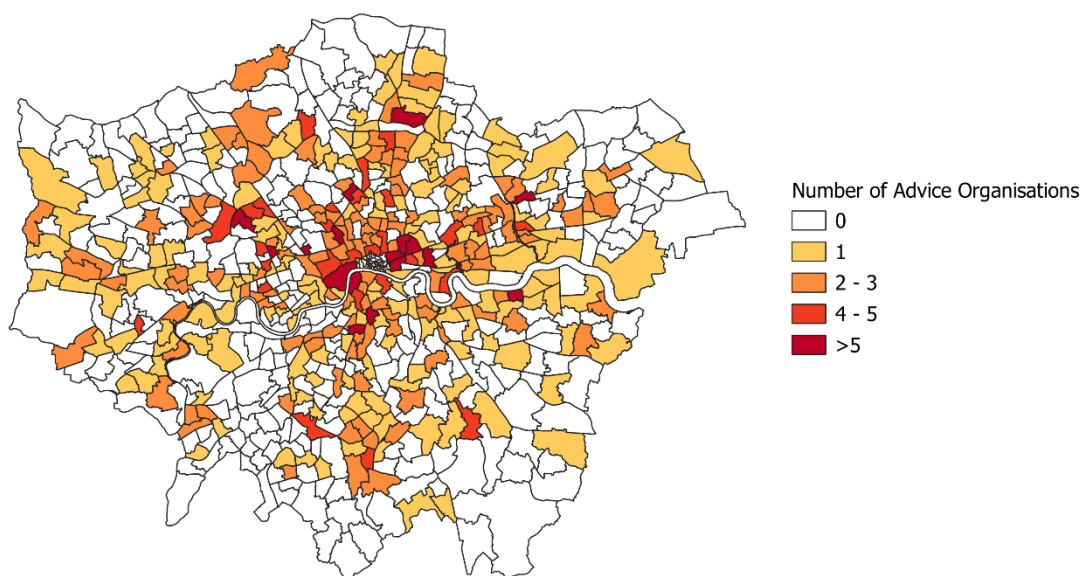
³ <https://trustforlondon.org.uk/data/income-deprivation-borough/>

Figure 1: Advice sector organisations by London Borough



Inner London Boroughs account for 7 of the 10 highest boroughs in terms of organisation count, and Outer London Boroughs account for 9 of the 10 lowest. This suggests a concentration of organisations towards Inner London. Despite this concentration, there appears to be a good spread across London, as shown in Figure 2, which suggests that the London advice sector identified by the NLP process is not obviously excluding any particular area.

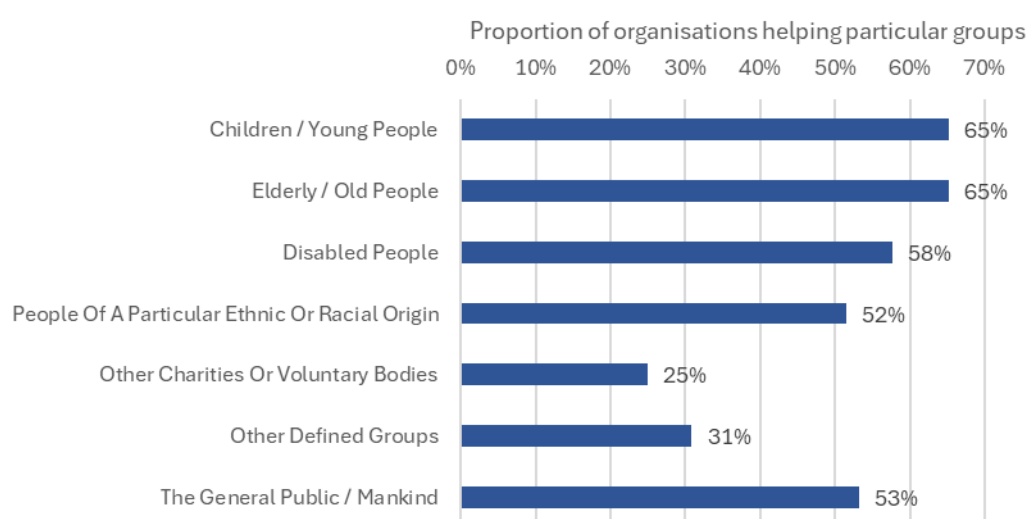
Figure 2: Map of advice sector organisations included in project



The Charity Commission asks for details on what the charity does, who they help and how this is achieved. Note that charities can select multiple classifications for their charity in each category and these are self-selected.

As a check that the process of identifying organisations has not skewed the sector in a particular way, we can look at the groups of people that each organisation identifies as helping in their work (see Figure 3). The largest groups are children/young people and elderly/old people (both 65%) but there are also high proportions of people with disabilities (58%) and people of a particular ethnic or racial origin (52%). There is no evidence to suggest that any particular group is under-represented in the project scope.

Figure 3: Proportion of advice sector organisations helping categories of people



There is a good spread of older and newer charities in the London advice sector, with over a third (38%) registered before the year 2000 and just under a third (31%) registered since 2010 (see Table 2).

Table 2: Year of registration of advice sector organisations in London

Registration year	n	%
Pre 2000	249	37.8%
2000-2009	207	31.5%
2010-2019	168	25.5%
>=2020	34	5.2%
Total	658	

The Charity Commission collects annual accounts for each charity which provides data on the income and expenditure (and in some cases staffing) of the organisation. We have focused here on

income but it is worth noting that the profile of income and expenditure is very similar and the same conclusions would be drawn from expenditure. The largest income group in the London advice sector is those with income of less than or equal to £100,000 per year, which makes up 42% of the in-scope organisations (see Table 3), emphasizing the importance of small, community organisations in provision of social welfare advice.

Table 3: Latest reported income of advice sector organisations in London

Income band	n	%
<= £100,000	278	42.2%
£100,001-£500,000	152	23.1%
£500,001-£1,000,000	91	13.8%
£1,000,001-£3,000,000	90	13.7%
>£3,000,000	47	7.1%
Base	658	

There are two key characteristics of the London advice sector which will need addressing in any proposed pay scales. The first is the predominance of inner London borough locations amongst the sector, with inner London boroughs accounting for 35% of the population of London and 53% of the sector organisations. There is also a concentration of larger charities (in terms of income) with 72% of those with income of more than £3 million located in inner London (see Table 4).

Table 4: Latest reported income of advice sector organisations by inner/outer London

Income band	Inner	Outer	Inner %
<= £100,000	124	154	44.6%
£100,001-£500,000	83	69	54.6%
£500,001-£1,000,000	60	31	65.9%
£1,000,001-£3,000,000	48	42	53.3%
>£3,000,000	34	13	72.3%
Total	349	309	53.0%

The second is how the employment distribution of the sector will be impacted by the size of the organisations. Employee numbers are collected by the Charity Commission but this is an optional element and so as organisations get smaller they are less likely to have provided this data. Almost all (99%) of the sector organisations with an income of over £1 million have provided an employee count compared with no organisations with income of <£500,000. Many of these smaller organisations may rely on volunteers to provide advice. A Ministry of Justice survey in 2015

estimated that 92% of not-for-profit legal advice providers used volunteers to deliver services (Ames et al, 2015) although no estimates were provided by income or expenditure.

Of the 13,266 employees reported by sector organisations, 87% are employed by organisations with income of more than £1 million. But this proportion is impacted by non-response in smaller organisations.

These figures are also affected by the impact of a small number of very large organisations, all of which have a main charity purpose outside of the provision of advice. The top ten organisations by income account for 4,693 staff or 35% of the total figure. This disproportionate impact suggests that the advice sector workforce involved in the provision of advice may be a lot smaller than the 13,000 employees reported in the Charity Commission data.

Using survey data collected from the sector, this report will aim to plug some of these data gaps and provide a fuller picture of employment in the London advice sector.

3.6. Definition of the Advice Workforce

The aim of this paper is to provide draft pay scales for the London advice sector workforce. The previous section provided a definition of what we mean by the London advice sector, but what is meant by the sector workforce?

Discussion of the workforce in *Advising Londoners* (ASA, 2020a) highlights recruitment and retention issues for “*staff, volunteers, leaders and trustees with sufficient skills and experience...[and]...a shortage of new social welfare advisers and lawyers coming through, and a skills deficit at management and governance level.*”⁴

AdviceJobs is a job vacancy website run by AdviceUK, the largest independent advice network in the UK. Data from the previous three years of vacancies included 243 posts, of which the vast majority were Advisers (51%), Caseworkers (18%) or Managerial/Supervisor (16%). The next largest group was Administration/Support (4%) with other roles including Solicitor/Barristers, Finance, and ICT.

In 2019, the Institute of Money Advisers (IMA) undertook a survey of its members examining their pay, roles and responsibilities. As this was a survey of IMA members, and not a survey of all those working in debt advice organisations, it is perhaps unsurprising that 93% of roles were classed as “specialist advisers” of some form. The distinction between non-specialist and specialist was defined

⁴ (ASA, 2020a), p. 78

by whether the adviser provided general debt advice (non-specialist) and whether they provided casework (specialist). There was also a distinction made between non-representative and representative advisers (whether the adviser represents clients in formal proceedings), supervisors and line managers. The remaining roles were either non-specialist advisers, policy/executive roles and non-advising management/supervisor roles.

The use of specialist vs generalist advice is widespread in existing literature, although there is some confusion about exactly how to define this distinction. For example, a report for Advice Services Alliance and the Law Commission (2015) on the role of advice services in health outcomes defines specialist by legal subject matter (Debt, Welfare Benefits, Housing, etc.) and then generalist as anything that does not meet the definition of specialist. Whereas other reports (e.g. the IMA (2019) report above), make a distinction between specialist and non-specialist within one area of law (with casework being the distinguishing factor).

These two concepts are interlinked with those providing services in a particular area of law more likely to also be undertaking casework: *“Social welfare advice services may offer either a generalist service (that is, provide initial advice on any problem covering any area of law), or a specialist service (that is, provide detailed legal advice in a particular area of law). As a rule of thumb, specialist services will be able to undertake casework (for example, arranging multiple appointments for a single client and helping them by writing letters, appearing at tribunal, and so on).”*⁵

However, a review of the job specifications for current vacancies suggests that the terms caseworker and adviser are often interchangeable. In our analysis of job vacancies in November 2024, we found five roles called “Generalist Adviser”. Of these, two have casework as a key part of the role purpose, two do not mention casework, and one says the holder may have to help colleagues with casework as required. In the data provided from AdviceJobs, there were ten vacancies that had been classified as “Adviser” roles which had “Caseworker” in the job title. Conversely, there were seven which were classified as “Caseworker” and had “Adviser” in the job title.

Legally Qualified Staff (which includes Solicitors, Barristers and Chartered Legal Executives) are another important element of the advice sector workforce. Two important distinctions with Legally Qualified staff are how many years Post-Qualified Experience (PQE) they have and whether they

⁵ Advice Services Alliance (2021), p. 12

meet the Legal Aid supervisor standard.⁶ The solicitor's guideline hourly rates for legal aid work⁷ distinguishes between those with 1-3 years PQE, over 4 years PQE and over 8 years PQE.

In the Law Centres Salary Survey, the main advice roles include Paralegal, Solicitor, Caseworker, CEO/Centre Director, Supervisor/Team Leader, and Senior Solicitor. The survey also includes support roles such as Administrator, Receptionist/Triage Worker, Finance Manager and Office Manager.

The importance of these support roles in the advice sector is noted in the initial learning from the first year of the AWDF: *“when we talk about the advice sector workforce, we must be careful not to concentrate solely on adviser, caseworker, solicitor, and supervisor roles. Management, leadership, administrative and technical support roles are also an important part of the advice workforce.”*⁸

When deciding which elements of the advice sector to focus on, the Task and Finish group of this project expressed concern (shared by the authors) that trying to include all support staff within the scope of this project might impact the overall quality of the data collected and the relevance of any resulting pay scales. As such it was agreed to focus the pay elements on those directly involved in the provision of advice which would include:

- Trainee Caseworker/Adviser
- Caseworker/Adviser
- Team Leader / Supervisor
- Legally Qualified Staff (Solicitors, Barristers, CLE)

Further research is required to assess whether there are important distinctions to be made (in terms of pay) between advisers who do and do not undertake casework and formal representation of clients. We will avoid using the term specialist or generalist advice to avoid any confusion in meaning.

There will be a vast combination of roles and responsibilities for staff working in the sector and how these impact their pay levels will in turn be impacted by various factors relating to their employing organisation. So for any distinction in role that is made we need to be confident that 1) there is data to support the distinction, 2) the distinction has some measurable impact on pay rates and 3) it is a practical one to implement going forward.

⁶

https://assets.publishing.service.gov.uk/media/60acc53fe90e071b589e9c81/Guidance_on_Civil_Supervisor_Requirements_March_2021_Final.pdf

⁷ <https://www.gov.uk/guidance/solicitors-guideline-hourly-rates>

⁸ Advice Workforce Development Fund Programme, Learning from the first year, July 2024, p. 3

Consideration will be given to the pay of support staff and senior management when setting the recommended scales but explicit recommendations for those staff will not be made. For senior management their pay is likely to be set by a remuneration committee and is therefore not appropriate for this project. For support staff, there are simply too many possible roles to cover and attempting to provide such far-reaching pay recommendations risks making them unwieldy and unfocused.

3.7. Report Structure

The remainder of this report is divided into four chapters:

- Chapter four examines existing data and salary benchmarking. This includes analysis of data from the Annual Survey of Hours and Earnings (ASHE), job vacancy data, various benchmarking data, salary data from sector reports and comparisons with the NJC for Local Government Services.
- Chapter five provides key findings from the survey of London advice sector workers that was undertaken as part of this project. It examines hours and overtime worked, worker perception around pay, and what impacts salary levels.
- Chapter six provides key findings from the survey of London advice sector organisations that was also undertaken as part of this project. It provides comparable data on starting salaries for specific roles, and examines existing pay structures within the sector.
- Chapter seven pulls together data from the previous three chapters, draws conclusions about what can be definitively said in regards pay in the sector, and makes recommendations for pay scales. It also outlines the limitations of the pay research and identifies areas for future research.

4. Existing Data and Salary Benchmarking

4.1. Annual Survey of Hours and Earnings

The Annual Survey for Hours and Earnings (ASHE) collects data from a sample of approximately 1% of employees in the UK, drawn from PAYE records, and includes information on weekly and annual earnings, hours worked, and pay rates. It covers both full-time and part-time workers and can be broken down by occupation and region.

The other lead measure of earnings from the ONS is the Average Weekly Earnings (AWE), however no information is available on occupation from the AWE and it does not distinguish between full-time and part-time working, meaning that earnings can be affected by a change in the distribution of hours worked even when the hourly rate is static.⁹ As such it is not suitable for this analysis.

As ASHE is a sample survey not a census, the data it publishes is subject to sampling error. ONS estimates this error through coefficients of variation (CV)¹⁰. In published tables, ASHE suppresses any data with CV of 20% or more as unreliable; estimates with CVs less than or equal to 5% are considered precise, those with CVs between 5% and 10% are considered reasonably precise, and those with CVs between 10% and 20% are considered “acceptable” quality.

At low levels of disaggregation (e.g. by 4-digit occupation code and region) high CVs imply estimates of low quality. For example, for an estimated salary of £20,000 with a cv of 15%, the true value is likely to lie between £14,120 and £25,880.¹¹ Where these ranges for different estimates overlap, interpretation of differences (for example between regions) becomes more difficult. For this reason, we intend to only include estimates with CVs of less than 10%. Unfortunately this would exclude the majority of data by region and 4-digit SOC for advice relevant occupations so regional analysis is provided by 3-digit minor group.

This section includes the following analysis:

- 4-digit Occupation comparisons 2024 (provisional data)
- 4-digit Occupation by year (2014-2024)
- Region by 3-digit Minor Group for 2023 (latest available at time of writing)

⁹ A useful comparison of the two sources can be found here:

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/articles/anoverviewofandcomparisonbetweenannuallsurveyofhoursandearningsasheandaverageweeklyearningsawe/2017-09-14#what-do-ashe-and-awe-measure->

¹⁰ The CV is the ratio of the standard error (SE) of an estimate to the estimate itself, expressed as a percentage.

¹¹ This range is given by the estimate plus or minus 1.96 multiplied by the CV.

Other things to note when using ASHE data:

- Estimates for part-time employees are not pro-rata and therefore overall figures are not full-time equivalent. All data examined here will use full-time pay to avoid this issue.
- Median, not Mean, is taken as the main measure of earnings as it is less influenced by the skewed distribution of pay data. It is presented here along with the 25th and 75th percentile (lower and upper quartiles).
- Some sectors or occupations are more likely to have additional pay elements than others, which can skew comparisons of basic salaries. All data examined here will use gross not basic pay to avoid this issue.
- Salaries within occupations do not distinguish by seniority or experience and so are of limited value for benchmarking.

4.1.1. Occupational comparisons 2024

The average gross full-time pay for 3229 Welfare and housing associate professionals n.e.c.¹² (hereafter referred to as Advisers 3229) was £29,250, (see Table 5) which is 3% lower than the average for the minor group Welfare and Housing Associate Professionals of which they are part (£30,197), and 20% lower than the average for the sub-major group Associate Professional Occupations (£36,342).

Advisers 3229 pay was 8% lower than Youth and Community Workers (£31,656) and 11% lower than Housing Officers (£32,934). The only occupation which has lower pay than Advisers within the same Minor group is Child and Early Years Officers (£28,687, 2% lower).

The median average for Solicitors and lawyers (2412) was £51,624 but this will be heavily influenced by the private sector (as demonstrated by the rates reported in section 4.10). In analysis of the Labour Force Survey April-June 2024, 87% of this SOC code were employed in the Private sector. It was not possible to separate out only those Solicitors who work in the charity sector and so the rest of this analysis focuses on Advisers 3229.

¹² Not elsewhere classified

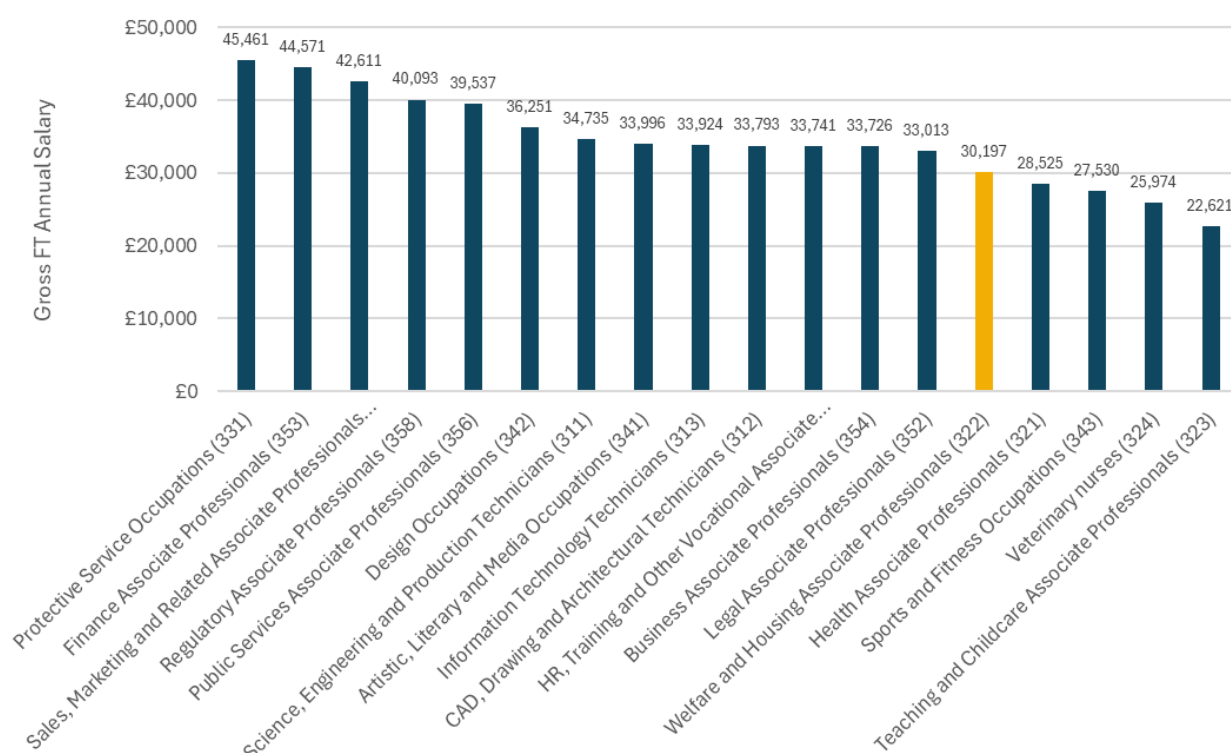
Table 5: Median, lower and upper quartile full-time gross pay by occupation 2024

Occupation	Code	25 th percentile	Median (50 th percentile)	75 th percentile
All employees	-	£27,986	£37,430	£51,391
Managers, directors and senior officials	1	£37,093	£53,169	£81,133
Professional occupations	2	£36,648	£46,464	£59,791
Legal Professionals	241	£30,850	£47,033	£65,913
Solicitors and lawyers	2412	£38,980	£51,624	£70,815
Legal professionals n.e.c.	2419	£25,072	£32,269	x
Finance Professionals	242	£35,664	£47,000	£63,041
Chartered and certified accountants	2421	£36,858	£49,244	£65,116
Finance and investment analysts and advisers	2422	£34,177	£45,826	£61,810
Welfare Professionals	246	£32,553	£40,589	£45,801
Social workers	2461	£37,441	£42,668	£47,197
Associate professional occupations	3	£28,765	£36,342	£48,225
Welfare and Housing Associate Professionals	322	£26,000	£30,197	£35,115
Youth and community workers	3221	£26,506	£31,656	£36,679
Child and early years officers	3222	£25,420	£28,687	£33,074
Housing officers	3223	£27,797	£32,934	£37,799
Counsellors	3224	£26,183	£29,647	x
Welfare and housing associate professionals n.e.c.	3229	£25,423	£29,250	£33,157
Administrative and secretarial occupations	4	£24,632	£29,186	£36,015

There are 68 occupations within the Associate Professional Occupations sub-major group, with pay data¹³ available for 54 of those occupations. Advisers are ranked 42nd of 54 suggesting that they are relatively poorly paid compared to occupations requiring similar skill levels.

¹³ Only includes occupations with median pay with CV of less than 10%.

Figure 4: Median FT salary of Associate Professional Occupations minor groups



The median pay for Welfare and Housing Associate Professionals (minor group 322) is £30,197 which is 17% lower than the Associate Professional Occupations sub-major group, and is ranked 14th of the 18 minor groups which make up the sub-major group.¹⁴ (see Figure 4) The groups with lower average pay are predominantly based in Health and Education, both sectors which currently are also facing recruitment and retention challenges.

¹⁴ There are actually 19 minor groups but one had a high CV figure for median pay.

4.1.2. Occupational pay by year (2014-2024)

Since 2020 the gross full-time median pay rate for Welfare and Housing Associate Professionals (Advisers) has been consistently lower than that of other occupations¹⁵ in the same minor group despite increasing by 19% over that period. (see Table 11)

Table 6: Gross median full-time pay for selected sub-major, minor and occupational groups 2020-2024

	2020	2021	2022	2023	2024*	% Change 2020-24
All UK employees	£31,487	£31,224	£33,061	£35,004	£37,430	19%
Associate professional occupations (32)	£33,362	£31,691	£33,626	£34,903	£36,342	9%
Welfare and housing associate professionals (322)	£25,864	£26,566	£27,648	£28,559	£30,197	17%
Youth and community workers (3221)	£26,147	£27,100	£27,934	£29,439	£31,656	21%
Housing officers (3223)	£28,604	£28,993	£29,779	£31,822	£32,934	15%
Welfare and housing associate professionals n.e.c. (3229)	£24,674	£25,187	£26,399	£26,739	£29,250	19%

**provisional figures*

This increase is in line with those observed in similar occupations and indeed with the change in all UK employees. However, the majority of increase for Advisers occurred in 2024 and as these figures are provisional this should be treated with caution. The observed increase between 2020 and 2023 for Advisers was just 8%, compared to 13% for Youth and community workers and 11% for Housing Officers. It is likely that these recent increases in Welfare and Housing Associate professional occupations are linked to the recent NJC awards which equate to over 17.9% average increase since 2020.¹⁶ Further examination of NJC pay awards are provided in section 4.10.

Real-terms pay takes account of inflation to give a more accurate picture of an employee's purchasing power (inflation measures are discussed in Annex 5). Table 7 shows the annual percentage changes in gross median full-time pay for selected sub-major, minor and occupational groups and CPIH from 2015 onwards. This illustrates how much of an outlier the 2024 increase (9.4%) for Advisers appears to be, when in reality if combined with the increase for 2023 (total 10.7%) it would be about average for comparable groups (e.g. Housing Officers 10.4% over same period).

¹⁵ Two occupations are not included in this analysis as some of their figures had CV of more than 10% making the comparison across time unreliable.

¹⁶ Trade Union Side of the NJC for Local Government Services (2024), p. 7

Table 7: Percentage change from previous year in gross median full-time pay for selected sub-major, minor and occupational groups and CPIH 2015-2024

	All employees	Associate professional occupations	Welfare and housing associate professionals	Youth and community workers	Housing officers	Advisers 3229	CPIH
2015	1.5%	0.6%	-0.2%	1.4%	0.3%	-2.2%	0.3%
2016	2.1%	0.2%	0.2%	-0.5%	2.5%	1.1%	0.7%
2017	2.0%	2.4%	1.0%	0.4%	-0.1%	-1.8%	2.6%
2018	2.8%	1.6%	0.8%	-0.3%	1.9%	3.8%	2.2%
2019	2.8%	1.0%	1.5%	1.0%	5.0%	1.2%	2.0%
2020	3.7%	0.9%	2.2%	2.3%	2.7%	2.2%	0.9%
2021	-0.8%	-5.0%	2.7%	3.6%	1.4%	2.1%	1.6%
2022	5.9%	6.1%	4.1%	3.1%	2.7%	4.8%	7.8%
2023	5.9%	3.8%	3.3%	5.4%	6.9%	1.3%	7.8%
2024*	6.9%	4.1%	5.7%	7.5%	3.5%	9.4%	3.0%

**provisional figures*

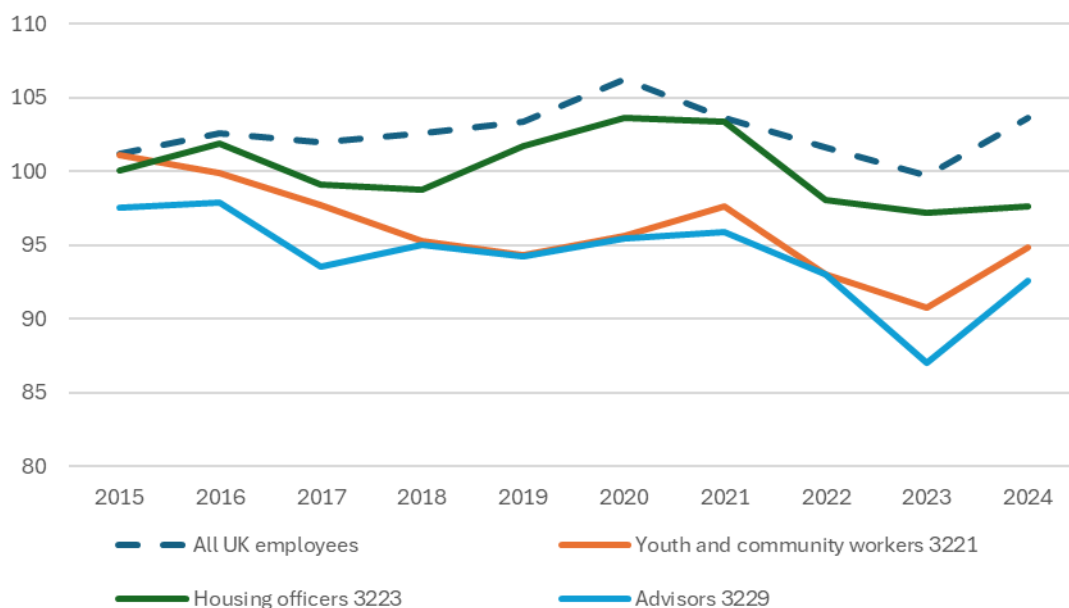
However, instead of presenting the data as individual percentage increases we can index the increases taking 2014 as the base year (so pay in 2014 = 100). For each year we then apply the percentage increase minus CPIH to the figure for the previous year. This allows us to track the cumulative impact of these changes over time. This data is presented in Table 8 and Figure 5.

Table 8: Indexed percentage real-terms change in gross median full-time pay 2015-2024

	All employees	Associate professional occupations	Welfare and housing associate professionals	Youth and community workers	Housing officers	Advisers 3229
2015	101.2	100.3	99.5	101.1	100.0	97.5
2016	102.6	99.8	98.9	99.9	101.9	97.9
2017	102.0	99.6	97.3	97.7	99.1	93.6
2018	102.6	99.0	96.0	95.3	98.7	95.0
2019	103.4	98.0	95.5	94.3	101.8	94.2
2020	106.2	97.9	96.8	95.7	103.6	95.5
2021	103.6	91.5	97.9	97.6	103.3	95.9
2022	101.6	89.9	94.2	93.0	98.1	93.0
2023	99.7	86.3	90.0	90.8	97.2	87.0
2024*	103.6	87.3	92.5	94.9	97.6	92.5

Over the past decade, real-terms pay has increased by only 3.6% for all UK employees. However, for Advisers (3229) real-terms pay has actually decreased by 7.5% compared to 2014. This compares to real-terms decreases of 2.4% for Housing officers and 5.1% for Youth and community workers.

Figure 5: Indexed percentage real-terms change in gross median full-time pay 2015-2024



4.1.3. Regional pay 2023

Pay broken down by region is available in table 15 (3-digit minor group) and table 25 (sector) of ASHE. While data is available by 4-digit occupation the potential sampling error is too great to use for meaningful analysis.

The gross median full-time pay for minor group 322 Welfare and Housing Associate professionals was £28,559 in 2023, which is lower than the average for each of the three sectors: public (-22%), private (-17%) and non-profit (-16%). (see Table 9)

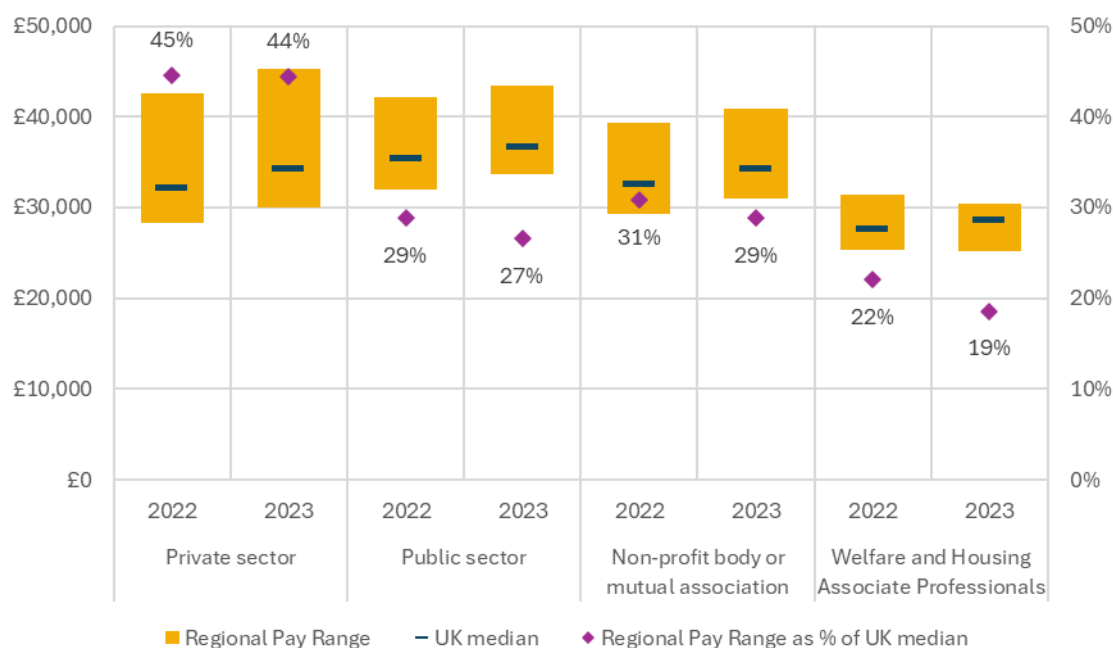
Table 9: Regional median gross full-time pay by sector and 322 minor group 2023

	Non-profit body or mutual association	Private sector	Public sector	Welfare and Housing Associate Professionals
East	x	£34,492	£35,616	£28,784
East Midlands	£30,956	£30,922	£33,731	£26,575
London	£40,824	£45,218	£43,365	£30,469
North East	£30,967	£30,000	£33,629	£29,218
North West	£31,313	£32,149	£35,321	£27,738
South East	£36,693	£36,518	£36,667	£28,085
South West	£32,195	£32,510	£35,796	£25,161
West Midlands	£33,039	£32,374	£34,858	£26,577
Yorkshire and The Humber	£31,362	£31,274	£33,945	£26,694
Scotland	£31,699	£33,227	£39,072	£29,584
Wales	£33,835	£30,797	£35,041	£27,710
United Kingdom	£34,183	£34,217	£36,708	£28,559

The average pay within minor group 322 for London was £30,469, which is £1,910 higher than the UK average, which is a +7% difference. In comparison, the difference for both public and non-profit sectors was around £6,600 (+18% and +19% difference respectively) while for private sector it was £11,001 (+32%). The scale of the difference in the London differential between minor group 322 and the public and non-profit sector was surprising, not least because of the five occupations contained within it, two (Child and early years officers and Housing officers) are almost exclusively found in the public sector and two (Youth and community workers and Welfare and housing associate professionals n.e.c) are majority either public or not-for-profit.

Given that ASHE is a sample survey which can be impacted by response, the previous year's data was analysed to see whether this difference was also found in the previous year. Figure 6 shows the salary range (min and max with max always being the London average) and the UK median salary. It confirms that while the London differential for minor group 322 was greater in 2022 (London average was £31,457 compared to UK of £27,648, a 14% difference) it was still markedly smaller than the sector differences (private 33%, public 19%, not-for-profit 21%), as was the overall regional pay range.

Figure 4: Salary Range and UK Median FT salary of the Sector and 2022-2023



The regional pay range¹⁷ for private sector was just over £15,000 in 2023 which was 44% of the UK median pay rate. This was driven mainly by the difference in London as illustrated by the UK median sitting so low within the range. Public and not-for profit sector had smaller regional pay ranges of around £10,000 which was 27% for public sector and 29% for not-for-profit. Welfare and Housing Associate professionals had a regional pay range of £5,308 (£6108 in 2022), which was 19% (22% in 2022) of the UK median. This provides further evidence that the London pay differential for Welfare and Housing Associate professionals is indeed lower than might be expected. This would potentially make it more difficult for advice providers in London to find suitable staff as there is less incentive for those staff to work in London as opposed to surrounding regions.

4.1.4. Summary of ASHE analysis

Analysis of data from the Annual Survey of Hours and Earnings (ASHE) provides evidence that:

- Median gross full-time pay for Advisers in 2024 is £29,250 which is 8% lower than Youth and community workers and 11% lower than Housing officers. Of all Associate professional occupations (occupations with similar skill levels across the economy) Advisers are ranked 42nd of 54 in terms of gross full-time pay.

¹⁷ Defined as the difference between the lowest regional average (which was the North East more than half the time) and the highest (which in all cases was London).

- Since 2020 the gross full-time median pay rate for Advisers has been consistently lower than that of other occupations in the same minor group despite increasing by 19% over that period.
- Over the past decade, real-terms pay has increased by only 3.6% for all UK employees, but has decreased by 7.5% for Advisers. This compares to real-terms decreases of 2.4% for Housing officers and 5.1% for Youth and community workers.
- The average pay for Welfare and Housing Associate professionals in London was £30,469, which is £1,910 higher than the UK average, which is a +7% difference. In comparison, the difference for both public and non-profit sectors was around £6,600 (+18% and +19% difference respectively) while for private sector it was £11,001 (+32%).
- The regional pay range¹⁸ for private sector employees was just over £15,000 in 2023 which was 44% of the UK median pay rate. Welfare and Housing Associate professionals had a regional pay range of £5,308 which was 19% of the UK median pay rate.

4.2. Minimum Wage and Real Living Wage

The Real Living Wage are independently calculated wage rates for London and the rest of the UK, which are based on the cost of living. They are distinct from both the Minimum Wage and the “National Living Wage” which are statutory wage rates set by Government,¹⁹ and *“provide a benchmark for employers that voluntarily commit to go further than paying government-set minimum wages, ensuring their staff earn a wage that they can live on.”*²⁰

The Minimum Wage for those aged 21 and over (also known as the National Living Wage) is currently £12.21 (as at April 2025). To convert this to an annual salary we can multiply it by the standard weekly full-time hours (here taken to be 35 or 37.5) and weeks in a year (taken to be 52.14 which is 365 / 7). The annual equivalent for the current Minimum Wage for those aged 21 and over is £22,282 for 35 hours and £23,874 for 37.5 hours.

The Real Living Wage is published as an hourly rate and in 2024 is £12.60 for the UK and £13.85 in London, which is 9.9% higher than the UK rate. The annual equivalent for the UK Living Wage is £22,994 and the London Living Wage is £25,275 for 35 hours, and £24,636 and £27,080 respectively for 37.5 hours.

¹⁸ Defined as the difference between the lowest regional average (which was the North East more than half the time) and the highest (which in all cases was London).

¹⁹ <https://www.gov.uk/national-minimum-wage-rates>

²⁰ Cominetti & Murphy, 2024

4.3. Job Vacancy Data

Data on advice sector workers was collected from various job sites in October/November 2024. Data was collected on a total of 155 vacancies including job title, location and salary. Vacancies were coded to a job role based on the job title and description. Where a salary range was provided we have taken the minimum value for each role. The top and bottom values²¹ for each job role were then removed to reduce the possible impact of outliers on regional differentials.

Table 10: Median starting salaries from job vacancies Oct/Nov 2024

	London	Rest of UK	Difference	Difference as % of Rest of UK	Sample Size
Managerial	35,500	30,890	4,610	15%	14
Supervisor	35,530	26,830	8,700	32%	8
Caseworker	31,127	27,208	3,919	14%	24
Adviser	29,727	25,546	4,181	16%	76
Adviser/caseworker (sum of above)	30,000	25,754	4,246	16%	100
Trainee adviser		23,893			9
Solicitor	47,301				5

The median full-time equivalent starting salary for Managerial advice staff in London was £35,500, which is £4,610 (15%) more than their counterparts in the rest of the UK (See Table 10).

Supervisors in London see the largest relative pay gap, earning £35,530, which is £8,700 (32%) higher than the rest of the UK, although the sample size for this group is very small so this should be treated with caution.

Caseworkers (£31,127) and Advisers (£29,727) in London earn around £4,000 more than similar roles in other regions, with differences of 14% and 16% respectively. If the two roles are combined into a single Adviser/caseworker role then they have a median salary of £30,000 in London.

There was limited data available on the salaries of Trainee advisers and Solicitors. Trainee advisers had an average starting salary of £23,893 in the rest of the UK. If we apply a 16% increase for London (the same regional differential as Advisers), it would equate to £27,716.

²¹ The top and bottom two values were removed from samples greater than twenty.

4.4. Indeed Salary Benchmarking

This data is taken from the Indeed salary benchmarking site.²² Salary estimates are based on salaries submitted anonymously to Indeed by employees, users, and collected from past and present job posts on Indeed in the past 36 months. It is not clear but the assumption is that these are mean averages.

Table 11: Salary data from Indeed Salary Benchmarking

Organisation	Job Role	London Average	UK Average	Difference	Difference as % of UK average	UK Sample Size
Citizens Advice	Senior case worker	32,221	32,774	-553	-2%	8
	Case worker	30,107	27,697	2,410	9%	91
	Solicitor	41,272	39,290	1,982	5%	13
Age UK	Benefits adviser	26,606	24,272	2,334	10%	17
All Employers	Senior case worker	30,931	32,230	-1,299	-4%	123
	Case worker	28,416	26,898	1,518	6%	3,200
	Claims adviser	26,233	22,803	3,430	15%	507
	Benefits adviser	35,543	29,409	6,134	21%	287
	Solicitor	62,892	50,153	12,739	25%	10,700

Case worker roles at Citizens Advice had average salaries of £30,107 in London, compared to £27,697 in the UK overall,²³ a 9% difference (see Table 11). Senior case workers in Citizens Advice in London had slightly lower average salaries (-2%) than the UK average. Although the sample for Citizens Advice is small, a similar pattern was also observed in Senior case workers at all employers (-4%). Benefits advisers at Age UK had much lower average salaries than Case workers at Citizens Advice (£26,606 in London, which was 10% higher than for the UK as a whole).

Case workers at any employer (and so less likely to be accurately identifying those working in the non-profit advice sector), had an average salary of £28,416 in London, 6% higher than for the UK. Benefits advisers at all employers had average salaries of £35,543 in London, which was 21% than for the UK. This figure is likely to include a high proportion of staff working in Local Government which may explain the higher average salary compared to Age UK.

Solicitors at Citizens Advice had an average salary of £41,272 in London, which compares with £62,892 at all employers in London, highlighting the challenge the non-profit has when it comes to the competitive pay for legally qualified staff.

²² <https://uk.indeed.com/career/salaries>

²³ This figure includes London.

4.5. Advice Jobs

AdviceJobs is run by AdviceUK, who provided a download of the job site database in October 2024 relating to posted jobs in the previous 3 years. The data had a job role classification provided, which was further refined via job title to distinguish trainee and senior roles. High and low salary outliers were then removed from each job role to reduce the impact of outliers on regional differences.²⁴ London was not available as a region by itself and is included in South East. Cells are suppressed where they are based on 3 or less jobs.

Table 12: Median salaries by job role and region from Advice Jobs

	South East	Rest of UK	Difference	Difference as % of Rest of UK	Sample Size
Managerial	34,012	34,650	-638	-2%	23
Team Leader/Supervisor	35,452	34,415	1,037	3%	13
Senior Adviser/Caseworker	35,000	30,831	4,170	14%	11
Adviser/Caseworker	30,000	27,896	2,104	8%	118
Solicitor/Barrister	*	30,948			5
Trainee Adviser/Caseworker	£23,314				4

Managerial roles in the South East had median advertised salaries of £34,012 which was slightly lower than for both Team leader/supervisor (£35,452) and Senior adviser/caseworker (£35,000), although this is likely caused by a small sample for each of the three roles (see Table 12).

Adviser/caseworker had a median salary of £30,000 in South East, compared to £27,896 in the rest of the UK, a difference of 8%. Adviser/caseworkers were around twice as likely to be fixed-term contracts as either managerial or team leader/supervisor roles (see Table 13).

There was limited data available on the salaries of Trainee advisers/caseworkers and Solicitors/Barristers. Trainee advisers/caseworkers had an average starting salary of £23,314 in the whole of the UK (sample too small to split South East). Solicitors/Barristers in the rest of the UK had a median salary of £30,948. If we apply a 14% increase for London (the same regional differential as Advisers), it would equate to £35,281.

²⁴ The two highest and lowest salaries for each job role were removed. In the case of samples of 10 or less roles the highest and lowest salary were removed.

Table 13: Working arrangements from Advice Jobs

	Full time	Part time	Permanent	Fixed-term contract	Sample Size
Managerial	52%	48%	83%	17%	23
Team Leader/Supervisor	92%	8%	69%	31%	13
Senior Adviser/Caseworker	82%	18%	64%	36%	11
Adviser/Caseworker	76%	24%	61%	39%	118
Solicitor/Barrister	100%	0%	100%	0%	5

Adviser/caseworker (39%) and Senior adviser/caseworker (36%) were more likely to be a temporary/fixed-term contract than Managerial roles (17%) (see Table 13). Around a quarter (24%) of all Adviser/caseworker roles were part-time, compared to around half (48%) of Managerial roles, although the sample for Managerial is too small to draw firm conclusions.

4.6. CharityJob Salary Report 2024

The CharityJob Salary report (CharityJob, 2024) provides salary benchmarking derived from 48,500 full-time UK charity and not-for-profit paid job vacancies posted on the CharityJob website in 2023. While it does not provide a role breakdown that identifies Advisers specifically, it does include “advice/information” roles under the “Support Work” heading.

The average salary across the charity sector for a role in London in 2023 was £38,300. This was 16% higher than the average salary for a role outside London, which was £33,100. The average for support work roles in London was £30,500, compared to £26,700 outside of London, a 14% difference. This compares poorly to policy, advocacy, governance and campaigns (PAGC) roles which had an average salary of £39,800 in London.

Entry level support work roles in medium charities had an average salary of £23,200, for junior support roles it was £26,400, for experienced (non-manager) it was £28,500 and for management it was £37,700. The average for an experienced (non-manager) PAGC role in a medium charity was £35,400.

The average salary for advice/information roles was only available broken down by size of the organisation²⁵. For small charities it was £30,000, for medium charities it was £30,100 and for large charities it was £30,900.

²⁵ Small charities: 20 or fewer employees, Medium charities: 21-100 employees, Large charities: 101+ employees

4.7. Institute of Money Advisers Workload and Wellbeing Survey

As part of the research for the “Casework requirements and workloads in the money advice sector” (Institute of Money Advisers, 2024), the Institute of Money Advisers (IMA) undertook a survey of members which included data on their job role, region and salary. The IMA shared anonymized data on three of the most frequent job roles to enable us to use this for salary benchmarking.

Table 14: Average reported UK salaries from IMA sector survey 2024

	Median	Mean	95% CI	n
Debt adviser with casework	27,107	27,996	860	185
Debt adviser with casework and court representation	31,216	29,276	2,992	27
Line manager/supervisor	29,472	29,481	2,941	29

The median salary for a Debt adviser with casework in the UK was £27,107. This increased to £31,216 for Debt adviser with casework and court representation which was surprisingly higher than the median for Line manager/supervisor (£29,472).

There are three reasons to think this is likely down to variation in the sample as opposed to an accurate reflection of the actual hierarchical pay structures. The mean averages for the two roles were very different to the median, suggesting variation caused by outlying values; the mean average was higher for Line manager/supervisor (£29,481) than Debt adviser with casework and court representation (£29,276); and the two roles have a much higher 95% confidence interval than Debt adviser with casework.

Table 15: Median reported salaries from IMA sector survey 2024

	London	Rest of UK	Difference	Difference as % of Rest of UK	Sample Size
Debt adviser with casework	32,667	26,805	5,861	22%	182

The sample was not large enough to distinguish London and the rest of the UK for Debt adviser with casework and court representation or Line manager/supervisor. For Debt adviser with casework the London median was £32,667²⁶ compared to £26,805²⁷ for the rest of the UK (£5,861 or 22% higher), although given the large 95% CI for London this should be treated with a degree of caution.

²⁶ n = 12, 95% CI: £6,667

²⁷ n = 170, 95% CI: £872

4.8. Law Centres Network Salary Survey 2023-24

The Law Centres Network (LCN) Salary Survey received responses from 12 London law centres and 17 law centres outside of London.

The mean average for Solicitors in London was £39,026 compared to £34,539 outside of London, equivalent to £4,487 or 13% higher (see Table 16). Senior Solicitors had an average of £47,589 compared to £41,364 outside of London, equivalent to £6,225 or 16% higher.

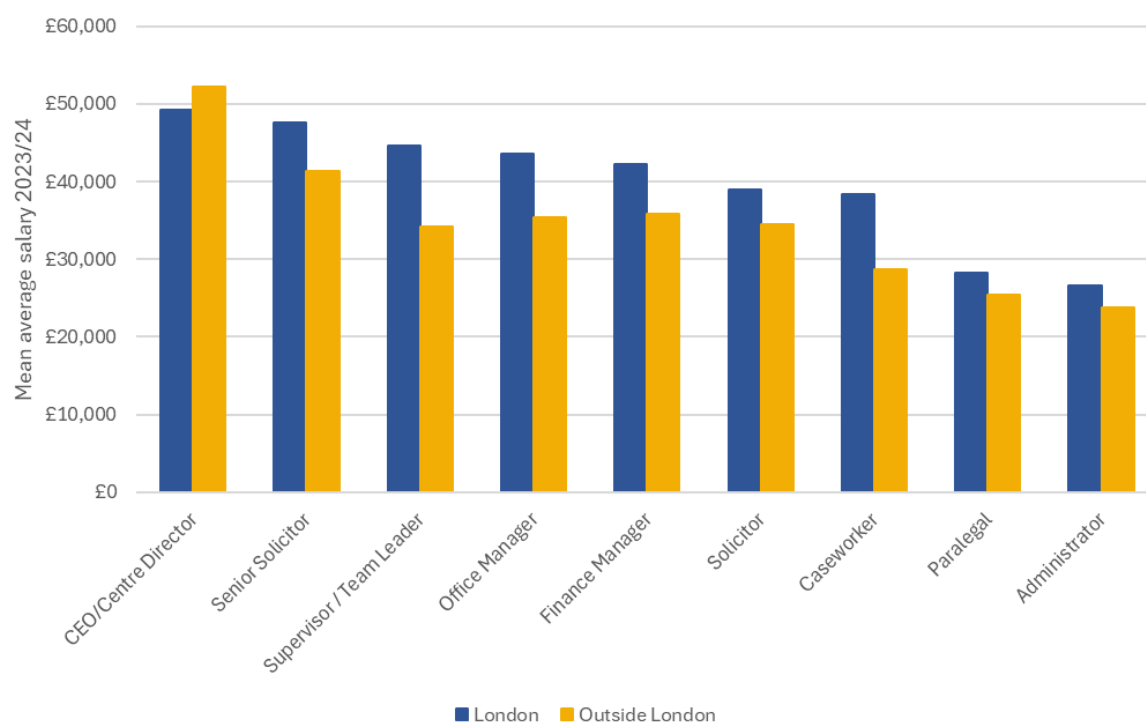
Caseworkers in London had average salaries of £38,360 compared with £28,714 outside of London, equivalent to £9,646 or 34% higher. In previous years collections the average salary for Caseworkers was markedly lower (£32,000 in 2022) so this may be impacted by outliers.

Table 16: Average reported salaries from LCN Salary Survey

	London			Outside London		
	n	Mean (£)	Range (£)	n	Mean (£)	Range (£)
CEO/Centre Director	10	49,235	30,862	15	52,139	33,800
Senior Solicitor	8	47,589	24,316	16	41,364	13,591
Supervisor / Team Leader	8	44,673	13,000	14	34,271	11,000
Solicitor	10	39,026	15,307	17	34,539	14,000
Caseworker	10	38,360	15,307	17	28,714	11,800
Paralegal	7	28,301	9,454	9	25,452	12,000
Office Manager	4	43,589	10,080	11	35,448	16,857
Finance Manager	4	42,270	18,000	10	35,808	14,547
Administrator	3	26,667	5,000	11	23,742	8,700

The LCN Salary Survey also includes data on support roles. As illustrated in Figure 7, the lowest salary in London is for Administrator on £26,667 (which assuming a 35 hour week would be above the London Living Wage).

Figure 7: Mean average law centre salaries in and outside of London by job role 2023/24



London law centres report basing salaries primarily on affordability (10 of 12), followed by benchmarking against other organisations (4) and funder requirements (4) – which are likely to be linked to the London Living Wage.

8 of the 12 London law centres reported having no pay progression structure. There was a fairly even split between those using set salaries (5) and salary ranges (6).

4.9. Summary of comparable benchmarking data

The available data on salaries in the advice sector is, in many cases, limited in application by the size of sample data available. The only roles which have a large enough sample to be relatively confident are Adviser/caseworker roles, which have a salary of around £30-32,000 in London, compared to around £2-4,000 less in the rest of the UK (see Table 17).

Table 17: Summary of salary data from various sources

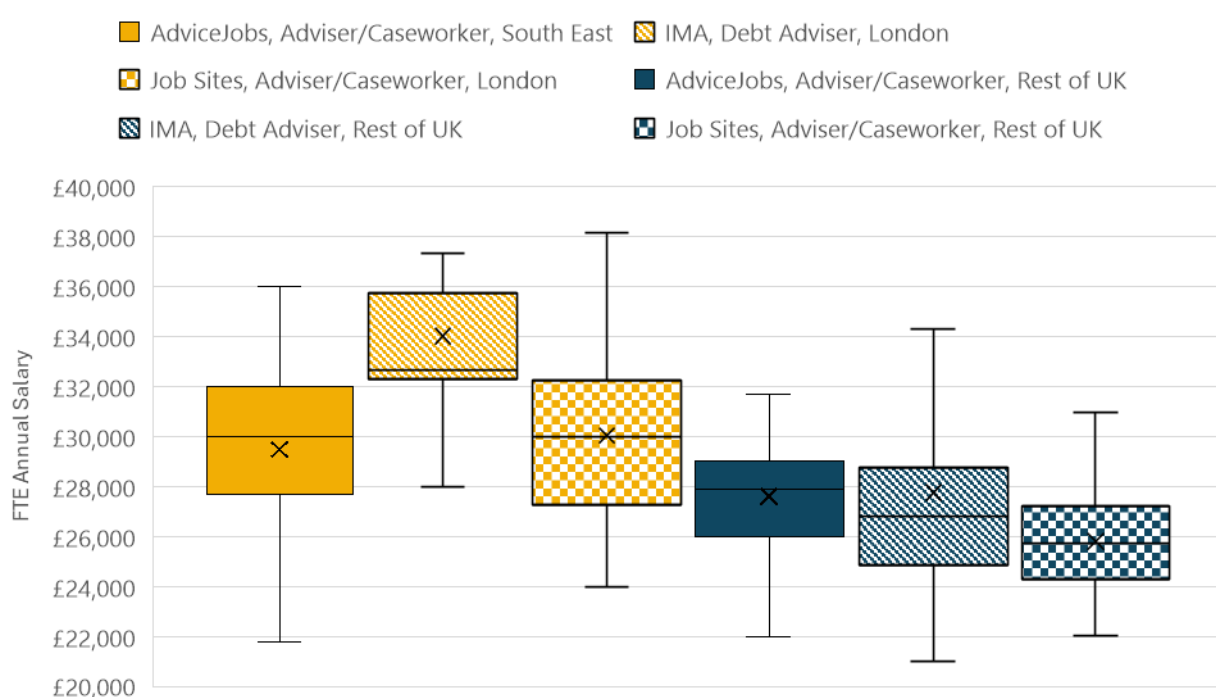
	London Median	Rest of UK Median	Difference	Difference as % of Rest of UK	Source and Notes
Adviser/caseworker	30,000	25,754	4,246	16%	Job Sites
Adviser/caseworker	30,000	27,896	2,104	8%	AdviceJobs, London includes South East
Debt adviser with casework	32,667	26,805	5,861	22%	IMA

Figure 8 shows the minimum value, lower quartile, median, mean (x), upper quartile and maximum value for Adviser/caseworker roles in London and the rest of the UK. This clearly illustrates the large range of salaries reported for each source.

The difference between the mean and median values in the IMA data also illustrates the impact of outliers on the mean. While the IMA averages are higher than the other sources, they are also reported salaries of people in post as opposed to advertised starting salaries for vacancies and so might be expected to be slightly higher than other sources.

The existing data suggests that the majority of starting salaries for Advisers/caseworkers would fall into the range of £28-32,000, and that the majority of Adviser/caseworker in the rest of the UK have a salary of between £25-£28,000, which would mean a London differential of +13%.

Figure 8: Range, interquartile range, median and mean for Adviser roles in London and Rest of UK



While there was not much data on the difference between a Trainee adviser/caseworker and an experienced one, the available data would suggest that salaries for trainee posts are typically around £2-4,000 less than those for experienced staff.

Data on Senior or Supervisory roles would suggest that the average salary of those roles would typically be in the region of £2-5,000 more than Adviser/caseworker roles. It is harder to accurately benchmark these roles as 1) there are fewer of them and 2) the actual roles will vary more depending on the size of the organisation, specifics of the role, etc.

The data on Legally qualified staff was again very limited but would suggest salaries in the region of £39,000 - £47,000 for Solicitors. There is likely to be larger variation in the salary levels for these staff as salary levels will be impacted by whether they are undertaking legal aid work, their Post-Qualification Experience (PQE), experience in certain areas of law, and whether they meet the Legal Aid supervisor standard.

4.10. Private Legal Salary Surveys

As discussed in section 4.1, the majority (87%) of solicitors are employed in the private sector. There are a range of salary surveys from legal recruiters which give some indication of the benchmark that private practice provides to solicitors working in the charity sector.

Clayton Legal²⁸ identifies trends in London legal recruitment looking beyond the city, driven by cost considerations (meaning they can get the same level of experience for less money) and hybrid working. They identify average 1 year PQE salaries between £50,000 and £105,000 and 4 year PQE salaries between £64,000 and £117,000.

In their salary survey of national firms London offices, BCL legal recruitment²⁹ found 1 year PQE average of £77,500 and 4 year PQE average of £90,000.

However, it is important to recognise the limitations of direct comparisons with private law firms. The firms included in the two above sources will include those providing services to privately paying and corporate clients and thus operating in materially different market conditions. A more useful comparison for these purposes might be with private law firms who work exclusively or predominantly in the social welfare space. Whilst robust data on starting salaries in that part of the sector is not available, the Legal Aid Census 2021 (Denvir et al, 2021) found that the most common (19%) salary bracket for legal aid practitioners was between £30,000 and £39,999 and that half

²⁸ https://www.clayton-legal.co.uk/wp-content/uploads/2024/02/Salary-Survey-2023_Final-1.pdf

²⁹ <https://www.bcllegal.com/download/2716/National+firms+with+a+London+office+-+2024.pdf>

(49%) of practitioners had a salary between £20,000 and £49,999. This aligns much more closely with the salaries reported for Solicitors working in the charity sector.

4.11. Joint Council for Local Government Services

Local government is an important source of income for the charity sector, with local government grants and contracts accounting for around 13% of the charity sector's income (Kitson, 2024a). They also often work closely in local areas in strategic partnership with local councils with shared aims and objectives (Local Government Association, 2024). Local government services are often the closest to charities in comparable job roles, and as such, many charities default to using local government pay structures.

The pay and terms of conditions of employment for over 1.2 million local government workers is determined by the National Joint Council (NJC) for Local Government Services. In 1997, the NJC agreed a national employment framework with potential for local modification, known as the Single Status Agreement, which is updated regularly and published in the "Green Book".

NJC pay scales go from point 2³⁰ - 43, however some councils (including in London) produce scales that go up to point 65. As shown in Table 66, London has its own pay spines for inner and outer London as London Weighting was consolidated into the pay scale as part of the London Regional Agreement by the Greater London Provincial Council (GLPC).³¹

How the NJC pay scale is applied will vary by individual council, but typically there will be a set of grades which map onto the NJC spinal column points, with some grades overlapping. For example, the grading provided in Table 18 is used by Waltham Forest,³² and has 6 scale points followed by 2 senior officer (SO) and 12 principal officer (PO) grades.

Table 18: Pay grades used by Waltham Forest 2024

Grade	Min SCP	Max SCP
SC1	2	3
SC2	3	4
SC3	5	6
SC4	7	11
SC5	12	17
SC6	18	22
SO1	23	25

³⁰ Point 1 was recently deleted as a way of improving pay for low earners.

³¹ The Greater London Provincial Council (GLPC) is a joint forum comprising employer and employee representatives with delegated authority to act on behalf of the authorities covered by the London Agreement.

³² <https://www.walthamforest.gov.uk/sites/default/files/2024-03/Pay%20Policy%20statement%2024%2025%2029.02.24%20%28002%29%20%281%29.pdf>

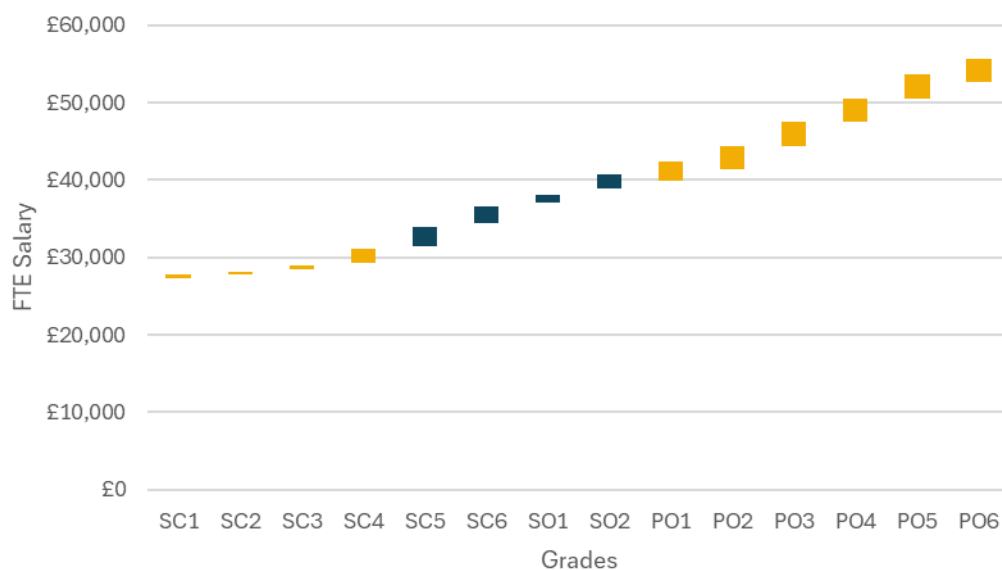
SO2	26	28
PO1	27	30
PO2	29	32
PO3	32	35
PO4	35	38
PO5	38	41
PO6	40	43
PO7	43	46
PO8	45	48
PO9	49	52
PO10	53	56
PO11	57	60
PO12	61	65

In December 2024, we were able to find 6 outer London Boroughs who were advertising for Benefits Officers. We then used the Indeed benchmarking site to find the average advertised salary for Housing Officers in those same councils (as no current vacancy data was available for Housing Officers in London) and matched the salaries to the NJC grading provided in Table 18.

All advertised Benefits Officers started on SC5 or SC6, with half of the roles providing a range that extended to SO2. This means that all Benefits Officer roles in the 6 outer Boroughs would have a starting salary of at least £31,524 with the potential in half of them to extend up to £40,755. The equivalent rates in inner London boroughs would be £33,291 and £41,964.

The average pay for Housing Officers equated to SC6 in half the councils, SC5 in one and SO1 in two. This means that Housing Officer roles would have a starting salary of at least £34,416 in the majority of councils. Figure 9 shows the Waltham Forest grades, with those applicable to Benefits Officers and Housing Officers highlighted in blue.

Figure 9: Waltham Forest pay grades 2024



While the London NJC scales incorporate London Weighting, the GLPC update figure for a separate London allowance in case it is need for payroll purposes. The latest figures are £4,185 for inner London and £2,230 for outer London.

5. Key findings from the Advice Sector Worker Survey

5.1. Overview of response

The survey of advice sector workforce was distributed through networks and organisational contacts between November 2024 and January 2025. In total 229 responses were received which was slightly lower than the project target of 240.

Respondents were asked to identify which job role type most closely suited their position, and then asked for further detail specific to the job role types. The most common responses were from Adviser/caseworkers (40%), Advice supervisor/Team leader (15%) and Solicitors (7%) (see Table 19).

Table 19: Survey response by job role

Job Role Type	Job Role	n	%
Manager/Supervisor	Chief Executive Officer	7	3.1%
	Director/Head of Service	9	3.9%
	Advice Supervisor/Team Leader	34	14.8%
	Other Manager/ Supervisor	12	5.2%
Legally Qualified Staff	Solicitor	17	7.4%
	Supervising Solicitor	13	5.7%
Adviser/ Caseworker	Trainee Adviser/Caseworker	10	4.4%
	Adviser/Caseworker	91	39.7%
	Paralegal	5	2.2%
	Trainee Solicitor	4	1.7%
	Other Adviser/Caseworker	11	4.8%
Support/Admin	Receptionist / Administrator	11	4.8%
	Other Support/Admin Roles	5	2.2%
Base		229	

Staff working at Citizens Advice and Law centres each made up around one quarter of responses (27% and 24% respectively). Law Centres accounted for almost three quarters of responses from Legally Qualified Staff (73%) (see Table 20). The next largest groups were Client-specific advice agencies (21%) and Subject-specific advice agencies (10%).

Over three quarters of respondents (82%) worked in an organisation in which advice provision was the main purpose.

Table 20: Survey response by organisation type and job role

Organisation Type		All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support/ Admin
Age Concern or Age UK		3.9%	4.8%	0.0%	4.1%	6.3%
Citizens Advice		26.6%	30.6%	0.0%	32.2%	18.8%
Law Centre		24.0%	8.1%	73.3%	14.9%	62.5%
Client-specific advice agency		20.5%	25.8%	13.3%	20.7%	12.5%
Subject-specific advice agency		9.6%	17.7%	6.7%	7.4%	0.0%
Generalist advice centre		8.3%	6.5%	3.3%	11.6%	0.0%
Other		7.0%	6.5%	3.3%	9.1%	0.0%
Advice Main Purpose of Organisation	Yes	81.7%	77.4%	93.3%	78.8%	100.0%
	No	18.3%	22.6%	6.7%	21.2%	0.0%
Base		229	62	30	121	16

All respondents other than support/admin roles were asked in which areas of social welfare law their organisation provided advice (see Table 21). The most frequent areas were Welfare benefits (72%), Housing (61%), Money and debt (37%) and Disability and social care (35%).

Table 21: Survey response by organisation advice areas and job role

Advice Areas	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker
Welfare benefits	72.4%	85.2%	26.7%	77.3%
Money and debt	37.1%	42.6%	0.0%	43.7%
Immigration	31.9%	36.1%	43.3%	26.9%
Employment	30.0%	41.0%	16.7%	27.7%
Housing	60.5%	63.9%	40.0%	63.9%
Discrimination	21.9%	32.8%	16.7%	17.6%
Disability and social care	34.8%	42.6%	10.0%	37.0%
Other	18.1%	27.9%	13.3%	14.3%
Total	210	61	30	119

There were some notable differences between job roles, with those working in Leadership/Manager roles most likely to identify welfare benefits (85%) compared with legally qualified staff who were the least likely to do so (27%). Legally qualified staff were nearly twice as likely to be providing advice on immigration (43%) which is possibly reflective of the more regulated requirements of such advice.

Respondents were then asked about their own individual responsibilities which included provision of general advice, casework, representation of clients, and supervising and managing the work of others (see Table 22).

The majority of all job roles included the provision of general advice (82%) and casework (79%). All Legally qualified staff undertook casework and they were twice as likely as other job roles to represent clients at tribunal or court (77%). All Manager/supervisor roles were involved in either supervising (90%) and/or managing (82%) the work of others. Over three quarters (77%) of Legally qualified staff also supervised the work of others, although this was (unsurprisingly) higher for Supervising Solicitors (100%) than Solicitors (59%).

Table 22: Survey response by responsibilities and job role

Advice Areas	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker
Providing general advice	82.4%	68.9%	76.7%	90.8%
Casework	79.0%	60.7%	100.0%	83.2%
Representation at Tribunal or Court	37.6%	32.8%	76.7%	30.3%
Supervising the work of others	48.1%	90.2%	76.7%	19.3%
Managing the work of others	32.9%	82.0%	43.3%	5.0%
Base	210	61	30	119

The vast majority (83%) of Adviser/caseworker roles were involved in casework which from a data perspective suggests that the distinction between Advisers who do and do not undertake casework may not be a viable one for this project, although will be tested for its impact on pay levels. As 30% also undertake representation this can also be tested for its impact on pay levels.

Table 23: Survey response by management responsibility and job role

Management Responsibility	All	CEO/ Director/ Head of Service	Advice Supervisor / Team Leader	Supervising Solicitor
1-2 people	26.1%	0.0%	22.2%	36.4%
3-5 people	37.7%	42.9%	44.4%	18.2%
6-10 people	18.8%	35.7%	22.2%	18.2%
More than 10 people	17.4%	21.4%	11.1%	27.3%
Base	69	14	27	11

Those staff who identified that they managed the work of others were then asked how many people they were directly managing (see Table 23). CEOs, Directors and Heads of Service are most likely to be managing larger groups of people, although the majority are still less than ten staff which possibly highlights the small size of many sector organisations. Advice supervisors/team leaders were most likely to manage team of 3-5 people (44%). Supervising solicitors were most likely to be

managing 1-2 people (36%), although the next frequent response was more than ten people (27%). Given the small sample it is important to treat this with caution but it does highlight the range of managerial responsibilities amongst Supervising Solicitors which may obstruct meaningful comparison of pay for these roles.

As previously mentioned, two other elements that are likely to impact the pay of Legally qualified staff are how many years Post-Qualified Experience (PQE) they have and whether they meet the Legal Aid supervisor standard. The majority (86%) of Supervising Solicitors had PQE of 8+ years and all met the Legal Aid supervisor standard (see Table 24), although this was based on a very small sample.

The most common PQE amongst Solicitors was 1-3 years (31%), although there was a fairly even spread across each of the PQE groups. 40% of Solicitors also met the Legal Aid supervisor standard.

Given the very small sample involved, we would not be able to accurately assess the impact of either PQE or supervisor standard on pay levels. In terms of the pay scales, it may be more practical to try and assess the starting salaries in the sector for a Solicitor with 1-3 years PQE and then allow for local divergence from that benchmark based on individual circumstance.

Table 24: Survey response by PQE and supervisor standard for Legally Qualified Staff

		Solicitor	Supervising Solicitor
PQE	Less than 1 year	18.8%	0.0%
	1-3 years	31.3%	14.3%
	4-7 years	25.0%	0.0%
	8+ years	25.0%	85.7%
Legal Aid supervisor standard?	Yes	40.0%	100.0%
	No	60.0%	0.0%
Base		16	7

Another confounding factor when comparing the rates of pay of similar job roles is the length of time that individuals have been working in the sector. Sector experience is highly desirable and likely to come with additional responsibilities that will not necessarily be reflected in a job title, which in turn makes comparisons between roles more complicated.

Table 25: Survey response by length of time working in sector and job role

Time working in sector	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support/ Admin
1 year or less	11.4%	1.6%	0.0%	14.0%	50.0%
2 – 3 years	16.2%	8.1%	16.7%	21.5%	6.3%
4 – 5 years	7.9%	8.1%	6.7%	8.3%	6.3%
6 – 9 years	17.0%	12.9%	23.3%	18.2%	12.5%
10 years or more	47.6%	69.4%	53.3%	38.0%	25.0%
Base	229	62	30	121	16

Almost half (48%) of respondents had working in the sector for 10 years or more, increasing to 69% of Manager/supervisor (see Table 25). Support/admin staff were the most likely to have been in role for 1 year or less (50%), followed by Adviser/caseworker (14%). It is notable that 38% of Adviser/caseworkers have been working in the sector for 10 years or more, suggesting a wealth of experience in roles that are not classified as supervisory or managerial. Analysis of the reported salaries in section 5.5 will need to examine the impact of experience on pay levels and also check to see whether those who are not working in supervisor roles but are still providing some supervision (19% of Advisers/caseworker) are being paid more in return.

5.2. Employment status and contracted hours

The majority (85%) of respondents were working on permanent contracts, with the proportion higher for Manager/supervisor (94%) and Legally qualified staff (97%) (see Table 26). A significant minority (20%) of Adviser/caseworkers reported working on a temporary/fixed-term contract basis, which can be tested for any measurable impact on reported pay. The overall figure for temporary contracts for employees in the wider economy is 5.3%³³ suggesting that there is much greater use of temporary contracts in the advice sector, particularly for Adviser/caseworkers. This is likely due to uncertainty over funding for these roles as has been discussed elsewhere in this report.

33

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/fulltimeparttimeandtemporaryworkersseasonallyadjustedemp01sa>

Table 26: Full-time/part-time status by job role

Employment status	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support/ Admin
Permanent	85.2%	93.5%	96.7%	80.2%	68.8%
Temporary/Contract	14.8%	6.5%	3.3%	19.8%	31.3%
Base	229	62	30	121	16

Under two thirds (62%) of respondents were working in the sector full-time, with the proportion higher for Legally qualified staff (77%) and Support/admin (75%) (see Table 27). Over one third (42%) of Adviser/caseworkers reported working part-time. The overall figure for part-time working in the wider economy is 24%³⁴ suggesting that part-time working may be more prevalent amongst Advisers/caseworkers than in other parts of the economy. As part-time working is protected from being treated less favourably than full-time working³⁵ there is no reason to expect part-time status to have an impact on pay levels.

Table 27: Full-time/part-time status by job role

Full-time/part-time status	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support/ Admin
Full-time	62.4%	61.3%	76.7%	57.9%	75.0%
Part-time	37.6%	38.7%	23.3%	42.1%	25.0%
Base	229	62	30	121	16

The mean average weekly contracted hours for full-time workers was 35.7 (mode³⁶ 35) and for part-time workers was 23.3 (mode 21) (see Table 28). There was little variation in the average contracted hours between job roles, with slightly higher mean averages but the same mode for Legally qualified staff and Support/admin.

³⁴ House of Commons Library (2025), p. 13

³⁵ <https://www.gov.uk/part-time-worker-rights>

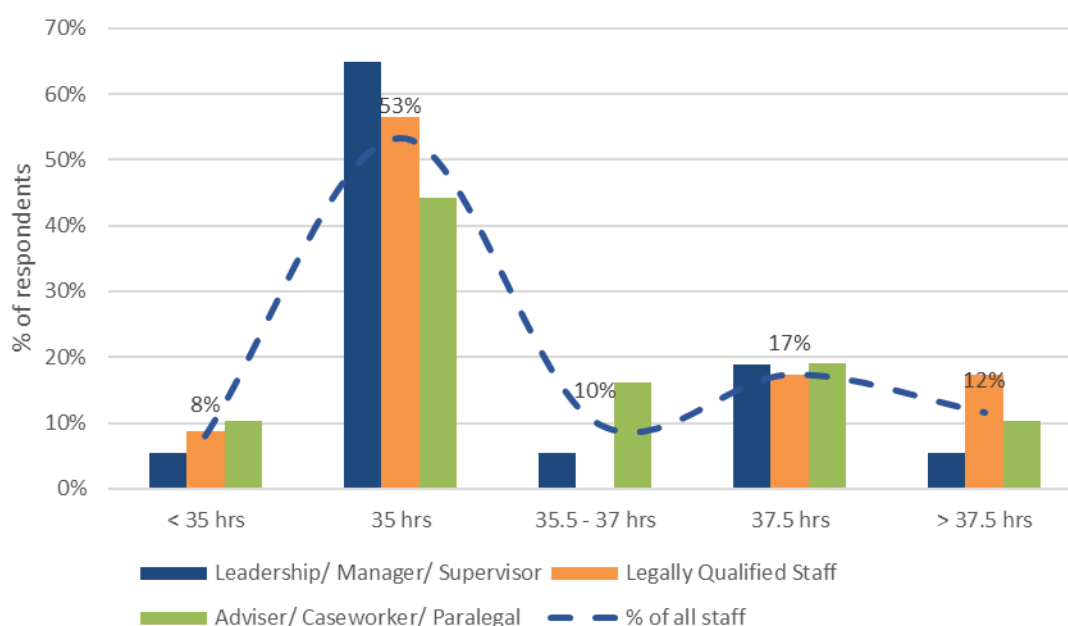
³⁶ The mode is the most commonly occurring number.

Table 28: Average contracted hours Full-time/part-time status by job role

	Full-time			Part-time		
	Mean	Mode	n	Mean	Mode	n
Manager/ Supervisor	35.3	35.0	37	25.7	21.0	23
Legally Qualified Staff	36.0	35.0	23	25.7	21.0	7
Adviser/ Caseworker	35.7	35.0	68	21.9	21.0	48
Support/ Admin	36.5	35.0	11			
Total	35.7	35.0	139	23.3	21.0	79

As shown in Figure 10, by far the most common weekly full-time hours was 35, accounting for 53% of respondents. The next most frequent was 37.5 hours per week (17%), which is possibly reflective of organisations who have used NJC for Local Government terms and conditions as this is the standard full-time hours contained in the Green Book.

Figure 10: Full-time hours worked by job role



While 35 and 37.5 hours are the most popular, it is important to note that this still leaves just over a quarter of respondents on other contracted full-time hours. Any recommended pay scales will need to apply to a standardized assumed basic hours (likely to be 35) and organisations may need to adjust pro-rata based on local working hours.

5.3. Overtime working

Under half of respondents (46%) reported regularly working overtime (defined as any time worked in addition to normal contracted hours). Legally qualified staff (70%) and Manager/supervisors (60%) were more likely than other roles to report working overtime (see Table 29).

Table 29: Overtime working by job role

Regular overtime (paid or unpaid)	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support/ Admin
Yes	45.7%	60.0%	70.0%	36.2%	30.8%
No	54.3%	40.0%	30.0%	63.8%	69.2%
Base	188	50	20	105	13

Those staff who reported regularly working overtime were then asked how many hours overtime per week they typically worked and whether they thought they were fairly paid or compensated for all of the overtime that they work.

Over one third of respondents (35%) worked between 3-4 hours per week in overtime, rising to half (50%) amongst Legally qualified staff (see Table 30). Legally qualified staff were also the most likely group to work 7 or more hours overtime per week (29%).

Table 30: Overtime hours by job role

Overtime hours worked per week	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker
1-2 hours	31.0%	40.0%	7.1%	30.6%
3-4 hours	34.5%	26.7%	50.0%	38.9%
5-6 hours	16.7%	20.0%	14.3%	16.7%
7 or more hours	17.9%	13.3%	28.6%	13.9%
Base	84	30	14	36

Of those respondents that regularly worked overtime, over two thirds (70%) did not think they were fairly paid or recompensed for all of the overtime they worked (see Table 31). This figure was highest amongst Legally qualified staff (79%) and lowest amongst Adviser/caseworkers (65%).

Table 31: Fairly paid or recompensed for overtime by job role

Fairly paid or recompensed for overtime	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker
Yes	29.9%	28.6%	21.4%	35.5%
No	70.1%	71.4%	78.6%	64.5%
Base	77	28	14	31

The following section examines respondents perceptions on pay, including whether they are satisfied with their pay and benefits. Within this section we will examine whether staff who report not feeling they were being fairly paid for overtime are more likely to be unsatisfied with their pay.

5.4. Job satisfaction and perceptions of pay

The majority (89%) of advice workers reported being either quite happy or very happy with their overall job (see Table 32). Legally qualified staff (33%) and Adviser/caseworkers (35%) were more likely to respond they were very happy with their overall job than Manager/supervisor (27%) and Support/admin (25%), although the differences between groups were not statistically significant.³⁷ Only two respondents reported being very unhappy with their overall job.

Table 32: Satisfaction with overall job by job role

Overall job satisfaction	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support/ Admin
Very happy	31.9%	27.4%	33.3%	34.7%	25.0%
Quite happy	56.8%	66.1%	60.0%	51.2%	56.3%
Indifferent	6.6%	1.6%	3.3%	9.1%	12.5%
Quite unhappy	3.9%	4.8%	3.3%	3.3%	6.3%
Very Unhappy	.9%	0.0%	0.0%	1.7%	0.0%
Base	229	62	30	121	16

When asked how happy they were with their pay and benefits, just under half (49%) of respondents reported being either quite happy or very happy with their pay and benefits (see Table 33). Over one third (35%) of respondents reported being quite or very unhappy with their pay and benefits.

Table 33: Satisfaction with pay and benefits by job role

Happy with pay and benefits	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support/ Admin
Very happy	9.2%	9.7%	6.7%	9.1%	12.5%
Quite happy	39.7%	50.0%	33.3%	34.7%	50.0%
Indifferent	16.6%	14.5%	23.3%	17.4%	6.3%
Quite unhappy	28.4%	21.0%	33.3%	31.4%	25.0%
Very Unhappy	6.1%	4.8%	3.3%	7.4%	6.3%
Base	229	62	30	121	16

So even though I recognise that my pay is low, I feel like it's fair given where we are as an organisation. (Interview - Immigration Solicitor, Law Centre)

³⁷ Fisher's Exact (two-tailed p = .355).

Legally qualified staff were the least likely to report being happy (40%) and one the most likely to report being unhappy (37%) with their pay and benefits along with Adviser/caseworkers (39%). Conversely, Manager/supervisors were the most likely to report being happy (60%) and the least likely unhappy (26%), although the differences between job roles were not statistically significant³⁸.

There was no difference in happiness with pay between those who worked overtime regularly and those who did not.³⁹ Respondents who reported not being paid or recompensed fairly for the overtime they worked were more likely⁴⁰ to be unhappy (50%) with their pay and benefits than those who thought they were (17%) (see Table 34).

Table 34: Satisfaction with pay and benefits by whether paid fairly for overtime

Happy with pay and benefits	In your opinion, are you paid or recompensed fairly for all of the overtime that you work?	
	Yes	No
Very happy	8.7%	1.9%
Quite happy	56.5%	38.9%
Indifferent	17.4%	9.3%
Quite unhappy	13.0%	40.7%
Very Unhappy	4.3%	9.3%
Base	23	54

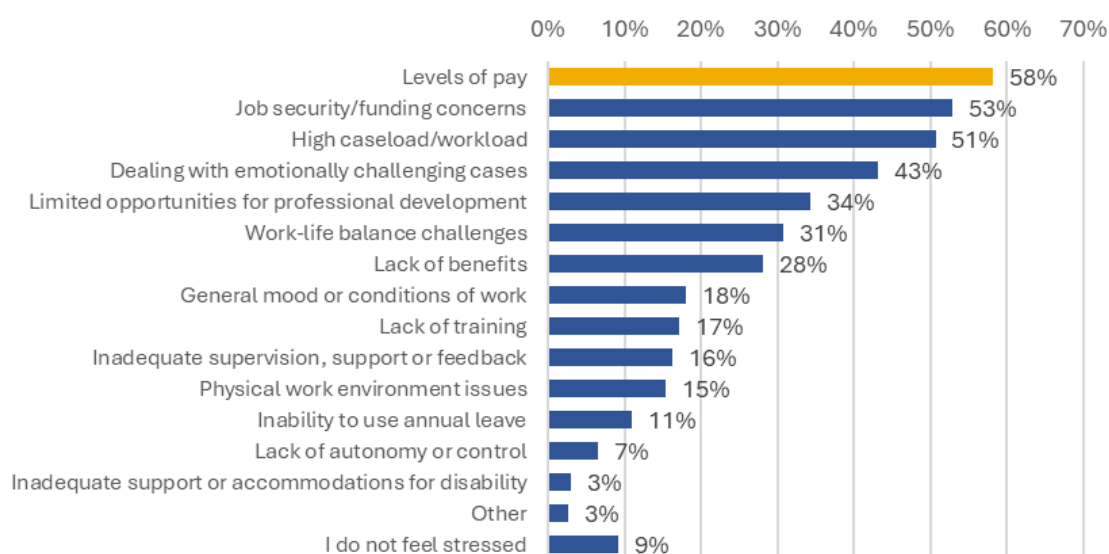
When asked about causes of stress in their current job, the most frequent answer selected was levels of pay (58%) (see Figure 11). The next most frequent causes of stress were job security/funding concerns (53%), high caseload/workload (51%) and dealing with emotionally challenging cases (43%).

³⁸ Chi squared test $X^2(4, 213) = 5.559$, $p = .236$

³⁹ Chi squared test $X^2(2, 188) = 2.547$, $p = .283$

⁴⁰ Fisher's Exact (two-tailed $p = .020$).

Figure 11: Causes of stress in current job



Levels of pay was the most frequent cause of stress identified by each job role apart from Support/admin (where the sample size is particularly low) (see Table 35), There was no statistically significant difference between job roles and levels of pay being a cause of stress.⁴¹

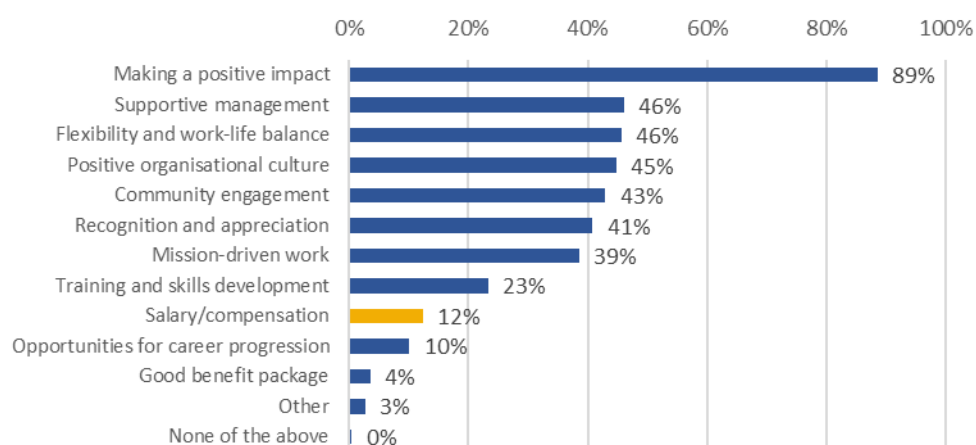
Table 35: Causes of stress in current job by job role

	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support / Admin
Levels of pay	58.1%	53.2%	66.7%	60.5%	43.8%
Job security/funding concerns	52.9%	51.6%	50.0%	53.8%	56.3%
High caseload/workload	50.7%	58.1%	56.7%	46.2%	43.8%
Dealing with emotionally challenging cases	43.2%	37.1%	53.3%	43.7%	43.8%
Limited opportunities for professional development	34.4%	27.4%	26.7%	40.3%	31.3%
Work-life balance challenges	30.8%	38.7%	43.3%	24.4%	25.0%
Lack of benefits	28.2%	27.4%	23.3%	30.3%	25.0%
General mood or conditions of work	18.1%	21.0%	6.7%	21.0%	6.3%
Lack of training	17.2%	17.7%	23.3%	13.4%	31.3%
Inadequate supervision, support or feedback	16.3%	19.4%	16.7%	16.8%	0.0%
Physical work environment issues	15.4%	14.5%	13.3%	16.8%	12.5%
Inability to use annual leave	11.0%	16.1%	13.3%	7.6%	12.5%
Lack of autonomy or control	6.6%	6.5%	3.3%	7.6%	6.3%
Inadequate support or accommodations for disability	3.1%	3.2%	3.3%	3.4%	0.0%
Other	2.6%	1.6%	6.7%	1.7%	6.3%
I do not feel stressed	9.3%	11.3%	10.0%	8.4%	6.3%
Base	227	62	30	119	16

⁴¹ Chi squared test $X^2(3, 229) = 2.932, p = .409$

When asked what aspects of their current job they enjoy the most, by far the most frequent response was making a positive impact (89%), with Salary/compensation (12%) coming 9th in a list of 11 predefined options, as highlighted below (see Figure 12).

Figure 12: Aspects people enjoy



Manager/supervisors (8%) were the least likely to identify salary/compensation as an aspect of their current job that they enjoyed with Legally qualified staff the most likely (20%) (see Table 36), although the differences between job role were not statistically significant.⁴²

Table 36: Aspects people enjoy by job role

	All	Manager/ Supervisor	Legally Qualified Staff	Adviser/ Caseworker	Support / Admin
Making a positive impact	89%	85.5%	90.0%	90.8%	81.3%
Supportive management	46%	38.7%	53.3%	46.7%	56.3%
Flexibility and work-life balance	46%	33.9%	56.7%	49.2%	43.8%
Positive organisational culture	45%	40.3%	70.0%	41.7%	37.5%
Community engagement	43%	37.1%	33.3%	46.7%	56.3%
Recognition and appreciation	41%	40.3%	50.0%	37.5%	50.0%
Mission-driven work	39%	35.5%	63.3%	35.0%	31.3%
Training and skills development	23%	17.7%	16.7%	27.5%	25.0%
Salary/compensation	12%	8.1%	20.0%	10.8%	25.0%
Opportunities for career progression	10%	8.1%	13.3%	10.0%	12.5%
Good benefit package	4%	1.6%	6.7%	4.2%	0.0%
Other	3%	4.8%	3.3%	1.7%	0.0%
None of the above	0%	0.0%	0.0%	0.8%	0.0%
Total	228	62	30	120	16

⁴² Fisher's Exact (two-tailed p = .131).

5.5. Salaries

Respondents were asked to provide their basic annual full-time equivalent salary, which is shown by job role in Table 37, the sample sizes for some roles is very small and where the 95% confidence interval (CI) is very large these figures should be treated with caution. The median salary for a Trainee Adviser/Caseworker was £24,570, for an Adviser/Caseworker was £32,000 and for an Advice Supervisor/Team Leader was £35,225. The median salary for a Solicitor was £36,000 and for a Supervising Solicitor was £47,500.

What is notable about the pay of the more senior leadership roles here (even allowing for large CI) is that they provide a fairly low ceiling to the organisational pay structure. Even though many advice sector organisations will have a fairly flat management structure, a difference of around £23,000 between a Trainee Adviser and the CEO still does not leave much room for hierarchical pay structures.

Table 37: Average reported salaries by job role

	Median	Mean	95% CI	n
Manager/ Supervisor	37,440	39,642	2,241	61
Chief Executive Officer	48,000	49,080	15,947	6
Director/Head of Service	46,000	46,644	8,375	9
Advice Supervisor / Team Leader	35,225	36,291	1,997	34
Other Manager/ Supervisor	38,250	39,167	1,330	12
Adviser/ Caseworker	31,000	31,194	1,019	113
Trainee Adviser/Caseworker	24,570	24,991	1,639	10
Adviser/Caseworker	32,000	32,002	1,170	85
Paralegal	32,450	32,350	1,736	4
Trainee Solicitor	28,000	27,750	2,002	4
Other Adviser/Caseworker not listed above	29,000	31,445	4,313	10
Legally Qualified Staff	42,250	41,710	2,694	30
Solicitor	36,000	38,352	3,519	17
Supervising Solicitor	47,500	46,102	3,110	13
Support/Admin	29,216	27,395	4,230	12
Receptionist / Advice Service Administrator	29,432	26,693	5,411	9
Other Operational/Support/Admin Roles	28,500	29,500	15,059	3

The following two sections will examine what factors, if any, can be proven to affect the salary levels of Legally qualified staff and Adviser/caseworkers.

5.5.1. Legally qualified staff

Put it this way, you could run the whole law centre on two newly-qualified city lawyers' salaries; that's the kind of chasm that you've got. But then the salaries aren't terrible compared to something like teaching. (Interview - Supervising Solicitor, Law Centre)

There was a significant difference⁴³ in the mean salaries of Solicitors (M = £38,352) and Supervising Solicitors (M = £46,102) of £7,750 [95% CI £3,266, £12,235].

The difference between Solicitors salaries by PQE was not significant⁴⁴, but that is likely due to a small sample size and several low outliers in the Solicitors PQE 8+ years.

The mean difference⁴⁵ in the salaries of Solicitors who met the Legal Aid Supervisor Standard and those who did not was £5,482 [95% CI £59, £10,905].

Table 38: Average reported solicitor salaries by PQE and Legal Aid supervisor standard

	PQE	Median	Mean	95% CI	n
Solicitors	3 or less years	35,450	36,270	4,049	8
	4-7 years	44,700	42,955	6,612	4
	8+ years	34,000	38,000	6,985	5
Supervising Solicitors	8+ years	48,482	47,036	3,222	10
Legal Aid Supervisor Standard	Yes	47,043	44,279	6,246	17
	No	35,450	38,797	7,360	12

Given the small sample size further analysis of the salaries of Legally qualified staff was inappropriate.

At the moment I don't have a long-term partner or kids, so I am fine on the salary I'm on and I really enjoy this job. [But in the future]...salary is going to be an issue potentially. (Interview - Solicitor, Law Centre)

⁴³ T test $t(28) = -3.54$, $p = .001$

⁴⁴ ANOVA $F(2, 14) = 1.335$, $p = .295$

⁴⁵ T test $t(27) = 2.101$, $p = .048$

5.5.2. Adviser/caseworker

There was a significant difference in the salaries of Advice Supervisors (M = £36,291), Adviser/caseworker (M = £32,002) and Trainee Adviser/caseworker (M = £24,991).⁴⁶ Post hoc comparisons indicated that the mean difference between Trainee Adviser/caseworker and Adviser/caseworker was £7,011 and between Adviser/caseworker and Advice Supervisor was £4,289 (see Table 39).

Table 39: Tukey HSD Comparison of advice staff salaries by job role

Comparisons	Mean salary difference	Std. Error	95% CI	
			Lower Bound	Upper Bound
Trainee Adviser/caseworker to Adviser/caseworker	£7,011*	1,788	2,772	11,251
Adviser/caseworker to Advice Supervisor	£4,289*	1,085	1,715	6,862
Trainee Adviser/caseworker to Advice Supervisor	£11,300*	1,924	6,738	15,862

* $p < 0.05$

We combined Trainee Adviser/caseworkers, Adviser/caseworkers and Advice Supervisors into a single advice role variable. We then performed multi-variable linear regression with the salary as the dependent variable.⁴⁷ The initial regression model included the following factors:

- Employment status (permanent/temporary)
- How long work in sector (3 years of less, 4 – 9 years, 10+ years)
- Provides representation (Yes, No)
- Undertakes supervision (Yes, No)
- Manages work of others (Yes, No)
- Job Role (defined as two dichotomous variables for trainee and supervisor)

We then iterated the model removing insignificant factors until only significant factors remained. The final model included only factors for job role and how long they had worked in sector (see Table 40).

⁴⁶ ANOVA $F(2, 126) = 18.76, p < .001$

⁴⁷ The coefficient value represents the mean change in the dependent variable given a one unit change in the predictor variable. The effect size is measured using Partial Eta Squared, which is the proportion of variance in the outcome associated with the estimated effect.

I'm in my 50s. I think I'm probably one of the younger advisers. People have come to it as second and third jobs. I don't know how a young single person could, you know, really survive and what prospects there are. There aren't prospects. (Interview – Debt Advice Supervisor, Subject-specific advice agency)

The intercept equates to the expected salary of an Adviser/caseworker with 1-3 years' experience. The factor with the largest effect on salary was Trainee role, which equated to a reduction in salary compared to Adviser/caseworker of £6,040. Supervisor roles equated to a salary £3,693 higher than Adviser/caseworker. Having worked in the sector for 10+ years equated to only £2,550 higher salary compared to those with 1-3 years' experience. This means that an Advice Supervisor with 10+ years' experience would be earning £6,244 more than an Adviser/caseworker with 1-3 years' experience.

Table 40: Regression output for salary of advice workers

Variable	Coefficient	p value	Effect Size	95% CI	
				Lower	Upper
Intercept	30,776		0.875	28,700	32,852
Trainee adviser/caseworker	-6,040	.002	0.075	-9,814	-2,265
Advice supervisor	3,693	.001	0.087	1,556	5,830
4-9 years sector experience	548	.694	0.001	-2,201	3,296
10+ years sector experience	2,550	.038	0.034	139	4,962
Adjusted R^2	0.242				

Dependent variable (annual salary), N = 128.

The model explains 24% of observed variance; meaning that 24% of the variation in salary is explained by the three job roles and years of experience. It is hard to interpret whether this is lower than we might expect, given the range of factors that might impact someone's salary, but it does suggest that there are many other factors that may determine salary level beyond role and experience. Notably however, whether they provide casework and representation did not, in this data, have an impact on salary levels.

6. Key findings from the Advice Sector Organisation Survey

6.1. Overview of response

The survey of advice sector organisations was distributed through networks and organisational contacts between November 2024 and January 2025. In total 82 responses were received which equates to 12.5% of the 658 advice organisations in London.

Over one third of responses (37%) were from Client-specific advice agency/community group (e.g. Disability Group, Refugee Group, Women's Group, etc.) with Subject-specific advice agency (21%) (e.g. money advice, housing advice, etc.) and Community based legal practice or Law Centre (13%) the next largest organisation types (see Table 41). Where respondents had stated "other" they were typically a combination of two of the options (e.g. location and client specific service). Over two thirds of respondents (71%) were from an organisation where advice was the main purpose of organisation.

Table 41: Organisation survey response by organisation type

Organisation Type		n	%
Client-specific advice agency/community group		25	37.3%
Subject-specific advice agency		14	20.9%
Location-specific advice agency/community group		7	10.4%
General advice agency		6	9.0%
Community based legal practice or Law Centre		9	13.4%
Other		6	9.0%
Advice Main Purpose of Organisation	Yes	58	70.7%
	No	24	29.3%
Network	Citizen's Advice	21	25.6%
	Law Centre Network	7	8.5%
	Advice UK	33	40.2%
Base		82	

Respondents were asked in which areas of social welfare law their organisation provided advice (see Table 42). The most frequent areas were Welfare benefits (87%), Housing (74%), Money and Debt (57%) and Disability and community care (48%).

Table 42: Organisation survey response by advice areas

Advice areas	n	%
Welfare benefits	71	86.6%
Money and debt	47	57.3%
Immigration	41	50.0%
Employment (excluding discrimination)	36	43.9%
Housing	61	74.4%
Discrimination	29	35.4%
Disability and community care	39	47.6%
Other	22	26.8%
None of the above	1	1.2%
Base	82	

Respondents were then asked about the advice services offered by their organisation which included advice, casework, and representation of clients (see Table 43).

The majority of organisations provided advice (93%) and casework (89%), with half representing clients at tribunal or court (50%) (see Table 43). Where other was specified it involved outreach work, campaigns, community development and a child contact centre.

Table 43: Organisation survey response by services

Advice Service	n	%
Advice	76	92.7%
Casework	73	89.0%
Representation at Tribunal or Court	41	50.0%
Other	5	6.1%
Base	82	

The annual income bands of both respondent organisations and the London advice sector as a whole are provided in Table 44. Proportionately, small organisations with income of £100,000 or less were underrepresented in the survey response. Anecdotally, we know that some small organisations did not respond as the survey focused on employed advice workers and they instead relied on volunteers to provide advice.

Table 44: Organisation survey response by income band

Annual income	Survey response		Advice sector	
	n	%	n	%
<=£100,000	7	8.5%	278	42.20%
£100,001 to £500,000	21	25.6%	152	23.10%
£500,001 to £1m	30	36.6%	91	13.80%
£1m to £3m	17	20.7%	90	13.70%
More than £3m	7	8.5%	47	7.10%
Base	82		658	

To allow for a more accurate reflection of the sector, and an estimation of the size of the sector workforce, the remaining analysis from the organisation survey will use a population-based weight for non-response (grossing) by income band. This involves calculating an initial weight which is the inverse of the response rate by each income band. So, for example, the response rate for organisations with an income of more than £3m is 7/47 which equals 14.9%. The inverse of this is 47/7 which equals 6.71. This means that the numbers in weighted tables will add to the population total (also known as a grossing up weight).

It should be noted that the weight for income band <=100,000 will 1) be proportionately much larger than ideal compared to other weights due to the low response in this group and 2) is likely to over-estimate the FTE size of the workforce as it works on the assumption that the small number of responses received are representative of the whole population of small organisations. It is likely that smaller organisations with fewer staff are less likely to respond to a survey on employed staff and therefore there is a high probability of response bias that is not accounted for by the weighting. However, it is not possible to accurately assess what the response bias might be, and the overall impact of the weighting for that income band is likely to be quite small overall. It is an imperfect approach but we believe the best one given the lack of available data.

6.2. Size of the workforce

Based on responses from 82 sector organisations, the overall estimated London advice sector workforce is 9,562 (+/- 2,727 95% CI). The workforce in organisations with income of more than £1m accounts for nearly two thirds (62%) of the total sector workforce (see Table 45). Organisations with an income of <= £500,000 accounted for 20% of the workforce, despite accounting for 65% of organisations.

The total weighted figure is lower than 13,266 employees reported by sector organisations in Charity Commission returns but, as already discussed in section 3.5, the Charity Commission figure is impacted by a small number of very large organisations (ten organisations account for 4,693 staff) who do not have advice provision as a main service. Any alternative methodology is likely to increase the workforce figures in larger income organisations. This ultimately comes down to how one defines the advice sector and the purpose of the workforce figures. In the context of this report, the overall number of staff is less important than the relative number of staff to advice staff (as follows in this section).

Table 45: FTE employees by income band

Income Band	Mean [95% CI] FTE employees	n	Weighted n	Weighted Sum of FTE Employees	% Weighted Sum
<=£100,000	3.3 [1.1, 5.5]	7	278	794	8.3%
£100,001 to £500,000	7.5 [5.5, 9.6]	21	152	1,147	12.0%
£500,001 to £1m	18.3 [16.4, 20.1]	30	91	1,663	17.4%
£1m to £3m	35.5 [27.0, 43.9]	17	90	3,192	33.4%
More than £3m	58.9 [40.1, 77.6]	7	47	2,766	28.9%
Total	15.5 [11.3, 19.6]	82	658	9,562	

The overall estimated London advice sector workforce who are directly involved in the provision of advice is 5,102 (+/- 1,558 95% CI), or half (53%) of the total sector workforce (see Table 46). This emphasizes the importance of both leadership/management and support/admin staff who are likely to make up the majority of the other half of the workforce.

Table 46: FTE employees directly involved in advice by income band

Income Band	Mean [95% CI] FTE advice employees	n	Weighted n	Weighted Sum of FTE advice employees	% Weighted Sum
<=£100,000	1.7 [0.4, 2.9]	7	278	397	7.8%
£100,001 to £500,000	4.4 [2.9, 5.9]	21	152	670	13.1%
£500,001 to £1m	12.7 [10.9, 14.5]	30	91	1,156	22.7%
£1m to £3m	16.9 [12.1, 21.7]	17	90	1,522	29.8%
More than £3m	28.9 [10.3, 47.5]	7	47	1,358	26.6%
Total	8.3 [5.9, 10.6]	82	658	5,102	

Respondents were asked if their organisation employed legally qualified staff (solicitors, barristers, chartered legal executives) and whether it has a Chief Executive Officer (CEO). None of the organisations with incomes of £100,000 or less employed legally qualified staff and only one had a CEO (see Table 47). Almost all organisations with income of more than £100,000 had a CEO.

Over a quarter (29%) of organisations with an income of £100,001 to £500,000 employed legally qualified staff, with the proportion increasing with organisational income, rising to over two thirds (71%) of organisations with income of more than £3m.

Table 47: Whether employs legally qualified staff and CEO by income band

	Employs legally qualified staff		Employs CEO		Unweighted n
	Unweighted n	Weighted %	Unweighted n	Weighted %	
<=£100,000	0	0.0%	1	14.3%	7
£100,001 to £500,000	6	28.6%	19	90.5%	19
£500,001 to £1m	14	46.7%	30	100.0%	23
£1m to £3m	7	41.2%	16	94.1%	12
More than £3m	5	71.4%	7	100.0%	6
Total		23.8%		76.2%	

The overall estimated London advice sector workforce who are legally qualified staff is 809 (+/- 573 95% CI), equating to 16% of the sector workforce directly involved in the provision of advice.⁴⁸

Organisations with an income of between £500,001 and £3m had higher average numbers of legally

⁴⁸ In hindsight the survey did not make clear whether these numbers were in addition to, or included in, the advice figures above. However, all LQS FTEs were lower than advice staff FTE and several responses make clear they are included in the advice numbers, so this is the working assumption.

qualified staff than other income groups, including those of more than £3m. This may be due to the distribution of the nine community based legal practices and law centres who responded, eight of which fell into these income groups.

Table 48: FTE legally qualified employees directly by income band

Income Band	Mean [95% CI] FTE LQ employees	n	Weighted n	Weighted Sum of FTE LQ employees
<=£100,000	-	7	278	0
£100,001 to £500,000	2.2 [1.4, 3.1]	21	152	145
£500,001 to £1m	6.2 [4.2, 8.2]	30	91	301
£1m to £3m	5.6 [4.0, 7.3]	17	90	209
More than £3m	4.6 [1.2, 8.0]	7	47	154
Total	3.6 [2.7, 4.5]	82	658	809

Based on the number of staff reported by respondents we were also able to provide an estimate of the number of staff employed in both the 28 London Citizen's Advice Bureaus (CAB) and the 19 London Law Centres. The weighted estimated employment for CAB was 623 which was 7% of the total London advice sector, with 497 advice staff (10%) and 22 LQS (3%). The weighted estimated employment for Law Centres was 309 (3% of the total London advice sector), with 263 advice staff (5%) and 163 LQS (20%).

6.3. Pay structures

Less than half (43%) of advice sector organisations operate a structured pay scale or banding system (see Table 49). A high proportion of organisations with income of more than £1m had a structured pay scale (61%) than those with <=£500,000 income (38%), although the difference was not statistically significant⁴⁹ (likely due to sample size limitations).

Due to the higher employment in higher income organisations, approximately 52% of the sector workforce have their pay determined by a structured pay scale or banding system.

Our salaries are not too bad. We have tried to make sure that ... people can afford to live on them ... but even with that, it's quite hard to get people because the cost of living to

⁴⁹ Chi squared test $X^2(2, 80) = 2.275, p = .345$

buy accommodation, to rent accommodation in London is so high. (Interview - Manager, Law centre)

Table 49: Whether operates a structured pay scale or banding system by income band

Operates a structured pay scale or banding system	Total	<=£500,000	£500,001 to £1m	More than £1m
Yes	42.6%	37.6%	40.0%	60.6%
No	57.4%	62.4%	60.0%	39.4%
Unweighted Base	80	27	30	23

Where an organisation has a pay scale in place, they were then asked which pay scale their organisation uses (see Table 50). The majority use the NJC for Government Services (33%) or one based on the NJC for Local Government Services but modified internally (25%). A further third (33%) use an internally developed pay scale. A high proportion of organisations (77%) with income <=£500,000 use either NJC or one based on NJC, although the difference between income groups was not statistically significant.⁵⁰

Table 50: Type of structured pay scale or banding system by income band

Type of structured pay scale or banding system	Total	<=£500,000	£500,001 to £1m	More than £1m
NJC for Local Government Services	32.9%	43.2%	8.3%	23.5%
Based on NJC for Local Government Services but modified internally	25.4%	34.1%	25.0%	8.4%
Internally Developed Pay Scale	33.4%	13.7%	58.3%	61.5%
Other	8.3%	9.1%	8.3%	6.6%
Base	39	13	12	14

“...we don't subscribe to the whole lot but we basically say that we will implement the local government pay cost-of-living increases if and when affordable. It's always been affordable.” Interview - CEO, General advice agency

⁵⁰ Fisher's Exact (two-tailed p = .198).

I think I would expect a little bit more, yes, because the cost of living...has increased. Also my overheads have also increased, due to the fact that you're working you have to buy clothing, you have to be presentable, you have to take care of yourself (Interview - Trainee Legal Advice Worker, DDPO)

Only 4% of organisations have a policy of guaranteed annual pay increments, with half (50%) having discretionary annual pay increments (see Table 51). A higher proportion of organisations with income \leq £500,000 had no policy of annual pay increments (56%) than those with £1m+ incomes (29%), although the difference between income groups was again not statistically significant.⁵¹

Table 51: Whether has policy of annual pay increments by income band

Policy of annual pay increments	Total	\leq £500,000	£500,001 to £1m	More than £1m
Yes - guaranteed	3.5%	1.9%	10.0%	4.0%
Yes - discretionary	49.9%	42.6%	56.7%	66.8%
No	46.6%	55.5%	33.3%	29.2%
Base	80	27	30	23

The majority of advice sector organisations are either fully accredited Living Wage employers (36%) or are not accredited but pay London Living Wage to all permanent staff (49%) (see Table 52). A sizable minority (22%) of organisations on incomes of \leq £500,000 did not pay the London Living Wage to all permanent staff. There was no statistically significant difference between income groups.⁵²

Table 52: Whether accredited Living Wage employer by income band

Accredited Living Wage employer	Total	\leq £500,000	£500,001 to £1m	More than £1m
Yes - fully accredited	36.2%	27.8%	48.3%	57.8%
No - but pays London Living Wage to all permanent staff	49.0%	50.4%	51.7%	42.2%
No	14.7%	21.8%	0.0%	0.0%
Total	78	28	29	21

⁵¹ Fisher's Exact (two-tailed p = .746).

⁵² Fisher's Exact (two-tailed p = .164).

6.4. Starting salaries

6.4.1. Chief Executive Officer

The weighted mean average starting salary for Chief Executive Officers (CEOs) was £61,557 (see Table 53). As CEOs are frequently the highest paid employee in an organisation, this provides a useful indicator of the ceiling of any possible pay scale.

Table 53: Weighted averages for CEO salary by organisation income band

	Median	Mean	Mean 95% CI	Range	Unweighted n
<=£500,000 (small)	£49,500	£52,792	+/- £7,381	£43,000	18
£500,001 to £1m (medium)	£60,289	£58,623	+/- £3,283	£32,000	28
More than £1m (large)	£70,000	£76,389	+/- £7,460	£62,000	20
Total	£60,000	£61,557	+/- £4,264	£88,000	66

There was a significant difference in the salaries of CEOs by income group.⁵³ Post hoc comparisons using the Tukey HSD test indicated that the mean difference in CEO salary between small and medium income organisations was £5,830 and between medium and large income was £17,766 (see Table 54).

Table 54: Tukey HSD Comparison for CEO salary by organisation income band

			95% CI	
Comparisons	Mean CEO salary difference	Std. Error	Lower Bound	Upper Bound
Small to Medium	£5,830*	1,876	1,415	10,245
Small to Large	£23,597*	1,716	19,558	27,635
Medium to Large	£17,766*	2,013	13,030	22,503

⁵³ ANOVA F(2, 357) = 96.976, p < .001

6.4.2. Trainee Adviser/caseworker

The weighted mean average starting salary for Trainee Adviser/caseworker was £26,926 (see Table 55).

Table 55: Weighted averages for Trainee Adviser/caseworker salary by organisation income band

	Median	Mean	Mean 95% CI	Range	Unweighted n
<=£500,000 (small)	£26,000	£26,249	+/- £2,554	£15,466	11
£500,001 to £1m (medium)	£27,000	£26,748	+/- £1,074	£12,200	26
More than £1m (large)	£28,000	£27,678	+/- £1,452	£11,000	16
Total	£27,300	£26,926	+/- £865	£15,466	53

There was a significant difference in the starting salaries of Trainee Adviser/caseworker by income groups, ⁵⁴ with post hoc comparisons indicating a significant mean difference in Trainee Adviser/caseworker salary between small and large income organisations of £1,429 (see Table 56).

Table 56: Tukey HSD Comparison for Trainee Adviser/Caseworker salary by organisation income band

Comparisons	Mean Trainee Adviser salary difference	Std. Error	95% CI	
			Lower Bound	Upper Bound
Small to Medium	£499	529	-662	1,659
Small to Large	£1,429*	506	307	2,552
Medium to Large	£931	500	-195	2,056

* $p < 0.05$

⁵⁴ ANOVA $F(2, 245) = 4.698$, $p = .01$

6.4.3. Adviser/caseworker

The weighted mean average starting salary for Adviser/caseworker was £30,603 (see Table 57), which was notably lower than the median weighted average of £31,000, suggesting it may have been impacted by low outlier values. Examination of the data found two responses from small organisations which had starting salaries of <£21,000 which would explain the lower mean average.

Table 57: Weighted averages for Adviser/caseworker salary by organisation income band

	Median	Mean	Mean 95% CI	Range	Unweighted n
<=£500,000 (small)	£30,500	£29,769	+/- £2,323	£17,440	22
£500,001 to £1m (medium)	£31,000	£31,318	+/- £1,233	£13,500	26
More than £1m (large)	£32,016	£32,081	+/- £1,911	£17,276	22
Total	£31,000	£30,603	+/- £1,151	£22,276	70

There was a significant difference in the starting salaries of Adviser/caseworker by income group.⁵⁵ Post hoc comparisons indicated that the mean difference in Adviser/caseworker salary between small and medium income organisations was £1,548 and between small and large income was £2,312 (see Table 58).

Table 58: Tukey HSD Comparison for Adviser/caseworker salary by organisation income band

Comparisons	Mean Adviser salary difference	Std. Error	95% CI	
			Lower Bound	Upper Bound
Small to Medium	£1,548*	600	137	2,959
Small to Large	£2,312*	506	1,122	3,501
Medium to Large	£763	680	-834	2,361

* $p < 0.05$

A paired-samples t-test was conducted to compare the starting salaries of Trainee Adviser/caseworker and Adviser/caseworker at each organisation. There was a significant⁵⁶ difference of £4,140 in the salaries of Trainee Adviser/caseworker (M=26972, SD=3071) and Adviser/caseworker (M=31113, SD=3664).

⁵⁵ ANOVA $F(2, 490) = 11.515, p < .001$

⁵⁶ $t(49) = -11.644, p < 0.001$.

6.4.4. Advice Supervisor

The weighted mean average starting salary for Advice Supervisor was £35,812 (see Table 59).

Table 59: Weighted averages for Advice Supervisor salary by organisation income band

	Median	Mean	Mean 95% CI	Range	Unweighted n
<=£500,000 (small)	£34,673	£34,169	+/- £1,749	£18,964	13
£500,001 to £1m (medium)	£36,000	£36,427	+/- £1,665	£20,000	25
More than £1m (large)	£36,307	£37,160	+/- £2,388	£23,404	21
Total	£35,000	£35,812	+/- £1,126	£29,404	59

There was a significant difference in the starting salaries of Advice Supervisor by income group.⁵⁷ Post hoc comparisons indicated that the mean difference in Advice Supervisor salary between small and medium income organisations was £2,258 and between small and large income was £2,991 (see Table 60).

Table 60: Tukey HSD Comparison for Advice Supervisor salary by organisation income band

Comparisons	Mean Advice Supervisor salary difference	Std. Error	95% CI	
			Lower Bound	Upper Bound
Small to Medium	£2,258*	720	563	3,953
Small to Large	£2,991*	632	1,503	4,479
Medium to Large	£733	728	-980	2,446

* $p < 0.05$

A paired-samples t-test was conducted to compare the starting salaries of Adviser/caseworker and Advice Supervisor at each organisation. There was a significant⁵⁸ difference of £4,945 in the salaries of Adviser/caseworker (M=31090, SD=4094) and Advice Supervisor (M=36036, SD=5287).

⁵⁷ ANOVA $F(2, 319) = 11.961, p < .001$

⁵⁸ $t(56) = -11.927, p < 0.001$.

6.4.5. Solicitor (PQE 1-3 years)

The weighted mean average starting salary for Solicitor (PQE 1-3 years) was £36,992 (see Table 61).

Table 61: Weighted averages for Solicitor (PQE 1-3 years) salary by organisation income band

	Median	Mean	Mean 95% CI	Range	Unweighted n
<=£500,000 (small)	£32,500	£31,379	+/- £5,154	£14,000	6
£500,001 to £1m (medium)	£38,217	£39,386	+/- £5,176	£25,000	10
More than £1m (large)	£42,000	£40,780	+/- £4,210	£16,010	8
Total	£36,000	£36,992	+/- £2,979	£36,000	24

There was a significant difference in the starting salaries of Solicitor (PQE 1-3 years) by income group.⁵⁹ Post hoc comparisons indicated that the mean difference in Solicitor (PQE 1-3 years) starting salary between small and medium income organisations was £8,007 and between small and large income was £9,401 (see Table 62).

Table 62: Tukey HSD Comparison for Solicitor (PQE 1-3 years) salary by organisation income band

* $p < 0.05$		95% CI		
Comparisons	Mean Solicitor (PQE 1-3 years) salary difference	Std. Error	Lower Bound	Upper Bound
Small to Medium	£8,007*	1,338	4,829	11,185
Small to Large	£9,401*	1,202	6,547	12,255
Medium to Large	£1,394	1,328	-1,759	4,546

A paired-samples t-test was conducted to compare the starting salaries of Advice Supervisor and Solicitor (PQE 1-3 years) at each organisation. There was no significant difference⁶⁰ in the salaries of Advice Supervisor (M=37317, SD=7955) and Solicitor (PQE 1-3 years) (M=38257, SD=7717). This may be due to the small number of responses which had both advice supervisor and solicitor data provided.

When the same test was run comparing Adviser/caseworker and Solicitor (PQE 1-3 years), a significant difference⁶¹ of £6,221 was found in the salaries of Adviser/caseworker (M = 31529, SD = 5710) and Solicitor (PQE 1-3 years) (M = 37750, SD = 7070).

⁵⁹ ANOVA $F(2, 115) = 34.232, p < .001$

⁶⁰ $t(16) = -0.467, p = .647$

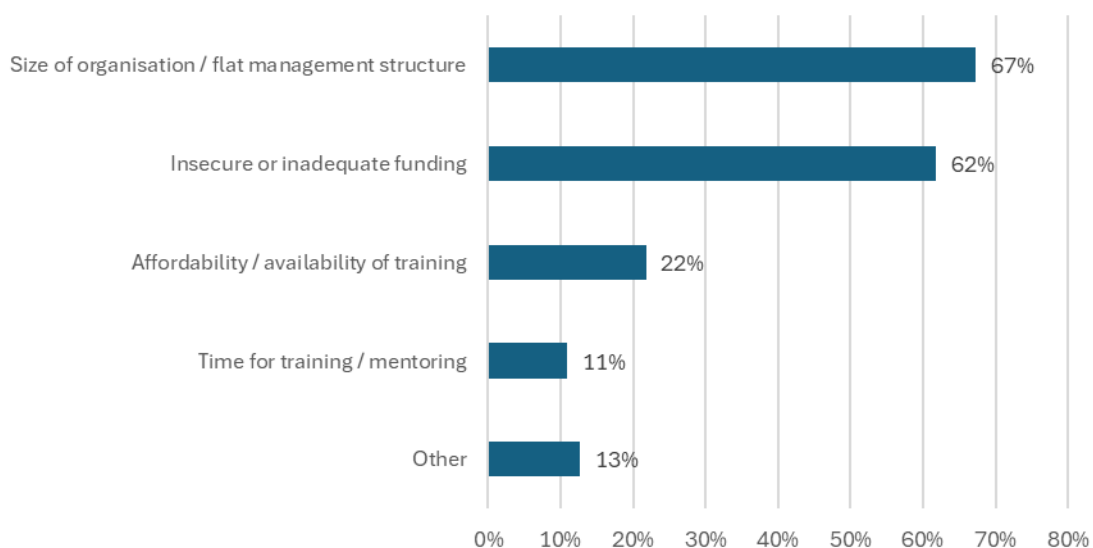
⁶¹ $t(21) = -4.510, p < .001$.

6.5. Barriers to career progression

Both the worker and organisation survey provided additional data not reported here including on benefits, training, career progression, well-being and reasonable adjustments. This data is also included in the companion report on working conditions and benefits.

Pay scales and career progression are closely linked. Pay scales are essentially structured frameworks for how salary should increase based on training, experience and responsibility. As employees gain expertise, take on more responsibilities and contribute more to their organisation, a well-defined pay scale should ensure that these developments are rewarded by higher pay. Career progression often involves promotion to more senior roles, which again should be associated with a higher salary range. As such, it makes sense to briefly examine the responses to the organisation survey question relating to the biggest challenges organisations face in providing career progression opportunities. This was an open question and responses have been thematically coded.

Figure 13: Barriers to career progression



Of the 68 organisations that identified barriers to career progression within their organisation, over half (67%) identified the size and/or the flat management structure of their organisation as the main barrier to career progression. In essence there are not roles for people to progress into without either additional funding allowing for organisational expansion or more senior people leaving, which rarely happens.

Linked to limitation regarding organisational size were the concerns around funding (62%), mainly in terms of it being insecure/unpredictable or simply a lack of funds to support training and development and the higher salary expectations that come with more senior and skilled staff.

Another knock on from a lack of funds was the affordability and availability of appropriate training, which over one fifth (22%) of organisations identified as a barrier. Staff time (both to receive training and for more senior staff to act as mentors) was another recurring concern. Other barriers identified included a lack of suitable candidates, the need for clear progression pathways, and the difficulty in training people up to roles with particular specialist skills (including cultural, language or IT requirements).

A more complete analysis of the barriers to progression is contained within the companion report on advice sector benefits and working conditions.

7. Key findings from interviews and focus groups

Over the course of the project we interviewed 11 leaders of advice organisations, 10 advice workers (including trainee Advisers, Advisers, solicitors and advice supervisors), and held focus groups with one group of nine managers from various advice organisations and another with three people from support organisations within the advice sector. This section summarises the main points addressing pay from this qualitative work.

7.1. Challenges in Pay Levels and Recruitment

Low pay, coupled with limited career progression opportunities, leads to high staff turnover in the advice sector. While some leaders viewed turnover as a significant loss of investment in training and expertise, others viewed it as a natural and positive indicator of professional growth.

"We train them up, they gain confidence, and then they leave. It's both a success and a loss... But I think we need to highlight those successes." (Leadership Focus Group participant)

Both focus groups and leadership interviews highlighted the difficulty of competing with the private, local government and legal sectors for experienced staff due to lower salaries.

"Remuneration has steadily got worse. The public sector has caught up with the bonuses and additional holidays the organisation provides." (Interview – Manager, Subject-specific advice agency)

Participants noted that while some staff are drawn to advice work for mission-driven reasons, long-term retention remains a challenge without competitive pay. Other sectors often provide more financial stability, benefits, and career progression, making it difficult for advice organisations to attract and keep experienced professionals.

Leaders also recognized this competition, with one CEO stating that pay for advisers had increased to £35,000 in outer London but that salaries for team leaders and managers still required upgrades. Without further salary improvements, retaining skilled managers would continue to be a challenge.

"I could get more elsewhere, but it pays for what I need it to pay for at the minute, so I'm not really worried about my own thing...what I do find frustrat[ing] is I know... my life would be improved less by adding two grand to my salary than if they added enough money to my team's salary so they weren't always quitting on me just as soon as they get good at the job..." (Interview, Welfare Rights Manager, Client-specific advice agency/community group)

7.1. Pay Structures, Increments and Cost of Living

Pay structures vary significantly across organisations, with some implementing incremental salary increases linked to performance appraisals, while others pay cost-of-living increases only when funding allows.

"The organisation has an incremental pay structure with increases guaranteed after two years. Also has annual cost of living increases." (Interview – Manager, Client-specific advice agency/community group)

Many organisations struggle to match inflation, leaving staff with stagnant wages in real terms.

"Pay is based on affordability, not increments. Five of the last six years there have been increases but they do not match inflation." (Interview – Manager, Subject-specific advice agency/community group)

Some organisations have adopted flat salary structures, which aim to reduce internal pay disparities and create a more supportive working environment.

With rising living costs, there is increasing concern that salaries in the advice sector are not keeping pace with inflation. Many organisations lack a structured approach to adjusting wages in response to economic conditions, leaving employees feeling financially vulnerable.

"Many organisations lack a clear long-term financial plan to adjust for cost-of-living increases." (Leadership Focus Group participant)

7.2. Short-Term Funding and Its Impact on Pay

Several leader interviews and focus group participants stressed the difficulty of increasing salaries due to the sector's reliance on short-term funding.

"We can't promise pay increases if we don't know our own budget for next year." (Leadership Focus Group participant)

The lack of long-term financial security makes it difficult for organisations to commit to wage increases or cost-of-living adjustments, causing instability for workers.

"The funding – amount and for a fixed period – does not enable the organisation to pay increments" (Interview – Manager, Client-specific advice agency/community group)

Another challenge highlighted in the focus groups is the tension between offering competitive salaries and securing contracts through competitive tendering, where organisations often feel pressured to undercut rivals, leading to a "race to the bottom" in pay.

"There is also a role for funders ... if there's no training budget, they should be asking those questions: does the organisation have multiple funds? Is there a management fee included?" (Leadership Focus Group participant)

Several participants suggested that funders need to take greater responsibility for ensuring that salaries are sustainable and include on-costs such as training and management fees.

"Funders need to factor in on-costs to support development of the post." (Leadership Focus Group participant)

8. Conclusions, recommendations and limitations

8.1. Conclusions

Low pay in the charity sector is a threat to the sector's sustainability. After accounting for differences in personal and job characteristics, Pro Bono economics found that those working in the charity sector were paid 7% less than workers in the rest of the economy. The pay gap widens as people progress through their careers, peaking at 9.4% for those aged 46 to 50, and is greater for people with higher levels of qualifications (O'Halloran, 2023).

Dissatisfaction with pay is an issue across the charity sector. In a survey of people employed in the charity sector (CharityJob, 2024), 69% believed that their pay didn't reflect the current cost of living, 57% disagreed their pay reflected their job performance and 48% disagreed that their pay was fair. A similar picture was found in a TPP survey of professionals working in the non-profit sector (TPP, 2024) where 42% would consider leaving the sector depending on the opportunity and higher salary was the top motivator for looking for a new job (64% of respondents).

Existing evidence suggests that low pay is also an important element in the current recruitment and retention challenges facing the London advice sector specifically. Advice UK (2024) recently found that 88% of advice centre staff said recruiting and retaining staff is a significant hurdle, with 42% stating it is extremely or very challenging. Kara & Cornish (2023) found that isolated sole advisers, managing peer identities and wellbeing, low pay, insecurity and poor career progression opportunities were key challenges facing Deaf and Disabled People's Organisations (DDPOs) providing advice. The Institute of Money Advisers (2024) found that money advisers were most likely to be dissatisfied with pay (49%) and high workload (45%).

Concerns around pay were also evident in the primary research undertaken for this project. Despite high levels of overall job satisfaction (with 89% of respondents being either quite happy or very happy with their overall job) this was not reflected in happiness with pay and benefits (35% of respondents reported being quite or very unhappy with their pay and benefits). When asked about causes of stress in their current job, 58% of respondents identified levels of pay. Analysis of the pay of advice workers found significant differences by trainee status, supervisory role and years of experience, highlighting the limitations of classifying pay levels solely in reference to the job role.

Less than half (43%) of sector organisations operate a structured pay scale or banding system, however, this equates to approximately 52% of the sector workforce, due to higher rates in higher income organisations. Where a pay scale is in use it is most often the NJC for Government Services (33%), one based on the NJC for Local Government Services but modified internally (25%) or an internally developed pay scale (33%).

Despite these seeming links to Local Government pay, evidence suggests that comparable roles in Local Government are better paid. Current Housing Officer and Welfare Benefits Advisers in outer London Boroughs are being offered roles starting on SC5 or SC6 which is equivalent to £31,524 and £34,416, with guaranteed annual increments and a salary range that would allow for advancement beyond £40,000 without changing roles. This compares favourably to the average starting salary of £30,803 for Advisers, especially as local government roles often come with more benefits and greater job security (as evidenced by the 39% of Adviser/Caseworker vacancies advertised as temporary/fixed term contract). These discrepancies are mirrored in national statistics (ASHE), with median gross full-time pay for the occupational group containing Advisers (soc 3229) £29,250, which is 8% lower than Youth and community workers (soc 3221) and 11% lower than Housing officers (soc 3223).

There was some suggestion in ASHE data that there was insufficient difference in regional pay rates to account for the higher costs typically experienced in London. The average pay for Welfare and Housing Associate professionals in London was £30,469, which is £1,910 higher than the UK average, which is a +7% difference. In comparison, the difference for both public and non-profit sectors was around £6,600 (+18% and +19% difference respectively) while for private sector it was £11,001 (+32%). However, this was not fully borne out in other evidence, with recent job vacancies showing a 16% difference, LCN Salary Survey differences between 11-33% and IMA data suggesting a 22% difference.

A report into a minimum London Weighting (Padley, 2022a), based on wider work around a minimum Income Standard for London (Padley et al, 2023) recommended an annually uprated minimum London Weighting of £6,549 in 2023 which represents the minimum that would enable people to live in London and access employment anywhere in the capital. While a regional differential of this scale is likely beyond the sector given funding restraints, it is a timely reminder of the financial challenges that London-based staff are facing.

According to ASHE data, over the past decade, real-terms pay has increased by only 3.6% for all UK employees, but has decreased by 7.5% for Advisers (3229). This compares to real-terms decreases of 2.4% for Housing officers and 5.1% for Youth and community workers.

This may be partially the result of insecure and insufficient funding resulting in frozen pay across the sector. Only 4% of organisations have a policy of guaranteed annual pay increments, with half (50%) having discretionary annual pay increments. Both staff and leaders in the interviews mentioned that a lack of transparency on pay (especially in terms of annual increases) made it difficult for staff to budget and resulted in greater discontent around staff remuneration. A lack of guaranteed annual increases also raises the question of how those in the sector using the NJC for

Local Government are implementing the scale, as the NJC has guaranteed annual increments built into the system, and cost of living increases agreed for most years.

A lack of guaranteed annual increments has made salaries in the sector less attractive over time compared to other sectors. High inflation in recent years has further exacerbated the issue, reducing disposable income and making it increasingly difficult for workers to sustain themselves in London, a city known for high cost of living and in-work poverty levels. Poverty in general, and in-work poverty in particular, is higher in London than any other region or nation of the UK (Hyde & Shepherd, 2022). Low-income households in London face heightened vulnerability to inflation due to high essential expenditure (and so less room to adjust outgoings) and falling real wages (wages fell by 3% for the 10% lowest paid in London compared to a 12% increase at UK level – likely linked to the limited impact of the National Minimum Wage in London compared to other UK regions) (Learning and Work Institute, 2022).

The recent cost of living crisis has brought levels of pay into focus across the sector, but this is felt keenly by those directly supporting people in financial hardship. *“Rates of pay for advice work are not high and some Benefits Advice Workers found they were facing similar difficulties in the cost of living crisis to those affecting their clients.”*⁶²

One obvious solution to the cost of living crisis is to ensure that all staff working in the advice sector in London are paid the London Living Wage.⁶³ Paying a living wage can have positive impacts for both organisation and worker. *“Of the non-profit organisations that have committed to pay staff a real Living Wage: 90% say it has had organisational benefits; 82% report improvement in organisational reputation; 49% report higher levels of staff motivation; 45% say their ability to recruit has improved; and 45% report better relationships between staff and managers.”*⁶⁴

The main adverse effect in paying the Living Wage was an increase in labour costs, but for organisations these challenges were outweighed by the reported organisational benefits (Heery et al, 2023). Managing any increase in labour costs is particularly challenging for organisations in the charity sector, many of which have seen funding frozen or decreasing in recent years. Meeting higher staffing costs with limited funding means that charities are already spending an ever higher proportion of funds on staff pay (Harris Hill, 2024).

The majority of advice sector organisations are either fully accredited Living Wage employers (36%) or are not accredited but pays London Living Wage to all permanent staff (49%), although 22% of

⁶² Kara & Cornish (2023), p. 11

⁶³ The Real Living Wage is different to the National Living Wage which is a statutory requirement. The living wage is discussed in detail in chapter ...

⁶⁴ Living Wage Foundation (2018), p.2

organisations on incomes of \leq £500,000 did not pay the London Living Wage to all permanent staff. This means that adoption of the London Living Wage in the advice sector is likely to have a disproportionate impact on those organisations with the smallest incomes, and consequently, the least flexibility to absorb the potential additional costs. This poses a serious challenge to funders of the sector who need to recognize that requiring parts of the advice sector to pay below the London Living Wage is neither sustainable nor fair on those providing advice.

Another concern is that those working in the advice sector may be doing regular unpaid overtime to meet increasing demand. Over three quarters (77%) of debt advisers reported are working more than their contracted hours, with feedback linking this is to an unmanageably high workload (Institute of Money Advisers, 2021). This would further undermine sector efforts to pay the London Living Wage as this is calculated on an hourly basis and so staff working unpaid hours would potentially decrease their effective hourly rate to below the London Living Wage.

Finally, any potential pay scale would need to recognise support/admin staff, even if the scale itself did not directly relate to them. The overall estimated London advice sector workforce is 9,562 (+/- 2,727 95% CI)⁶⁵, with 62% of the sector workforce employed in organisations with income of more than £1m. Just over half (53%) of the workforce were directly involved in the provision of advice (10% were legally qualified staff), meaning support/admin/leadership account for around half the workforce. Where data is available it suggests that some administrative staff have average pay lower than the lowest paid advice staff. For example, the LCN salary survey has a mean average for Administrator of £26,667 compared to Paralegal of £28,301. Any pay scale will need to recognise that even trainee advice staff may not be the lowest paid employees in an organisation.

The challenges relating to the pay of Legally qualified staff are quantifiably different to those of the wider advice workforce. Legally qualified staff were the least likely to report being happy (40%) and the most likely to report being unhappy (37%) with their pay and benefits. While average pay for Legally qualified staff is uniformly higher than the London Living Wage, it is significantly lower than salaries offered in the private sector, where 1 year PQE solicitors can earn upwards of £77,000, compared to £37,371 average starting salaries in the advice sector. It is important to recognise the limitations of direct comparisons with private law firms as they provide services to privately paying and corporate clients and thus operate in materially different market conditions. Data from the LCN salary survey had a mean average for Solicitors in London of £39,026 (13% higher than outside London) and £47,589 for Senior Solicitors (16% higher than outside London).

⁶⁵ NB: this excludes a number of very large organisations who provide some advice but not as their main function.

Evidence on what drove differences in pay of Legally qualified staff in the advice sector was inconclusive, mainly due to limited sample size, although there were significant differences between solicitors and supervising solicitors, mirrored in the difference between solicitors who met the Legal Aid supervisor standard and those who did not. Given the range of factors which might impact the pay of a Solicitor (including their ability to earn income through legal aid work), any suggested salary scale should start by focusing on the minimum expected salary level of Solicitors (PQE 1-3 years) and Supervising Solicitors which should help to minimize variation across the sector and help to set realistic expectations for funders.

The research undertaken for this report, and its companion report on benefits and conditions, highlighted conflicts between organisations' desire to be good employers and the pressure in practice to compete for contracts and funding and to deliver services to meet need. As one focus group participant put it when speaking about the tension between competitive pay (to attract staff) and competitive tendering (to win an essential contract), there is a danger of "a race to the bottom".

In this context, it is particularly important to consider what this work ultimately seeks to achieve and how it might best contribute. The lack of sustainable, long-term funding is a thread that runs through much of what we have examined and was a recurring theme throughout. As much as the authors may wish otherwise, and whilst there may yet be meaningful changes to funding practice, there is no imminent prospect of a significant increase in funding for services any time soon. Public sector bodies are facing another round of job cuts and cost cutting⁶⁶, while many local authorities are struggling to avoid bankruptcy.⁶⁷ Given the continued cost of living crisis⁶⁸ it is also highly likely that demand for advice services will continue to rise, alongside other unmet social need.

It is already broadly accepted that pay on its own is unlikely to be sufficient to be a key motivator of potential recruits to the advice sector. The two-factor theory of job satisfaction (Herzberg et al, 1959) distinguishes between "motivators" which cause satisfaction and "hygiene factors" which cause dissatisfaction. Remuneration falls into the latter, meaning that low pay can cause dissatisfaction but that higher pay will not automatically lead to higher satisfaction. The approach of this report is to consider how the advice sector might ensure that pay meets the "hygiene" test, that it is not an active barrier to recruitment and retention.

⁶⁶ <https://www.theguardian.com/politics/2025/mar/23/rachel-reeves-promises-economy-and-living-standards-will-improve>

⁶⁷ <https://www.countycouncilsnetwork.org.uk/councils-warn-of-financial-catastrophe-in-12-months-time-with-unmanageable-send-deficits-risking-bankruptcy/>

⁶⁸ <https://www.bbc.co.uk/news/articles/cly1vwd57y2o.amp>

More recent work on employee motivation (Pink, 2009) makes a similar distinction, recognizing that if people are underpaid, or their pay seems unfair, it is likely to be experienced as demotivating, but higher pay in itself (or other extrinsic rewards) does not necessarily result in increased motivation. Instead, he identifies key intrinsic motivators as being autonomy, mastery, and purpose.

The headline recommendation is therefore that the sector be encouraged and supported to provide baseline pay and extrinsic rewards/benefits that are perceived as fair enough, whilst doubling down on its efforts and investment to maximize intrinsic motivation. This reflects the reality of both the funding landscape and wider operating context of the advice sector. This is not advocating for passive accepting something that is unjust, it is about moving to acknowledge, contain and then limit the negative implications of wider structural injustices impacting on the advice sector.

These pay scales can be used to create sector-wide frameworks for minimum bid standards. These could not only encourage the use of the minimum salary rates in funding applications, thus encouraging funders to pay realistic salaries to the roles they fund, but also the inclusion of on-costs (e.g. training, management fees) and cost of living increases. This should be followed by further work with funders on full cost recovery, including agreeing simple and efficient formulas for calculating indirect costs. By taking ownership of the pay scales and using them as a starting point for greater collaboration, the sector can bring about meaningful changes in the sustainability of the sector.

Alongside work with funders, employers should aim to be as transparent as possible with all staff about pay. By implementing a written pay policy, including the mechanisms for any potential cost of living increases and annual increments, employers can make it easier for staff to understand the processes and plan accordingly.

One final note is to emphasise that the findings of this report should not be considered in isolation from the companion report on benefits and conditions in the advice sector.

8.2. Recommendations and draft pay scales

Based on the findings of this project, the following non exhaustive set of recommendations are proposed, alongside the recommendations around working conditions and benefits contained within the companion report on advice sector pay.

We recognise that not all recommendations will be right for all organisations, and that smaller organisations in particular may be more dependent on the coordination activities of umbrella bodies and funders to implement changes. Where the introduction of new policies is recommended, umbrella bodies might offer templates for adoption and adaption.

Based on the findings of this project, the following recommendations are proposed:

1. Pay the Real London Living Wage, as a minimum, to all staff. Employers should also ensure that average pay based on total hours worked (including regular overtime hours) does not fall below the Real London Living Wage.⁶⁹
2. A London advice sector minimum expected pay scale should be implemented to improve consistency and transparency, and enable organisations to work more effectively with funders to ensure adequate funding for roles.
3. The sector should agree a mechanism for regular review of the minimum pay scale to adjust for cost of living increases, and ensure it remains competitive and relevant.
4. Once the minimum pay scale is embedded, the sector should discuss whether developing the pay scale to include bands and increments would be advantageous.
5. Employers should develop a written pay policy, providing greater transparency around annual increments and cost of living increases, so all staff and managers are clear about how pay is determined and reviewed.
6. Guaranteed annual increments are currently not possible for many in the sector due to funding restraints. Employers could instead consider providing pay uprates based on relevant and agreed skills development or qualifications as a way to encourage professional development.
7. Advocate for Sustainable Funding: Funders should be encouraged to incorporate the recommended minimum pay scale into grant conditions to support financial sustainability for advice organisations.
8. The sector should work with funders (both Local Authorities and Charitable Trusts and Foundations) to find effective and efficient ways to calculate full-cost recovery (including

⁶⁹ Legally employers do not have to pay workers for overtime but are required to ensure that average pay based on total hours worked does not fall below the National Minimum Wage.

minimum expected salary rates, budgeting for cost of living increases and inclusion of on-costs) for posts within the advice sector. Guidance on a simple formula for this would be beneficial for all organisations.

9. Organisations should have facilitated conversations with all staff, including any union representatives, before any changes to pay, benefits or conditions, focusing on reasons, intentions and fairness.

8.3. Proposed Pay Scale for London Advice Sector Workers

As mentioned in the conclusions, the aim of these pay scales should be to create a set of minimum salary scales which can be used not only to reduce variations in salary across the sector by acting as a minimum benchmark, but also to improve funding for roles by ensuring that funding applications are realistic about the costs of the roles involved. These pay scales need to be seen to be fair to meet the “hygiene” test, that they would not be an active barrier to recruitment and retention.

To be fair enough a pay scale will need to be broadly perceived as being:

- a) internally fair (reducing or eliminating pay disparity for similar roles and responsibilities)
- b) externally fair (to enable recruitment in the wider competitive job market); and
- c) adequate and sufficient to support a reasonable standard of living (i.e. pay a living wage).

To fulfil c) we will set the minimum rate for a Trainee Adviser/caseworker at the bottom of the NJC London pay spine. This is slightly above the current average for Trainee Adviser/caseworker and would ensure that all trainees are paid the London Living Wage even when working 37.5 hour weeks.

To meet a) we have maintained the reported differences in starting salaries between roles as reported by sector organisations in this research. It should be noted that as these are minimum pay scales, they do not take account of additional roles and responsibilities and so they have been linked to the minimum that would be expected for the least experienced staff (e.g. 1 year experience for Adviser/caseworker and PQE 1-3 years for Solicitors). Once the pay scale is embedding, consideration should be given to whether it is possible and desirable to include bands and increments within the pay scale to account for experience and qualifications.

Meeting b) is the trickiest as it would realistically require significant additional funding to make the pay of roles within the sector be comparable with the pay of similar roles elsewhere (e.g. Local Government). However, the companion report on benefits and conditions explores how the “offer” to recruits is not just about the pay but a range of other elements that can be strengthened. The requirement here then is not to meet external benchmarks but to be clear this should be a longer-

term aim. The sector should adopt these pay scales into a minimum bid standard which would then hopefully (over time) increase the funding levels for particular roles and make increasing salary levels more realistic. In the meantime, these bid standards would include cost of living increases to ensure that the value of the pay scales is not eroded over time. We have included small uplifts for some roles to both widen the potential for higher pay based on experience/qualifications and also indicate the sectors' desire to better recompense the workforce.

Implementing these minimum pay scales in full would bring the minimum expected salary levels for these roles in line with the current mean average starting rate for the roles. If this were to be achieved it would represent a significant reduction in pay disparity and an increase in pay for the lowest paid roles. While this pay scale may not appear as radical as some would like, if achieved it would mark a sizable achievement by the sector.

Lastly, it is worth noting that the average pay for all roles was lowest in the organisations with the lowest income (\leq £500,000). There is a risk of setting the initial pay scale too high without having first resolved some of the issues related to funding: only those with the deepest pockets would be able to use the pay scale, which could inadvertently result in an increase in pay disparity.

In the drafting of this report, several stakeholders expressed a desire for the pay scale to provide bands instead of just a minimum expected rate for each role. While there are understandable reasons that an employer would want these (e.g. to facilitate a system of annual increments) we have decided against this at this stage. There were three main reasons for this:

1. The benchmarking data from organisations was for starting salaries which is suitable for a minimum salary scale but not appropriate for developing pay bands. There were concerns about the ability to accurately identify suitable pay bands from the existing data.
2. Applying a minimum salary standard is simpler to implement than pay bands. It maintains flexibility for employers while a wage floor for each role is established across the sector.
3. It is vital to the pay scale's successful implementation that funders buy into the inclusion of this as a minimum standard. Avoiding unnecessary complexity makes it easier for funders to adopt.

Assuming that the sector successfully embeds the pay scales into funding applications and employment practices, the sector could look to develop a more comprehensive pay scale including bands and suggested increments.

This proposed pay scale should be seen as a modest, evidence-based starting point for the sector to build upon in collaboration with each other and funders.

Role	Proposed minimum salary (based on 35 hour weeks)	Rationale
Trainee Adviser/Caseworker	£27,345	This is set at equivalent to the bottom of the NJC outer London pay spine. This allows for a small increase on the current mean starting salary for trainees in the advice sector (£26,926) and guarantees the London Living Wage (even with 37.5 hour weeks) without causing significant wage inflation.
Adviser/Caseworker (1 year experience)	£31,800	This reflects the reported difference in starting salaries with trainees (£4,140) while including a 1% uplift to take some account of the lack of recent cost of living increases. This should apply to those with 1 year experience to encourage retention. Pay should advance with additional experience and qualifications.
Advice Supervisor	£37,480	This maintains the reported difference in starting salaries with advisers (£4,945) and includes a 2% uplift to allow more room for advancement of Adviser's salaries without changing role.
Solicitor (PQE 1-3 years)	£39,161	This maintains the reported difference in starting salaries with advisers (£6,221) while including a 3% uplift in recognition of the qualification and training requirements of the role and higher comparable pay in other sectors.
Supervising Solicitor	£46,911	This maintains the reported difference in salaries with solicitors, allows room for solicitor advancement based on PQE etc, and is benchmarked reasonably against existing pay.

8.4. Limitations and further research

While this report provides a comprehensive analysis of pay in the London advice sector, certain limitations should be acknowledged:

- Collecting information regarding specific recruitment and recruitment challenges direct from organisational leads would have been a useful addition to the evidence base.
- Variability in Roles: Job responsibilities within the sector vary widely, making direct comparisons and meaningful benchmarking challenging. The distinction between advisers and caseworkers and generalist/specialist is often unclear.
- The small sample size for legally qualified staff limited the ability to assess the full impact of PQE levels on salary levels.
- The complexity of the sector combined with a relatively small sample makes it difficult to achieve meaningful analysis of the organisational factors that impact pay levels for similar jobs. This analysis has only been done at income level as analysis accounting for multiple factors did not have sufficient sample to be robust.
- The survey did not ask any information about any changes in pay in the last few years. There is evidence both from some existing reports and from the interviews and focus groups that pay has been fairly stagnant due to constraint on funding. But it would have been useful to have confirmed this more fully with the sector.
- The organisational survey could have been clearer on the distinction between annual increments and costs of living increases as data on both these aspects individually would have been useful.
- Respondents identified issues related to Full Cost Recovery, including a lack of cost-of-living increases in multi-year contracts, overheads, non-direct staff costs, etc. This was outside of the direct scope of the project but would benefit from additional research.

The sector would benefit from future research/guidance in the following areas:

- Guidance and pay policy templates for organisations.
- Research into the issues surrounding Full Cost Recovery, including how indirect costs are calculated and how to ensure consistency and simplicity alongside meeting the actual employment costs of the roles.
- Guidance for funders on how to support better pay and working conditions in the sector. This could include minimum bid standards and recommendations from future work on full cost recovery.

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Annex 2 Detailed Methodology

Before it is possible to undertake representative research in relation to pay and conditions, it was necessary to accurately identify the scope of the sector. This was done using data from the Charity Commission and a Natural Language Processing (NLP) model, detailed in Annex 3.

This was followed by an evidence review that covered all existing reports relevant to advice sector pay, the availability of existing data on pay and conditions, both within the sector specifically, in wider potentially comparable workforces (e.g. local government services), and relevant national policy on pay (e.g. minimum wage, living wage, etc.) We also analysed data from the Annual Survey of Hours and Earnings (ASHE). We also received 3 years of data from the Advice Jobs website.

Over the first six weeks of the project we reviewed job sites for relevant roles to gather any available data on possible salaries, benefits and job descriptions. Those sites included:

- <https://www.citizensadvice.org.uk/wales/about-us/job-and-voluntary-opportunities/>
- <https://www.rightsnet.org.uk/jobs/>
- <https://findajob.dwp.gov.uk/>
- <https://vacancies.lawcentres.org.uk/>
- <https://www.charityjob.co.uk/jobs/>

An online Survey of sector organisations was developed in partnership with our sector consultant and with feedback from the task and finish group of the AWDP. This was sent to all sector organisations in early November and stayed open until mid-January 2025.

It collected information from organisations on the advice sector workers that they employ, including data on FTEs, starting salaries, conditions and benefits offered, possible progression routes, reasonable adjustments and access to work, and information on wellbeing initiatives.

In addition to the organisation survey we asked employers to distribute a short survey to their advice workers. This survey collected data direct from advice sector workers about their role, qualifications, pay, conditions and benefits, training and priorities.

We undertook 10 interviews with representatives of sector organisations, typically Chief Executive Officers. Interviews were undertaken online (to reduce burden on interviewees) and were recorded and then transcribed. These interview transcripts were then thematically analysed.

We will also undertake 10 interviews with advice sector workers who had completed the online survey to provide additional depth and detail to the information they provided. The majority of interviews occurred in December/January.

Two focus groups were also arranged, one in-person with relevant organisation representatives and one online with actual advice sector workers.

Annex 3 NLP Model for defining the Advice Sector in London

To identify relevant organisations for this project we first identified any organisations who were already involved in the Advice Workforce Development Fund (AWDF) programme, or who are part of a network which are, and LLST Centres of Excellence. Also in scope are London-based law centres, Citizens Advice and Age UK. We also downloaded information from the Advice Services Alliance about London-based organisations who hold the Advice Quality Standard (AQS). Based on these initial inclusion criteria we matched to 230 organisations (there is overlap with criteria so these numbers only reflect the basis on which they were first matched and not the totality of each category):

- 21 Age UK
- 25 Citizens Advice
- 17 law centres
- 67 Advice UK members based in London
- 15 LLST centres of excellence
- 85 AQS accredited organisations based in London that matched to Charity Commission organisations

To ensure that the project reached as many relevant organisations as possible we then used the Charity Commission database to match to organisations for which there was evidence that they provided social welfare advice as a core part of their services. The Charity Commission holds information on all registered charities in the UK, by self-defined categories. The first stage in identifying relevant organisations was to filter this database using the following inclusion criteria:

- All Registered Charities self-identifying as providing ‘advice, law or advocacy’⁷⁰ that were not insolvent, in administration or in the process of being dissolved. This identified 46,431 organisations.
- Include only those that included London in their area of operation (this includes charities working in specific London Boroughs and any that stated they operated “throughout London”). This identified 6,453 organisations.
- Map each of the charities’ postcodes to Ward level data and then include only those who were located within the administrative region of London. This resulted in 5,447 organisations. Of those organisations that were excluded at this stage there were 193 which could not be matched to a Ward based on their Postcode. We manually checked these and found 17 organisations which appeared to be London based advice organisations. We found the

⁷⁰ This is the predefined charity commission category that includes advice services.

correct postcode for each of these and added them in manually to the NLP process resulting in 5,464 organisations to be included in the NLP model.

An open text description of the charity's activities is provided to the Charity Commission (known as charity activities). This data is available for all charities. Using the web address provided in the Charity commission data we also attempted to extract all text from the home page and "about" page of each organisation's website, with data collected for 2,583 organisations (47%).

We then took a sample of 200 organisations which we manually coded to either advice sector or not, alongside the existing 230 already included in the sector, and developed a natural language processing (NLP) model based on the words and phrases that appear most regularly in the charity activity and web text of the advice sector organisations. The NLP model involved two elements, the first looking for markers of advice work (see Table 63), and the second looking for markers of the topics of advice (see Table 64). Some phrases were deemed to be strong markers of advice work (for example "social welfare advice") while others were deemed to be weaker markers (for example "advice and guidance").

It should be noted that for the strong Accuracy NLP it required precise phrases, while the Weaker NLP looked for the Lemma or Root of any of the words within the squared brackets (so for advice it would also accept advising, Adviser, etc.). We also allowed for additional words within the phrase so wherever a + is indicated this would allow for optional additional adjectives etc.

Table 63: Phrases used as advice sector markers

ID	Search phrase	Text Accuracy
1	[social welfare],[welfare rights], [welfare benefits] + [advice],[service]	Strong
2	[give],[provide] +(>2) [face to face], [legal], [benefits],[free], [generalist],[specialist],[impartial],[independent],[confidential] + advice	Strong
3	[cls quality mark],[advice quality standard],[specialist quality mark]	Strong
4	[give],[provide] +[advice],[information],[guidance] + [service],[centre],[support],[clinic]	Weaker
5	[advice],[casework] + [service],[sessions],[information],[guidance]	Weaker
6	Information + [Advice],[Guidance]	Weaker

Table 64: Words used as topic markers

Category	Search words
Welfare benefits	[welfare benefits],[income maximisation],[access to benefits],[housing benefit],[council tax benefit],[welfare rights],[universal credit]
Money and Debt	[money],[debt],[financial],[consumer],[money advice],[money management]
Immigration	[immigration],[asylum],[refugees],[immigrant]
Employment	[employment],[rights at work],[unfair dismissal],[withheld pay],[employment rights]
Housing	[housing],[access to social housing],[housing rights],[eviction],[homelessness]
Disability, discrimination and social care	[disability],[discrimination],[social care]

We then used the following inclusion/exclusion rules:

- Where a strong marker was found in the activities or web text of an organisation it was included.
- Where a weaker marker, alongside two or more topic markers, was found it was included.
- Where a weaker marker was found but one or less topic markers were found it was manually checked for additional evidence that it provided social welfare advice as a core service.
- Where one or more topic markers were found but no advice markers it was manually checked for additional evidence that it provided social welfare advice as a core service.

Of the 5,464 organisations included in the NLP model, over three quarters (77%) had no indication in either their charity activities or web text that they provided social welfare advice (see Table 65).

Table 65: Summary results of NLP model

Evidence from NLP	n	%
In existing advice coding	163	3.0%
Strong evidence	329	6.0%
Weak evidence - pass	173	3.2%
Weak evidence - fail	617	11.3%
No indication of advice	4,182	76.5%
Total	5,464	

There were 163 that were already included in the 230 sector organisations identified earlier (the remaining 67 were not in the NLP data because they provided national, not London-focused, services). There was strong evidence of advice services in 323 organisations, with weaker evidence in a further 790. Of these, 173 passed the manual check for clear indications of welfare advice

provision. This meant that in total there were 496 organisations identified by the NLP model which, when added to the existing 230, resulted in a total of 732 advice organisations in London.

NLP models can only identify the requested text markers and are reliant on the quality of the input text and, as such, are not 100% accurate. The same can be said for the process of manually checking hundreds of charities for indications they provide welfare advice. Therefore, this list should not be considered as either exhaustive or definitive. But it is the best, evidence-based scoping of the sector that is available and is accurate enough to use as the basis for this project.

The list of 732 organisations was provided to the project Task and Finish group, and was used as the basis for distributing the organisation survey. It was further refined based on both feedback from the group and from inability to contact an organisation.⁷¹ This resulted in the addition of 5 and the removal of 79 organisations. After these adjustments, the number of in-scope advice sector organisations was 658.

As a sense check, the “Advising Londoners” report estimated, with a 95% confidence interval, that the true number of London advice organisations in 2020 was between 724 and 1,011. The number of in-scope organisations is possibly lower than predicted due to some of the types of organisations which were not included in this project scope, but still play a vital role in the provision of advice services. This work does not include Trade Unions or Student Unions although they are both likely to provide welfare advice. It is also worth noting that this scoping does not explicitly include organisations providing health or mental health advice even though some may also provide welfare advice.

⁷¹ Where the charity commission contact details were unsuccessful we attempted to find other means of contacting an organisation. If there was no other contact details or web presence the organisation was removed from the list.

Annex 4 NJC for Local Government Services pay scales 2024

Table 66: NJC for Local Government Services pay scales 2024

Spinal Point	NJC	Outer London	Inner London
2	£23,656	£27,345	£28,881
3	£24,027	£27,729	£29,286
4	£24,404	£28,125	£29,703
5	£24,790	£28,521	£30,120
6	£25,183	£28,929	£30,552
7	£25,584	£29,346	£30,987
8	£25,992	£29,763	£31,434
9	£26,409	£30,189	£31,884
10	£26,835	£30,630	£32,346
11	£27,269	£31,074	£32,817
12	£27,711	£31,524	£33,291
13	£28,163	£31,986	£33,780
14	£28,624	£32,454	£34,275
15	£29,093	£32,931	£34,779
16	£29,572	£33,417	£35,292
17	£30,060	£33,912	£35,814
18	£30,559	£34,416	£36,345
19	£31,067	£34,929	£36,888
20	£31,586	£35,448	£37,437
21	£32,115	£35,982	£37,998
22	£32,654	£36,522	£38,571
23	£33,366	£37,068	£39,150
24	£34,314	£37,536	£39,741
25	£35,235	£38,058	£40,344
26	£36,124	£38,934	£40,953
27	£37,035	£39,855	£41,580
28	£37,938	£40,755	£41,964
29	£38,626	£41,442	£42,861
30	£39,513	£42,324	£43,542
31	£40,476	£43,299	£44,430
32	£41,511	£44,331	£45,399
33	£42,708	£45,510	£46,437
34	£43,693	£46,512	£47,628
35	£44,711	£47,532	£48,618
36	£45,718	£48,531	£49,638
37	£46,731	£49,551	£50,646
38	£47,754	£50,574	£51,663
39	£48,710	£51,522	£52,674
40	£49,764	£52,584	£53,634
41	£50,788	£53,607	£54,684
42	£51,802	£54,627	£55,710
43	£52,805	£55,620	£56,733

Annex 5 Inflation measures

Inflation is the rate of increase in prices over a given period of time (the most frequently reported being over the past 12 months). The Office of National Statistics (ONS) produces three main measures of inflation:

- Consumer Price Index (CPI)
- Consumer Prices Index including owner occupiers' housing costs (CPIH)
- Retail Prices Index (RPI)

CPI (Consumer Price Index):

- CPI measures the average change in prices paid by consumers for a specific basket of goods and services over time.
- It includes essential items such as food, transportation, housing, and healthcare.
- CPI is widely used as a key indicator of inflation and is the one most likely to be quoted in the media when discussing "inflation"

CPIH (Consumer Price Index including owner occupiers' Housing costs):

- CPIH includes all the components of CPI but also incorporates housing costs for owner-occupiers, such as mortgage interest payments, depreciation, and other housing-related expenses.
- This measure provides a more comprehensive view of inflation by accounting for housing costs, which are significant for many households.
- The ONS recommends using the CPIH as the key inflation figure and has it as the headline inflation figure on their website

RPI (Retail Price Index):

- RPI is an older measure of inflation that includes a broader range of goods and services compared to CPI.
- It includes housing costs like CPIH but uses a different formula for calculating the average price changes.
- RPI tends to give slightly higher inflation readings than CPI or CPIH due to differences in calculation methodology and the inclusion of certain items like council tax and mortgage interest payments.
- Many service providers use RPI as the inflation figure when increasing prices for service contracts (e.g. mobile phones)

Trade unions⁷² argue that RPI (which is normally higher than CPI) is the most accurate measure of inflation faced by employees. They think CPI underestimates the real level of inflation as it does not include housing costs like mortgage interest payments, is less targeted at working population (e.g. it includes pensioner households and tourists) and underestimates costs due to flaws in the methodology.⁷³

For the purposes of this report we will following the ONS guidance and use CPIH.

⁷² <https://www.unison.org.uk/content/uploads/2023/01/Pay-claims-0323.pdf>

⁷³ More information on the calculation of the three inflation measures can be found here:
<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/consumerpriceindicesabriefguide/2017>