



The role of stopping smoking in money advice – putting health and economic benefits together

NHS Greater Glasgow and Clyde Smokefree Services
and ASH Scotland

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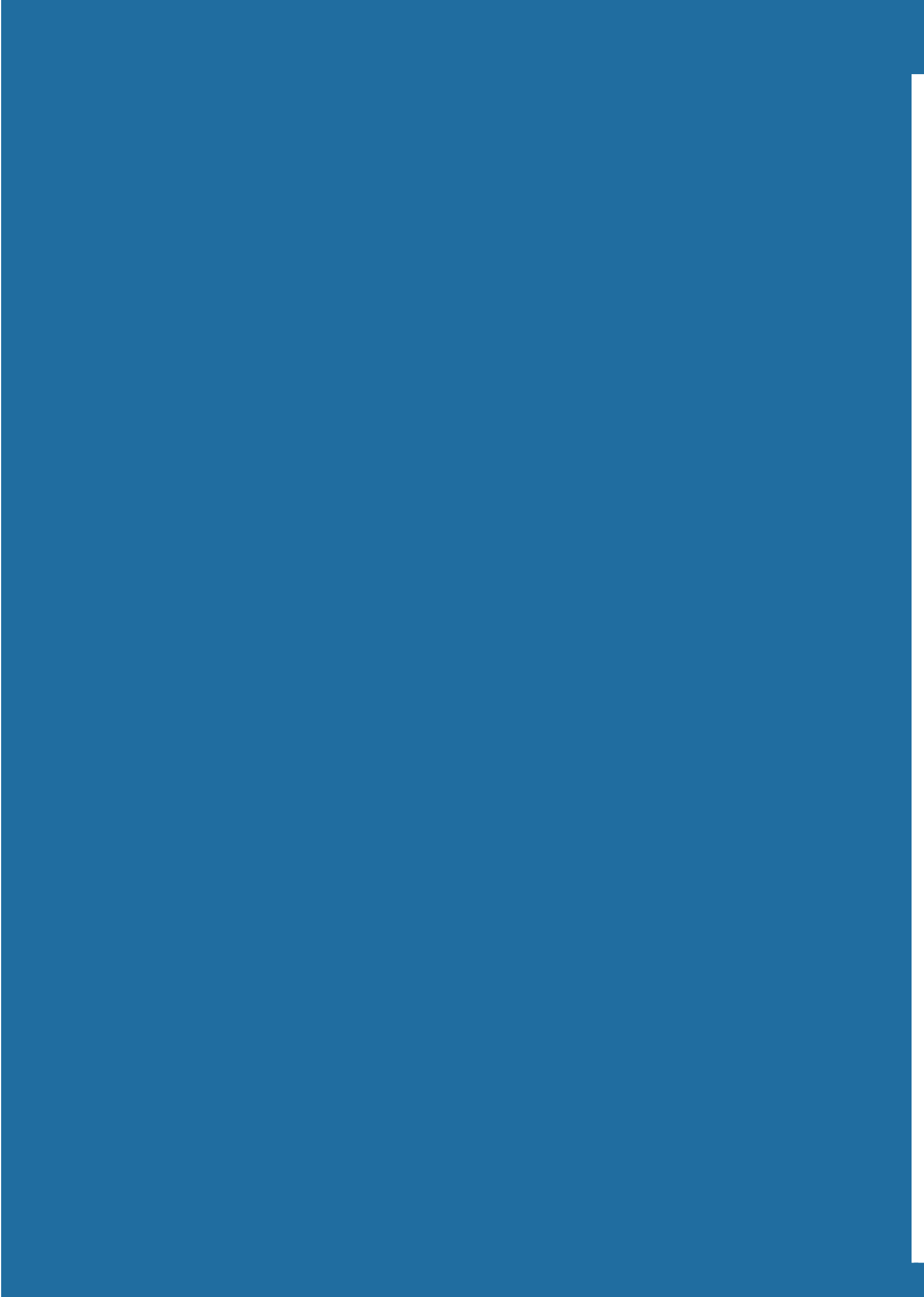
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Introduction



Introduction

Wealth inequality drives health inequality – and Scotland’s health inequalities are the widest in Western Europe ¹.

NHS Health Scotland defines health inequalities as:

“Unfair and avoidable differences in people’s health across social groups and between different population groups.” ²

Tobacco use is highly determined by social and economic pressures. Smoking rates in the most deprived communities are four times higher than in the richest ³. Almost half of adults who are permanently sick or disabled, or who are unemployed and seeking work, smoke tobacco ⁴. In each of these groups most of those who smoke say that they want to stop ⁵.

The health impacts of smoking are relatively well known but there are also significant financial costs. The average smoker in Scotland has around 13 cigarettes a day, which equates to £125 a month ⁶. For many the impact is even greater - a low-income family earning £18,400 a year, where both parents buy 20 cigarettes a day from shops, will lose a quarter of their entire income, or around £4,600 a year ⁷, to tobacco. Conversely, stopping smoking is not just the most important thing a smoker can do to improve their health, it equates to a significant new income stream for many of those who need it most.

Money advice support services will tend to engage with groups that have higher smoking rates and have the potential for enabling and strengthening key messages surrounding the financial and health benefits of stopping smoking.

Some of these services are led by local authorities (for example, welfare rights services, money advice services) others by Scottish Government (for example, Money Advice Scotland, Scotland’s Financial Health

Service) whilst third sector organisations (for example Christians Against Poverty and Citizen Advice Bureaux) also play a substantial role. They provide impartial advice, support and self-help resources to individuals and families experiencing financial hardship.

Money advice support is delivered through a variety of community based services, or on an outreach basis through housing associations, general practices, community centres and food banks, making them easily accessible for people living in deprived communities.

The specific nature, style and content of services and support provided by money advice organisations is very much shaped by the individual needs of clients and the specific expectations of funders and partners.

Money advice services generally look to provide specific and tailored support that is reflective of the circumstances surrounding each client. Many services regularly support acutely vulnerable clients who are trying to cope with complex, emotive and overlapping debt, hardship, benefits, mental health and physical wellbeing issues. This can often mean that the focus will be on resolving immediate crisis issues for clients, before then looking to work in partnership with other community based services and organisations to support vulnerable clients in making important changes that will help to improve their circumstances in the longer term.

When dealing with slightly less complex, less emotive, primarily debt focused issues, money advice services will generally look to support clients in examining their income and expenditure and to identify ways in which clients can effectively manage and control their financial circumstances. A key element of the debt advice process involves advisers completing financial statement / income and expenditure interviews. These interviews involve using Common Financial Tools (CFT) . The CFT is a budgeting tool that has been developed by Scotland's Accountant in Bankruptcy (AiB), in partnership with Citizens Advice Scotland, Money Advice Trust, Money Advice Service, IP Recognised Professional Bodies, StepChange, Creditor Organisations and the Association of British Credit Unions.

The use of CFTs to assess household income and expenditure was being introduced across all statutory debt solutions in Scotland from 1 April 2015. CFTs are used by money advice agencies to help inform debt repayment offers to creditors on behalf of clients. CFTs provide a detailed budgeting format that enable an accurate overview of a client's income, expenditure, assets and liabilities to be produced. All approved money advisers in Scotland, who are advising debtors on proposals for statutory debt solutions, are obliged to use the CFT in making debtor applications for sequestrations.



Money advice training project background

In 2013, ASH Scotland conducted a small piece of research as part of the About Families Parenting on Low Income Project. The project explored the views and attitudes of money advice staff on raising the issue of tobacco with clients. The project also explored the views of clients on being asked about their smoking habits in a money advice setting.

The project findings highlighted a general training need for money advisers in order to help them to feel more confident in raising the issue of smoking with clients. Feedback from clients suggested that whilst they did not expect to be asked about their smoking in a money advice setting, they would be receptive to the issue of smoking being raised.

Further information on the About Families Parenting on Low Income Project is available from ASH Scotland.

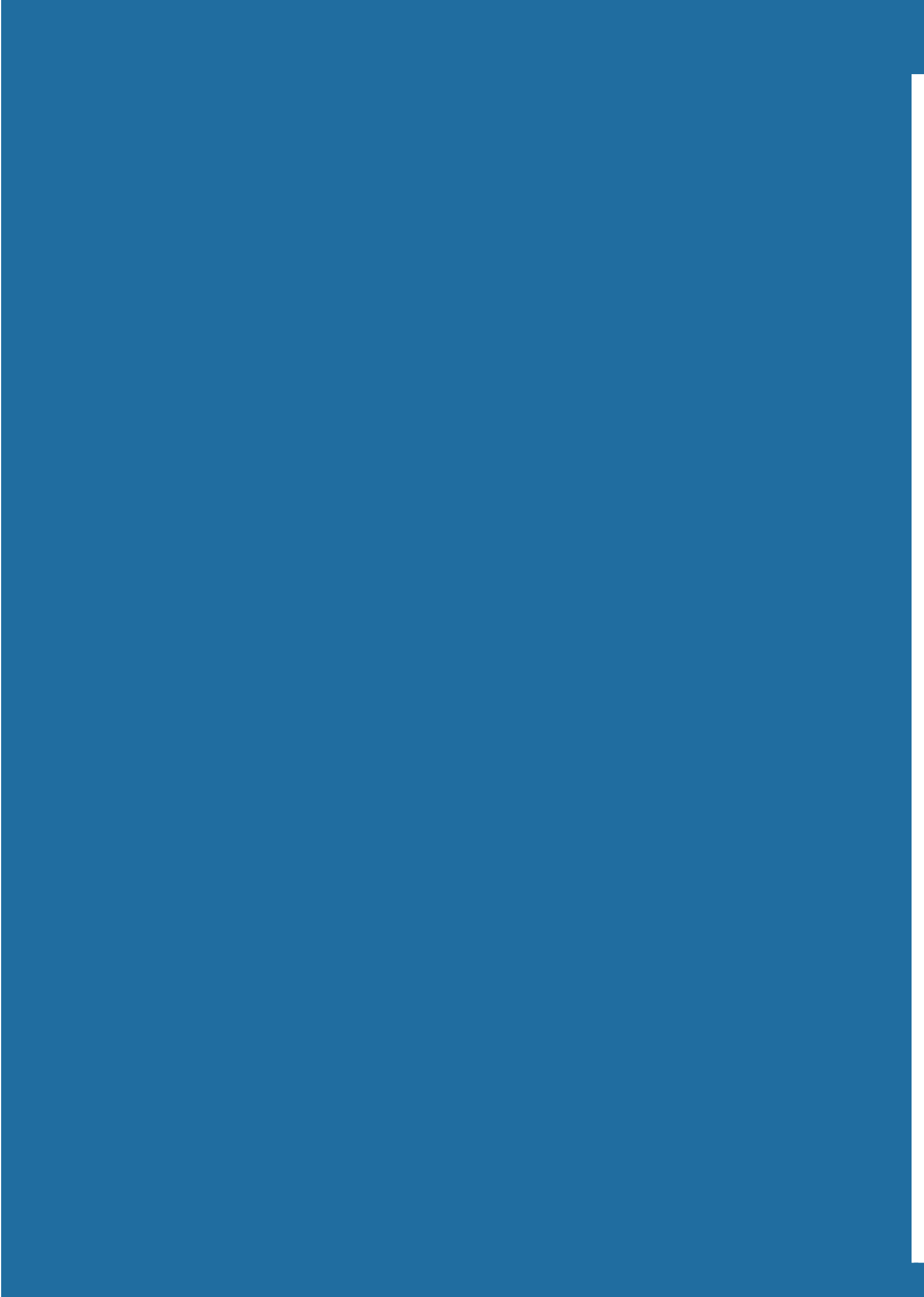
ASH Scotland has built on the About Families Parenting on Low Income Project in order to provide the monitoring and evaluation components of a two-year pilot project with NHS Greater Glasgow & Clyde (NHS GGC). The money advice training project aimed to train a proportion of money advisers (and associated staff) from financial inclusion settings in how to raise the issue of smoking and tobacco use with their clients, with an intended outcome being that some clients would choose to engage, or be referred to, local NHS stop-smoking services.

An important aim of the two-year project was that referral rates into stop-smoking services would increase as a result of these activities, which, in the longer term, could help reduce health inequalities in areas of deprivation across the NHS GGC region. All eight Health and Social Care Partnership (HSCP) areas across the NHS GGC region were invited to participate in the money advice training project. Five areas (North East Glasgow, North West Glasgow, South Glasgow, Renfrewshire and East Renfrewshire) agreed to take part, whilst three areas (Inverclyde, East Dunbartonshire and West Dunbartonshire) were unable to do so.

In order to evaluate and assess the suitability and viability of money advisers and money advice services consistently raising the issue of smoking with clients, ASH Scotland consulted with money advisers, money advice managers and money advice clients involved with money advice services based in each of the five participating HSCP areas.

The evaluation of the money advice training project initially focused on analysing the feedback from money advisers who attended the tobacco training. The evaluation then consulted directly with money advice managers, advisers and clients in order to gather their views on how advisers and services had been able to apply what they had learned from the tobacco training with the clients that they support.

Section 1: Evaluation background



Section 1: Evaluation background

Training and support

ASH Scotland initially analysed, reported and presented data gathered from on-the-day evaluation questionnaires and follow-up surveys completed by attendees at five training events held between January and July 2014.

A total of 51 people attended the training. NHS GGC's standard Health Behaviour Change (HBC) training module was used as the basis for every session, with a 'bolt-on' topic of smoking and tobacco. Each course lasted half a day and aimed to deliver the following learning outcomes:

- identify concepts of individual health behaviour change in common use within the wider context of health inequalities
- describe tobacco related issues in relation to risks/effects of smoking
- describe barriers/benefits to stopping and what can make it difficult to stop smoking
- introduce brief negotiation skills including, open questioning, reflecting, giving feedback and summarising
- identify opportunities and explore barriers in their own practice to incorporate brief negotiation techniques
- describe evidence-based stop-smoking treatments and services and understand how to signpost to these services
- explain the data collection requirements for the money management and tobacco pilot.

ASH Scotland completed a full findings report for the initial phase of the evaluation in November 2014. This is available to download from the ASH Scotland website.

Analysis of the questionnaires and follow-up surveys highlighted that the training had helped money advisers to feel much more knowledgeable about:

- smoking and tobacco issues
- stop smoking support services in their local area.

The analysis also highlighted that the training had helped money advisers to feel:

- more confident about raising the issue of smoking with money advice clients
- more likely to raise the issue of smoking with money advice clients.
- more confident about referring money advice clients to local stop smoking services.

Experience of raising the issue of smoking with clients

Following on from the evaluation of the tobacco training, ASH Scotland gathered and analysed the experiences and views of money advice service advisers, money advice service managers and clients engaging with money advice services in order to find out:

- how money advice services and advisers have gone on to apply what they learned from the tobacco training
- the experiences of money advisers in raising the issue of smoking with clients
- how comfortable money advisers have been with raising the issue of smoking as part of their role
- how money advice services have responded to the idea of incorporating raising the issue of smoking as a fundamental aspect of their core service delivery
- how money advice service clients have felt about a health behaviour issue (smoking and tobacco use) being addressed in what are essentially financial or benefits advice settings.

ASH Scotland co-ordinated and completed a series of interviews with money advice service advisers, money advice service managers and money advice service clients involved with the following organisations:

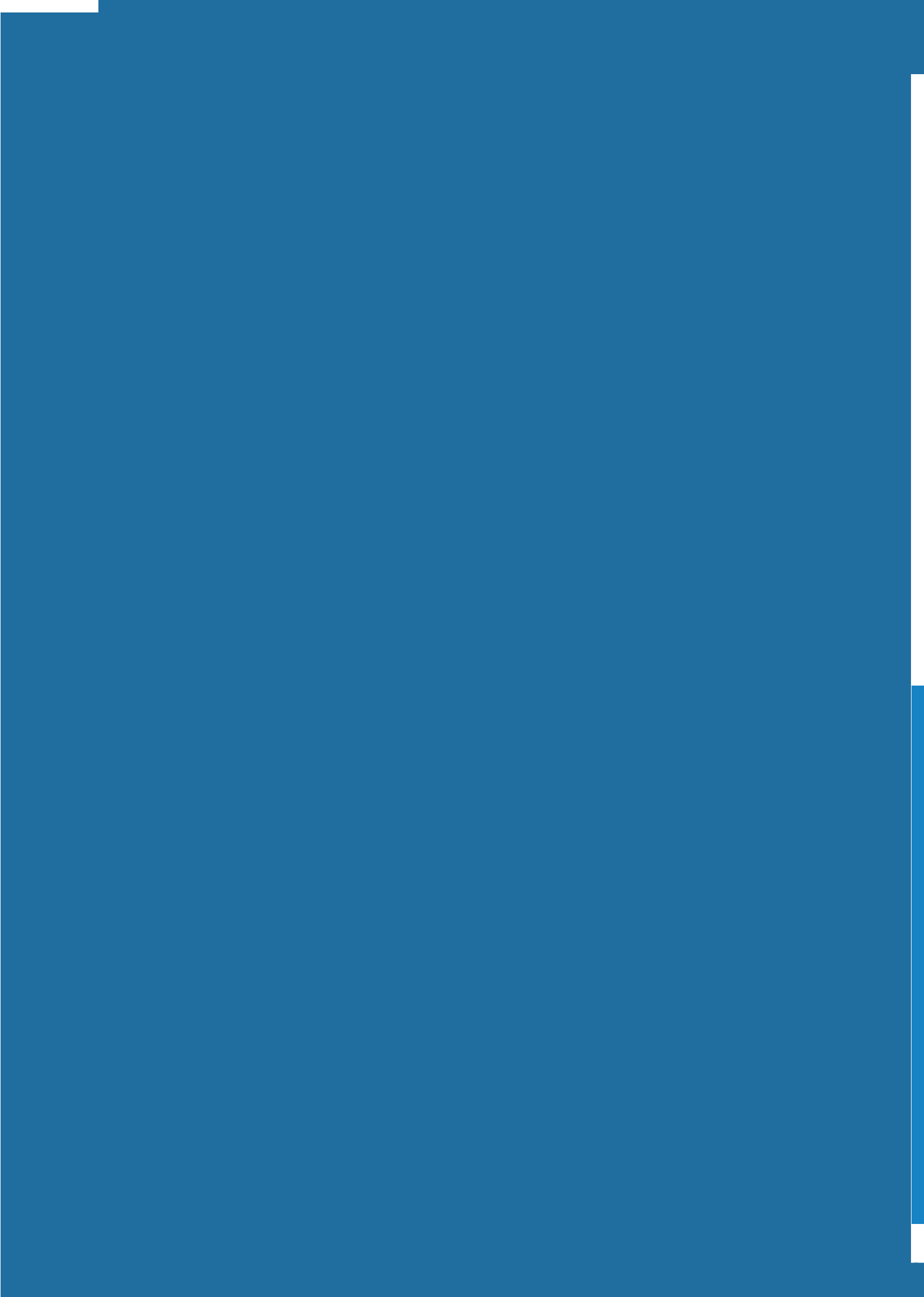
- GEMAP Scotland (North East Glasgow)
- East Renfrewshire Council Money Advice and Rights (East Renfrewshire)
- Renfrewshire Council Families First Service (Renfrewshire)
- Drumchapel and Maryhill Citizen Advice Centres (North West Glasgow)
- Money Matters Advice Centre (South Glasgow).

A series of 12 face-to-face interviews with money advisers was completed. These covered each of the five HSCP areas and each of the money advice services that had been involved in the training.

Five telephone interviews with service managers from each of the organisations involved in the tobacco training project were completed, along with telephone interviews with money advice service clients.

Each of the face-to-face and telephone interviews was recorded using a digital recorder and full transcripts are available for each of the interviews. A short topic guide was developed in order to provide structure and format to the interview discussions, and these are included as appendices

Section 2: Money advice service case studies



Section 2: Money advice service case studies

The views and experiences that were shared during the interviews are strongly shaped by the differing circumstances and practical realities faced by staff, managers and clients involved with each service. The organisations that assisted with the fieldwork element of this project provide a broad and diverse range of services that are fundamentally shaped by the needs and the specific expectations of the clients that they support.

Under such circumstances, it is important to highlight, consider and understand the typical circumstances and practical realities that each money advice service encounters as part of their service delivery and how this has impacted on the way in which they address smoking and tobacco issues with clients. This will provide appropriate context for the key findings and recommendation elements that are contained within this report.



GEMAP Scotland (North East Glasgow)

What do they do?

GEMAP (Greater Easterhouse Money Advice Project) is an independent financial advisory service that delivers financial inclusion and money advice services primarily in the east of Glasgow.

GEMAP's core objective is to build understanding and knowledge of financial matters in order to enhance the ability of members of the public to manage their own financial affairs.

GEMAP delivers free and unbiased money advice, debt counselling advice and welfare rights advice via a range of services.

Money Advice Service: money advisers support clients in dealing with financial difficulties in order to deliver consistent and fair outcomes for both clients and their creditors.

Housing Association Project: housing association tenants are sometimes more likely to encounter complex and overlapping income, debt, welfare, benefit and health issues. The GEMAP Housing Association Project adopts a rounded, person-centred approach, designed to support clients in overcoming the complex issues they are faced with and to help prevent crisis financial and lifestyle issues in the future.

Peer to Peer Project: the Peer to Peer Project works with small groups of peer educators to develop their confidence, knowledge and capacity around personal finance matters. Peer educators pass on and share their knowledge and understanding of financial management issues with peers and family and promote GEMAP financial learning workshops within their community.

Thoughts on tobacco training

GEMAP staff were very positive about the tobacco training. They felt that it had definitely helped to make them more knowledgeable about tobacco as an issue and helped them to feel much more comfortable with talking to clients about tobacco, in a non-judgemental way:

"We need to make sure that we are helping clients, guiding clients, but not telling clients what they should do, or making clients feel like we are judging them. I think we had been finding it difficult to raise the issue of smoking with clients without feeling we were being judgemental. Going on the training really helped to overcome that."

This was supported by another staff member who stated:

"I found it really useful personally. I am a smoker myself and I want to stop smoking. Going on the training made me more aware of the support that I could get locally. Professionally, knowing about these services means that when I talk to clients about their cigarettes, I feel much more confident about telling them that there is help out there for them."

Raising the issue of smoking with clients

It was clear, at both an adviser and a managerial level, that raising the issue of smoking should be something that GEMAP does as part of the service they provide:

“The nature of what we do is money advice, debt advice, welfare rights, but ultimately we are here to help people that need help, whatever that might be. If we only deal with the money, with the crisis stuff, we sort out the immediate issues, but what are we actually curing? Smoking needs to come into that. If we have clients who are struggling to pay their bills, but are spending £50-£60 a week on cigarettes, we need to help with that, when the time is right for them.”

Whilst it is clear that raising the issue of tobacco is seen as something that GEMAP should do, it is important to emphasise and appreciate that raising the issue needs to fit with, and reflect, the practical realities of the clients and the circumstances that GEMAP advisers encounter on a day-to-day basis.

In less complicated, perhaps less emotive, budgeting and debt management cases, advisers generally raise the issue of smoking much more regularly and much more consistently, by using Common Financial Tools (CFTs) as a key trigger tool:

“With the basic budget or debt advice cases, we go through the incomings and outgoings and we ask them about what they spend on cigarettes. Often when I ask them about what they spend on smoking, clients will say ‘I need to stop’ or ‘I need to cut down’.

When they do that, I use that as a bit of a trigger to talk to them about support that they could get for stopping.”

In more complex cases, multiple factors like overlapping income, debt, welfare, benefit and health issues can combine to create acute crisis situations that require immediate, significant and specific action. In these situations, it is clear that the priority for advisers is crisis management and crisis resolution. Under such circumstances, raising the issue of smoking often has to take something of a ‘back seat’:

“Ultimately, it needs to be when clients are ready. If we are dealing with someone who is really emotional, who is maybe facing eviction or having their electricity turned off, asking them if they ‘have you thought about stopping smoking?’ the time is just wrong! Once we have dealt with the immediate crisis, once we built some trust, then we can start to look beyond and start to think about how we stop it from happening again. Advisers need to judge that right, but I think the training has helped with that.”

Impact on service delivery

It was encouraging to note that following the tobacco training, GEMAP feel that they are raising the issue of smoking with clients much more regularly than they did before the tobacco training.

“I know that we talk about it [raising the issue of smoking] much more than we did before [the tobacco training]. We maybe don’t record the numbers, but we definitely do it much more now.”

Whilst GEMAP feel that advisers now raise the issue of smoking much more regularly with clients, the style and tone of these conversations generally centres on making clients aware of stop smoking support and services that are available in the local community, rather than looking to make direct contact with local stop smoking services in order to make formal referrals:

“I know that some of our clients have used the service [smoking cessation service] and they have stopped smoking. We talk to them about smoking, the benefits of stopping, tell them about services in their local area and let them choose what they want to do. We are raising the issue much more often, but at the same time we are being as non-judgemental as possible and letting clients decide when it suits them best.”

It should also be noted that immediately after attending the tobacco training, an adviser did attempt to make a couple of formal referrals with the local stop smoking service. Unfortunately, they found it quite time consuming and felt that making a formal referral ‘got in the way’ of providing the core money advice support they are there to provide:

“After the training, I did make a couple of referrals, but I found that you were on the phone for a while, you didn’t always get the exact information that you needed for appointments and groups, so I stopped doing it. We have to fit a lot in with clients and the referral sort of got in the way of the main things I needed to do. I still raise the issue, give them information, I just found the formal referrals took a bit too much time.”

Continuing to address tobacco in the future

Involvement with the tobacco training project has clearly been viewed positively by GEMAP. This is further supported by agreement, from both an adviser and managerial perspective, that further and additional tobacco training would be welcomed:

“We would be interested in having the training again. It reminds the advisers that smoking is important, that they should be raising it and it keeps them up-to-date with local [stop smoking] support that they can let clients know about. As well as that, there are new things like e-cigarettes that we need to know more about”

GEMAP have also given consideration to how they could realistically adapt or adjust their services in order to ensure that the issue of tobacco is raised more consistently and effectively with clients:

“We run a follow-up project called Transforming Lives, which is there to help clients make realistic lifestyle changes and help them to achieve those. For a lot of people, stopping smoking is something that they want to do. If we could have a greater input on smoking as part of that project that would be good.”

Many money advice services across NHS GGC and beyond deliver support projects that are similar in style, aim and rationale to Transforming Lives. These longer term support projects offer an opportunity for stop-smoking support service services to actively engage with and support money advice clients.

East Renfrewshire Council Money Advice and Rights (East Renfrewshire)

What do they do?

The East Renfrewshire Council Money Advice and Rights team deliver services and support across three core service areas:

- debt advice
- welfare rights
- income maximisation.

East Renfrewshire Council Money Advice and Rights staff who attended the tobacco training were all from the debt advice team.

The debt advice team provide one-to-one support for clients looking for help and advice on money management and debt advice issues. The debt advice service works with clients to map out budget, income and expenditure commitments. For more serious debt issues, they suggest options to tackle debts including repayment plans, bankruptcy, trust deeds and income maximisation. Once clients have decided which option is best for them, advisers will contact all creditors on behalf of clients.

A key element of the debt advice process involves advisers completing financial statement / income and expenditure interviews using CFTs.

Thoughts on tobacco training

All of the advisers who attended the tobacco training felt that it was useful. In particular, they felt that the training helped them to think about ways in which they could raise the issue of smoking with clients in a non-judgemental way:

“One of the important things about our service is that it has to be totally impartial and non-judgemental. I think that some of our advisers had been a bit nervous about talking about smoking, because they felt that by talking about it, they were maybe being a bit judgemental. I think the training helped our advisers to feel a wee bit less nervous about talking about it.”

Raising the issue of smoking with clients

The inclusion of questions on tobacco use and amount spent on tobacco as part of the CFT interview process generally provides a useful and consistent framework and opportunity for advisers to ask clients about tobacco use and tobacco expenditure, before following that up with an offer of information and contact with local stop smoking support services:

“We have to ask about it (smoking and tobacco use) as part of the financial statement and that really helps as a reminder, but since the training I have found it really useful to know where people can get support. There’s no point in just saying ‘you need to stop smoking’. Most folk know that. If I can say ‘you need to stop smoking and this is where you can get help’ that’s much better.”

Whilst raising the issue of smoking and signposting to local stop smoking support services was clearly seen to be something that the debt advice team should offer, it was also highlighted that it should only be done when it is fully appropriate for clients and for the service:

“If we have a client who is struggling with budgeting issues but spending significant money on cigarettes, then yes. It helps the client reduce their spending and we know some creditors might see the financial statement and ask ‘they are spending x amount on cigarettes, but can’t pay us?’ On the other hand, if someone is managing their budgets and is maybe just looking for advice or has been hit with a big bill, raising the issue of smoking is maybe getting a bit judgemental. We need to be careful that we do it right.”

Impact on service delivery

It was noted that for a period immediately after attending the tobacco training, advisers were generally very consistent about making sure that they raised the issue of smoking, and suggesting stop smoking support, with almost all clients who identified themselves as smokers as part of the CFT interview process.

As time moved on, there was a slight decline in the number of clients with whom the issue of smoking was raised. In response to this, the service amended their administrative procedures and interview paperwork, to include a further prompt on raising the issue/ stop smoking support in instances where clients reported that they were smokers and where tobacco use could be having an impact on a client’s ability to pay bills or budget effectively:

“Immediately after the training, they were all generally pretty good with it (raising the issue). Time then goes on, the training gets a wee bit vague and, we need to remember, they have lots of things that they need to make sure that they cover during their discussions with clients. We felt that the numbers were maybe dipping a wee bit, so we added a wee prompt about smoking into the interview and review sheets, to try to make sure that they covered it as often as they could.”

It should be noted that all of debt advice team participants advised that that they have formally referred clients to the local area stop smoking service. The referral process involves advisers completing a form with client details, before scanning and e-mailing the form to the local stop smoking service. The stop smoking service then make direct telephone contact with each client.

Whilst all of the advisers stated that they have formally referred clients to the local stop smoking service, none have had any feedback from clients or from the stop smoking service on how things have gone with the referral once details have been passed to the stop smoking service.

Continuing to address tobacco in the future

Feedback at an adviser and managerial level from the debt advice team highlighted that the tobacco training was useful and that the knowledge and information provided by the training has been applied regularly.

“We always ask people about their smoking as part of financial statements. We need people to work out how much they are spending on things. Where the training really helped was with letting people know about support that they can get locally if they want to stop.”

The debt advice team has already taken steps to review some of their administrative procedures in order to make sure that they continue to raise the issue of smoking consistently and effectively with clients.

This was also supported by agreement that further and additional tobacco training would be welcomed:

“Further training would definitely be useful. It would again act as a reminder that we need to be asking the question. We will soon be changing some of our structures and services, so that might offer a chance to tee some training up”.

It is important to note that the content and structure of CFTs is the subject of regular review and update resulting from changes to the cost of living or changes to welfare benefits. This can mean that questions on tobacco use or spending thresholds for expenditure on tobacco can be removed or changed. Advisers from the debt advice team highlighted that inclusion of questions on tobacco use and expenditure are a key trigger point for raising the issue of smoking with clients in money advice settings and it would be helpful for these questions to consistently remain on CFTs.

Renfrewshire Council Families First Service (Renfrewshire)

What do they do?

The Families First Service has been developed by Renfrewshire Council. The service co-ordinates with key partnership organisations in order to provide vulnerable families in the Ferguslie and Linwood areas with information and direct, tailored support across a range of issues including parenting support, confidence building, completing forms, employment training and financial and benefits advice. The Families First team also provide practical, one-to-one help with issues like debt and housing difficulties.

Thoughts on tobacco training

Families First advisers were very positive about the tobacco training. In particular, they felt that the training had really helped them to feel much more confident about addressing smoking and tobacco issues with the families that they support:

“Although it was a wee while ago, I found the training to be really good and I have certainly used it a lot with families that I have worked with on this project. It helped me to feel much more comfortable and confident with raising the issue of smoking with them.”

Raising the issue of smoking with clients

In situations where advisers provide relatively straightforward debt or budgeting advice, they raise the issue of smoking regularly with families. When dealing with more complex, crisis management cases, they will only raise the issue of smoking when the circumstances are right for each family. Families First regularly support vulnerable families in managing a broad range of complex, overlapping life issues. As a general rule this means that advisers will only look to raise the issue of smoking once immediate and pressing crisis issues have been resolved. If there is an opportunity to work with families to put some preventative measures in place, in order to reduce the likelihood of further crisis issues in the future, they will do that:

“The issue here is probably more about understanding and appreciating the chaotic lifestyles that many of our families face. We are working with really vulnerable families who are trying to work out big issues on a range of different levels. We are often helping them with taking really tiny steps forward. Sometimes they go backwards or fall off. We should be talking about smoking with them at some point, but we also need to sort out a load of other stuff first before we get to that.”

Impact on service delivery

Families First advisers need to develop and maintain an up-to-date portfolio of knowledge and information on services and support that is available in their local area. Their role is to guide and suggest support at a time and stage that is appropriate for each family they support.

The key issue for Families First advisers is to build trust and rapport with the families that they support so that they can provide practical and appropriate advice and emotional support. The services and support that they deliver are deliberately designed to be flexible and responsive to the support needs of each of the different families that they work with.

Under such circumstances, involvement with the tobacco training for Families First has meant that advisers have been able to gather a fuller understanding of local stop smoking services, so that they can use that knowledge at a time when it is right and appropriate for the vulnerable families that they support.

Continuing to address tobacco in the future

Raising the issue of smoking is just one of a broad and diverse range of issues that Families First need to be able to address with the vulnerable families that they work with. Whilst they regularly make families aware of local stop smoking services, it is often extremely difficult to get the families that they support to make the big step of engaging with local stop smoking services:

“I have referred two people to the service, but I am pretty sure that they didn't go. We need to remember that a lot of the people we work with have really chaotic lifestyles. When you are with them, they say that they will go, then something else happens and the plans change. That's just what happens. Sometimes the service has to be right at their door, in the living room, before they will actually use it, and even then.....”

Drumchapel and Maryhill Citizens Advice Bureaux (North West Glasgow)

What do they do?

The Drumchapel and Maryhill Citizen Advice Bureaux (CAB) are part of the national Citizens Advice Scotland network, a network of local, independent charities that provide free and confidential advice and information.

Like all Citizens Advice Bureaux, Drumchapel and Maryhill CAB are managed, staffed and used by people from within the local community. They deliver services that meet the needs of local people. They provide practical advice, negotiate on behalf of clients and even represent clients formally, such as at tribunal hearings.

Common areas of inquiry include:

- **benefits** – entitlements, support with applications and appealing decisions
- **debt and money advice** – how to manage debts, improve financial situation and maximise income
- **consumer issues** – from used cars to difficulties with gas and electricity suppliers
- **work-related problems** – terms and conditions, dismissal, redundancy and intimidation
- **housing** – from renting issues through to homelessness
- **relationships** – splitting up, children and bereavement.

Drumchapel and Maryhill CAB have a team of specialist money advice outreach workers, who focus on providing support on financial issues, benefits advice and debt management.

Thoughts on tobacco training

The money advice outreach workers found the training to be enjoyable and useful. In particular, gathering knowledge and information on local stop smoking support available in the Maryhill and Drumchapel areas was felt to be especially relevant to their role:

“Knowing where we can signpost people is really useful for us. We get a lot of people who are trying to manage all sorts of different issues in their lives. We can’t be experts on all of these things, but if we know the people who are [sic. experts] then we know that we can help people by suggesting the support that they need for the issues that they want to get help with.”

In addition, the training improved and increased worker knowledge of the financial costs of smoking:

“The main part of my job is helping people with financial problems. Knowing more about the cost of tobacco and the amount of money that smoking can take out of a house, that is something that fits in really well with the job that I do.”

Raising the issue of smoking with clients For CAB staff, and money advice outreach workers in particular, a fundamental element of their role is to ask clients searching questions about some pretty emotive subjects:

“I regularly have to ask questions about sexuality, domestic violence, drug use and a whole range of other, really serious, almost taboo subjects. Asking someone about their smoking is pretty tame when I think about some of the clients that I have worked with.”

Whilst it was clear that money advice outreach workers are generally very comfortable with raising the issue of smoking with clients, and directing people towards local smoking cessation services, the additional and emotional stresses and strains of complex and immediate financial worries often mean that raising the issue of smoking simply is not a pressing priority:

“More often than not, when people are coming to us about debts, benefits, budgeting, they are in a pretty stressed state and we usually find that they have quite a few other issues going on that they are trying to control. That just isn’t the right time for someone they have only just met [adviser] to say, ‘look I know you might be getting evicted next week or the gas has been cut off, or you can’t buy shopping, but have you thought about stopping smoking?’ We have to sort the immediate crisis issues first before we start to get into the lifestyle issues.”

The foundation for all support and advice offered at Drumchapel and Maryhill CAB is the provision of person-centred, holistic support services that are delivered in a non-judgemental way and that support clients to make progressive and informed decisions. This means that they will raise the issue of

smoking with clients when it is appropriate and make clients fully aware of the range and availability of stop smoking support services in the local area. At that point, it is very much the decision of individual clients to choose whether or not they would like to take the next step and engage with those services.

Continuing to address tobacco in the future

There was clear agreement at a worker and managerial level that raising the issue of smoking should be something that Drumchapel and Maryhill CAB continue to include within the broad range of support that they offer to clients.

Whilst raising the issue of smoking was seen as something that they should be doing, it was clear that it needed to be done in a way that fitted well with existing service delivery and at a time when it fitted appropriately with the needs and aspirations of each client:

“It should absolutely be part of what we offer to clients, but we need to make sure that we do it at the right time and don’t just do it for the sake of ticking a box. Helping clients in the longer term with lifestyle issues has to be part of the medium and the long term support that we offer and we need to work with local partners to do that right. Aye, we could ask every client at the first interview about their smoking, but is that the best time? When they are stressed, emotional and have a load of other things that they need to sort out? Or do we sit down with clients when we review things, once we’ve sorted the crisis out a bit, calmed them down and then start to look at ways that we stop the crisis from happening again?”

Drumchapel and Maryhill CAB would like to be involved with future tobacco training opportunities. Further training provides a reminder for workers that they should be looking to address smoking with clients at the appropriate time. It could also provide further information and knowledge on emerging issues like e-cigarettes.

Drumchapel and Maryhill CAB are also keen to look at ways in which they can review their service delivery in order to try to raise the issue of smoking with clients in a more effective and consistent way:

“When we are doing the financial statements, we always ask if they are smokers and how much they spend on smoking, so we have a record at the first interview. After that, once we have dealt with the issues, rather than the causes, we then try to make sure that we have a wee review with clients to see how things are going. We should maybe be using that as our opportunity to make sure that if smoking and spending has been recorded earlier, we then use that as a trigger at the review to raise the issue and talk about stop smoking support.”

Money Matters Advice Centre (South Glasgow)

What do they do?

Money Matters, Govan, offer a wide range of services focusing on financial, debt and welfare rights issues. At the core of all of their services is the desire to adopt a holistic approach, so that support is tailored to the specific needs of each client.

Their Welfare Rights Service includes representation at Social Security and Disability Benefit appeal hearings. They also offer expert in-work benefits advice such as Tax Credit, Housing Benefit and Council Tax Benefit.

Money Matters offer a Financial Capability Service, providing one to one and group information and advice sessions in the south of Glasgow. These sessions include:

- managing money with confidence
- moving from benefits into employment
- budgeting, saving and debt prevention
- affordable credit
- economical options for paying bills.

Thoughts on tobacco training

It was noted that simply being able to attend training on tobacco acted as a clear indicator that advisers should look to raise the issue of smoking as part their dialogue with clients. In essence, provision of training seemed to give advisers 'permission' to talk about tobacco:

"I felt that just going on the training gave me 'permission' to talk to clients about it [smoking]. Do you know what

I mean? There's a lot that we need to cover with clients, but the fact that we had the training, the NHS had provided it and our organisation supported it, made me feel that we need to do this as part of our job now. We're getting the training for a reason!"

Feedback on the content of the training was also viewed very favourably:

"I really liked getting information and tips that I could then use with clients if they got a wee bit defensive. I have spoken to a couple of clients about their smoking and they have said, 'well, I would like to stop, but I worry about putting on the weight.' Once I had been on the training, I was able to answer that, to counter what they were saying without arguing with them or nagging them. I wouldn't have had that confidence before the training".

This was supported by another adviser who stated that whilst being an ex-smoker meant that she felt she could empathise with clients, going on the training meant that she felt much more confident about raising the issue of smoking with clients:

"I am an ex-smoker, and I feel that makes it a bit easier for me to talk to them [about smoking] cos I have done it. I can say things like 'I know it is hard, I know how you feel but it is worth it, I've done it' you know? What I found really useful was getting the information that I could add to my experience. [As an ex-smoker] I felt like I could talk to them but after the training I felt much more confident about doing it."

Raising the issue of smoking with clients
The advisers at Money Matters admitted that, prior to the tobacco training, several advisers had some reservations about raising the issue of smoking with clients. After the training, they felt much more comfortable with looking for appropriate opportunities so that they could raise the issue of smoking in a specific and relevant way with individual clients:

“To start with, right before the training, I wasn’t sure. It is important, but there is so much other stuff that we need to look after. But then when you are looking at budgeting, we have some clients who maybe cannot pay their gas or electric, but have money for cigarettes each day. When that happens, I often use that as a way to ask them about how much they are spending on cigarettes.”

This was supported by another adviser who noted:

“For me, it is when I am dealing with clients with health issues. A lot of our DLA [Disability Living Allowance] clients have breathing conditions like COPD, asthma, stuff like that. I had really bad asthma myself, but when I stopped smoking, things really improved. I know that I can talk to them about it and I can tell them how much of a difference it can make for them if they stop.”

The tobacco training has clearly helped in making advisers at Money Matters feel much more comfortable and motivated in raising the issue of smoking with clients. As a result, they reported that they are now raising the issue of smoking on a more regular and consistent basis:

“We don’t formally record how often we speak to people about smoking, but I know that the advisers do it much more often than they did before the training.”

Whilst feedback has highlighted that advisers feel much more confident in raising the issue, and that they feel they are raising the issue more regularly, it is important to recognise that advisers generally only raise the issue of smoking if they feel that clients will be reasonably receptive to being asked about smoking. Building trust and rapport with clients largely underpins the work of all money advice services, meaning that advisers at Money Matters tend to use their professional experience and judgement in gauging when they should, and when they should not, raise the issue of smoking with clients:

“Yes, I am much more confident with it and I do it more often, but at the same time if I am working with someone who is clearly stressed, with lots of things going on when they come in to see us, I am not going to start asking, ‘have you thought about quitting smoking?’. Once I have settled them, sorted some stuff out for them, then I would look at it.”

Continuing to address tobacco in the future

Whilst it is encouraging to see that Money Matters clearly see raising the issue as being something that they should do, it is important to recognise that it needs to be done in a way that continues to enhance and complement the broad range of person-centred services that Money Matters provide.

Providing non-judgemental and tailored support, that is built on the foundation of building a strong trust and rapport with individual clients, underpins all of the services delivered by Money Matters.

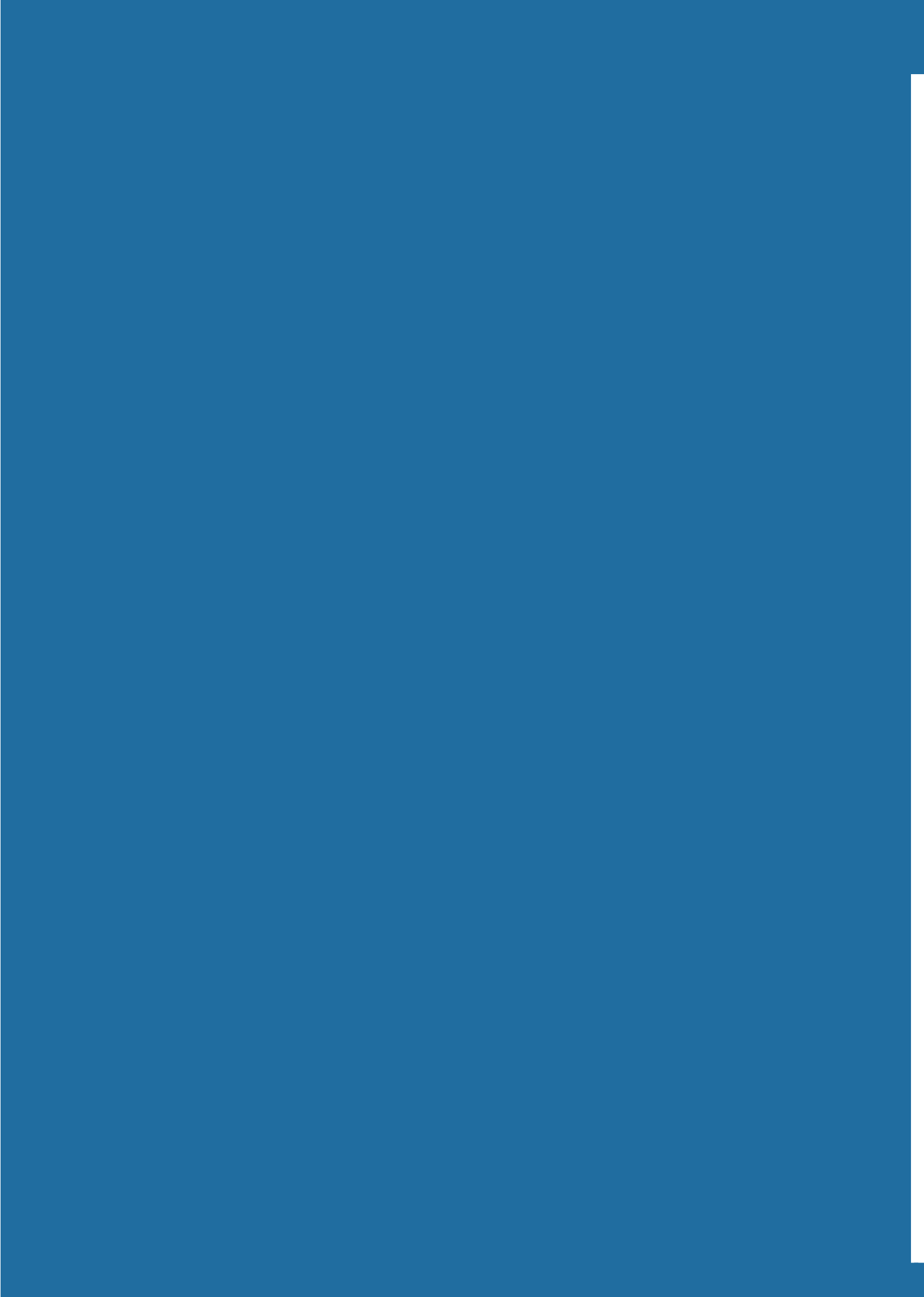
They would like to build on the existing approach to raising the issue of smoking with clients by providing further tobacco training for advisers:

“I would like further training to focus on case studies, tell the stories of real people. We work with real people with real problems. If you can give them examples of folk like them who have been able to stop smoking, I think that really works.”

In addition, Money Matters advisers would like to see a range of supporting materials, like posters and flyers, being developed, in order to help them raise the issue of smoking with clients in a friendly, approachable and non-judgemental manner:

“I think it would be good to have some posters or flyers that we could have up in our meeting rooms, about smoking. Posters about saving money if you quit, about helping your health, second-hand smoke for kids, stuff like that. I think that would help us to be less judgemental about it [raising the issue of smoking]. Advisers could ask, ‘have you seen what is on that poster?’ They are talking about the poster then, not feeling judgemental. The poster sort of starts the chat for you, makes it easier. It is just a wee thing, but I think that would help.”

Section 3: Money advice service client case study



Section 3: Money advice service client case study

Feedback from clients interviewed for the evaluation highlighted that they were generally comfortable with advisers raising the issue of smoking and that they very much expected to be asked about their smoking behaviour and spending when accessing money advice support. This supports similar findings from the About Families Parenting on Low Income Project. Whilst positive client feedback is encouraging, and adviser feedback has highlighted that they are raising the issue much more often, it is important to recognise that advisers have tended to only raise the issue with clients that they were sure would be happy to talk about tobacco.

Nevertheless, the following case study highlights that raising the issue of smoking in money advice settings in an empathetic manner, and at a time that is right for clients, is an important catalyst in encouraging clients to make an effective quit attempt.

Raising the issue of smoking: A client perspective

Client A first became involved with her local money advice service when her husband became ill. They were struggling to pay their bills each month and so they approached the local money advice service for help and advice.

Prior to involvement with the money advice service, client A was a long term smoker. She smoked around 20-30 cigarettes each day and had done so for over 50 years:

“I was a heavy smoker, usually a pack a day, sometimes more than that. I started smoking like that when I was

16. After my husband became ill, we were really struggling to make ends meet each month. I was getting really worried about it, so I phoned the money advice folk and they said they would come out and see me.”

Client A advised that she had expected to be asked about her smoking when she was visited by the money advice service. She had already been thinking that she would like to stop smoking, and so she was quite happy to talk about her tobacco use with her money adviser:

“To be honest with you, I was half expecting to be asked about my smoking, so I was happy to talk about it when I was asked. I had been thinking about stopping for a wee while, so when the lassie asked me about it, I was happy to talk to her about it.”

Client A advised that her money adviser started to speak to her about her tobacco use during their second meeting. During their first meeting, her money adviser focused on finding out about client A's financial situation, looking at income/expenditure and looking at ways in which they which could help to solve some of client A's financial issues:

“When I first started talking to her, she seemed to just want to think about what the money issues were, what we spent our money on. She was, sort of diagnosing the situation. When she came out the second time, she was sort of looking at things that we could do to help things, like stopping smoking.”

During that second meeting with client A, the money adviser focused on income and expenditure and highlighted to client A that she could save a lot of money if she was to stop smoking.

The money adviser also stated that she had heard client A coughing and wheezing during their first interview. Client A advised that she had suffered with chest and breathing problems for a while. The money adviser mentioned that stopping smoking could help to improve client A's chest and breathing problems:

“When I met her the second time she told me that if I was able to stop smoking it would save me money. She showed me that I was spending about £50-£60 a week on fags. If I stopped, then I would have that money. She also asked about my breathing cos she had heard me wheezing and coughing the last time. She said she knew it was hard, but if I managed to stop, it would really help my chest, you know?”

Client A felt that the adviser raised the issue in a non-judgemental way and focused on quitting smoking being something that would really help client A's financial situation and physical health:

“Like I said earlier, I had been thinking about it [quitting smoking] anyway, but the lassie was good about it. She just said I would have more money in my purse if I stopped and I would feel better if I stopped. I thought it was good when she said to me ‘I know it's hard’ because I have tried to stop before.”

Client A advised that her money adviser did not speak to her directly about local NHS stop smoking support services. The adviser suggested that client A visit her local GP and that her GP would be able to give her information on local stop smoking support services:

“The lassie just said that I should go and see my doctor and that if I needed things like the [nicotine] patches or that, the doctor would be able to help me. I know my doctor well, so I decided I would go and see him.”

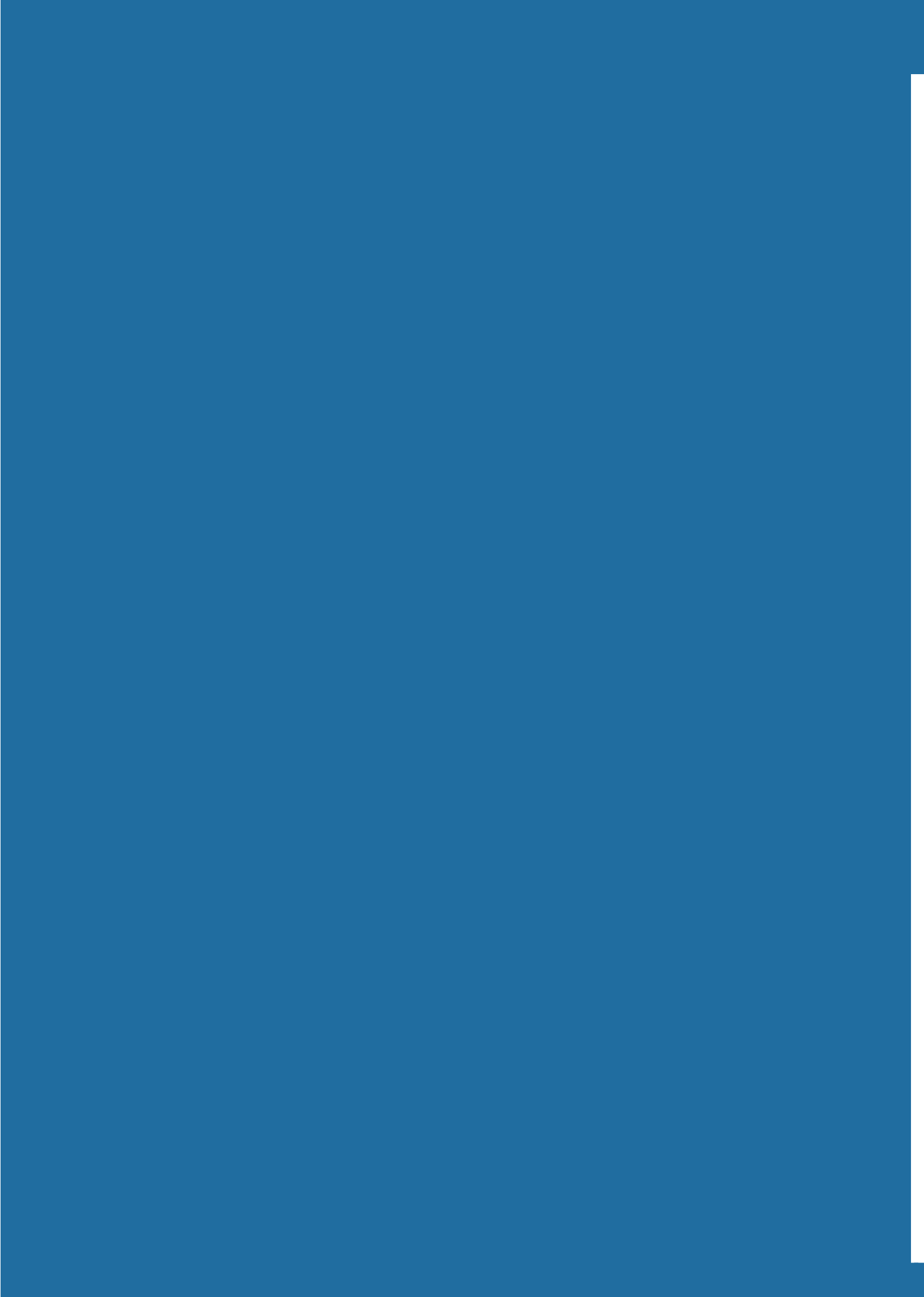
After speaking to her money adviser about her tobacco use, client A visited her local GP to find out more about quitting smoking:

“I found it useful to talk to the doctor about it. I tried the patches, but I didn't like them. I started using one of those e-cigarettes and I got on much better with that. I am using that all the time and I haven't had a cigarette for about 15, maybe 16 weeks now.”

Client A felt having the issue of smoking raised by her money adviser had been the final push that she needed in order to make a quit attempt:

“Like I said, I had been thinking about it [quitting smoking] for a while, but I just hadn't done it. See when the lassie told me how much money I could save and it would help my chest, that was the big push I needed. And she was right. I put most of my old fag money in a jar. You should see how much I have got already. I knew I was spending money, but I didn't realise that it was over £50 a week. I am saving most of that now and we're going to go on a holiday!”

Section 4: Key findings



Section 4 :Key findings

The money advice service and client case studies highlight a range of important key findings that support the future development of consistently raising the issue of tobacco in money advice settings.

Money advice service delivery is fundamentally responsive to the needs of individual clients

The service case studies highlight that the style and tone of service delivery for each organisation is very much shaped by the individual needs of clients, the vision of each organisation and the specific expectations of funders and partners.

For services that mainly deal with slightly less emotive, primarily debt focused issues, consistently raising the issue of smoking and tobacco use with clients is extremely important and relevant to the work that they do. They have generally developed clear, well supported techniques and administrative systems that act as a strong catalyst and support for raising the issue of smoking with clients at an early stage.

Other services regularly support acutely vulnerable clients who are trying to cope with complex, emotive and overlapping debt, hardship, benefit, mental health and physical wellbeing issues. Whilst there was clear recognition of the importance of raising the issue of smoking and tobacco, it was equally clear that raising the issue should only be considered when clients have managed to take control of their immediate stress and crisis issues. In essence, they tend to raise the issue of smoking and tobacco when the time and circumstance are obviously right for each client that they support.

Consensus across money advice services that addressing tobacco issues should be something that they do

Whilst the service case studies highlighted some differences in the approach that services take in raising the issue of tobacco with clients, it is encouraging to note that all of the participating services clearly view smoking and tobacco use by clients as an issue that they should address as part of the work that they do.

Services found tobacco training useful and worthwhile

There was clear agreement amongst advisers and managers that the tobacco training was welcomed and found to be particularly useful:

- many of the advisers are smokers themselves. They found the training useful because it helped them to question their own smoking behaviour, whilst also helping them to feel less hypocritical about raising the issue of smoking with clients that they support.
- the training helped advisers to feel much more informed about looking for appropriate routes into raising the issue of smoking with clients. For advisers who primarily focus on debt and financial issues, focusing on issues like the cost of tobacco has been really useful. For other advisers who focus on benefits and welfare issues like disability benefit, highlighting the financial and health rewards of quitting for clients with health problems like COPD has been successful.
- for many advisers, simply attending the training has acted as a strong reminder and reinforcement that tobacco is an issue that they should address. The content of the training has helped advisers to focus on addressing tobacco issues with clients effectively.

Tobacco training helps advisers to raise the issue of tobacco whilst maintaining trust and rapport

Prior to the tobacco training, many advisers suspected that raising the issue of tobacco could be seen as being too judgemental, potentially undermining their ability to build the trust and rapport that they need to develop in order to effectively support their clients. All of the money advisers and money advice managers involved in the evaluation fed back positively about the tobacco training. They highlighted that the training had helped them to feel comfortable with raising the issue of tobacco, whilst maintaining the trust and rapport with clients that is so vital to their role.

Tobacco training has helped and encouraged advisers to raise the issue of smoking more regularly

All the services involved in the evaluation confirmed that following the tobacco training, advisers raise the issue of tobacco with clients much more regularly. A variety of reasons for this were identified:

- tobacco training has provided advisers with a better and fuller understanding of tobacco issues
- an increased knowledge of tobacco issues has meant that advisers feel much more confident in raising the issue of tobacco with clients in an individually appropriate and less judgemental way
- advisers feel better equipped to counter many of the responses or rebuttals from clients
- provision of tobacco training has acted as a clear and formal indicator to services and advisers that addressing tobacco issues should be something that they build into the support that they offer to clients
- tobacco training has helped to identify and clarify the clear financial and physical health benefits of quitting smoking. This has made it easier for advisers to see the worth in raising the issue and for advisers to raise the issue in a way that is relevant to the individual clients that they work with
- advisers feel much more aware of stop smoking services available in their local areas. This has meant that once advisers have raised the issue of smoking with clients, they are able to suggest support and solutions by highlighting local support services that clients can access.

Money advice services would like to see tobacco training continue

In addition to expressing a consistent view that the tobacco training was welcome, worthwhile and useful, all of the participating services advised that they would be very interested in receiving further top-up training in the future.

Expecting an increase in direct referrals from money advice settings might be unrealistic

Whilst feedback from advisers and managers highlighted that services and advisers are raising the issue of smoking more regularly with clients, and are making clients more aware of stop smoking support services in their local area, tobacco leads in each participating HSCP area indicated this has not yet translated into a consistent flow of referrals from money advice services. There are several important factors to consider on this issue:

- money advice services regularly support clients dealing with complex financial issues that are often exacerbated by chaotic lifestyle circumstances. Some clients may simply be very suspicious of accessing services, of any kind. For others, the nature of their chaotic lifestyle circumstances can make it extremely difficult to commit to accessing services on a regular basis, meaning that the thought of attending regular stop smoking appointments or group meetings could be perceived as a barrier to engaging in the first place.
- clients using money advice services may feel somewhat embarrassed about their financial circumstances. They may not want to run the risk of other services judging them about their circumstances because of a perceived stigma.
- supporting clients, in a non-judgemental way, to make their own informed decisions is at the core of money advice service delivery. The interviews have shown that participating services are raising the issue of smoking more often with clients and those advisers and services are generally signposting clients to local stop smoking support services. Money advice services are essentially providing clients with information and allowing clients to make up their own minds about accessing stop smoking services.
- the interview findings highlight that participating money advice services are clearly doing more to 'sow the seed' about quitting smoking and are signposting clients to local stop smoking services on a regular basis. This may mean that when clients go on to access other services, like GP or pharmacy services in their local areas, they will be more receptive to the idea of making a quit attempt. Whilst it is important to recognise and acknowledge the role of money advice services in raising the issue of tobacco and signposting towards local services, tracking and providing definitive evidence of the impact they have had on influencing and stimulating quit attempts is very difficult.
- Whilst some money advisers have sought to make formal referrals, feedback has generally been that they have found the formal referral process a little too time consuming. Money advisers regularly need to cover and address a substantial number of issues with clients in a finite period of time. Under such circumstances, it is understandable that advisers may look to provide clients with information on local stop smoking services, rather than take the time to arrange a formal referral.

Considering all of these factors, the formal project outcome of an increase in formal referrals from money advice services directly to local stop smoking support services might now be considered somewhat unrealistic.

The emphasis should perhaps be on supporting money advice services to make raising the issue of tobacco, and signposting people to local stop smoking services, as quick, easy and clear as possible. If money advice services were able to make raising the issue and signposting a consistent and fundamental aspect of the services they provide for the people that they support, there is likelihood that the number of self-referrals from people accessing money advice services would increase.

Limited contact between local stop smoking support services and money advice services after provision of tobacco training

Feedback from some money advice services highlighted that following the tobacco training, contact and dialogue between local stop smoking services and money advice services tended to focus on direct or formal referrals. This meant that in circumstances where there was limited, or no, referrals coming from money advice settings, there was very little in the way of regular contact between the services.

Money advice services would like further resources to help them with raising the issue of smoking

Several services felt that it would be really useful for them to be able to display and use materials such as posters and leaflets that highlight the links between financial issues, debt issues, benefit issues, welfare issues and tobacco use.

Common Financial Tools (CFTs) are an important prompt/catalyst for raising the issue of smoking.

In less complex cases, where debt or budget management issues are presented in isolation, it was clear that the inclusion of trigger questions on smoking and tobacco use in CFTs acted as a strong prompt and reminder for advisers to raise the issue of smoking with clients. They can highlight how stopping smoking could improve financial circumstances for clients and to look at ways in which clients could be encouraged and supported to engage with local stop smoking services.

Building relationships, trust and rapport is fundamental to the support and services that money advice organisations provide

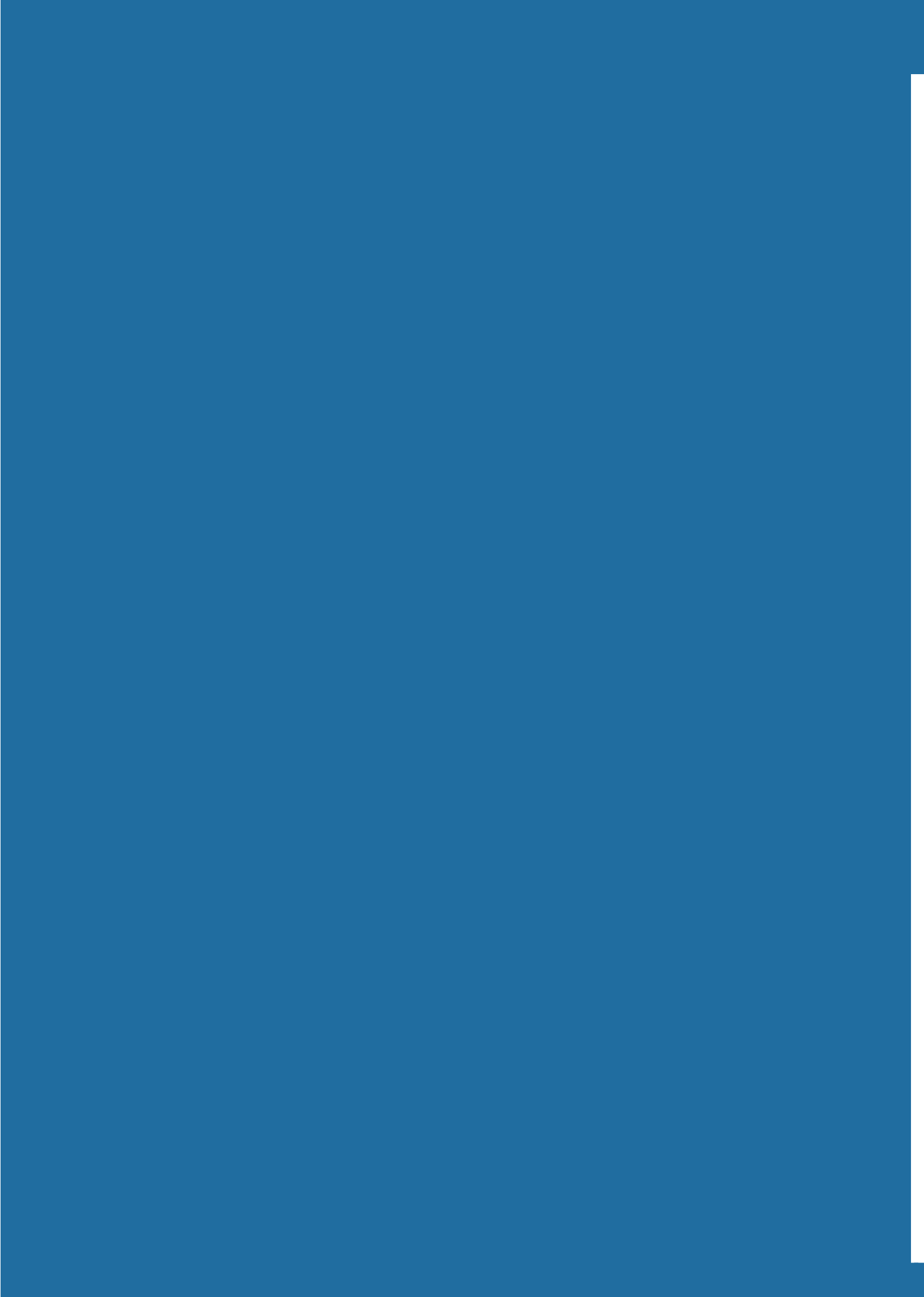
Building trust, relationships and rapport with clients is a clear pre-requisite for money advisers and money advice services. This is particularly relevant in more complex cases, where advisers support clients with clear and pressing crisis issues that are often shaped by overlapping debt, benefits, housing, relationship and substance misuse problems. The strong message from all of the participating advisers and managers was that whilst services are clear about the need to raise the issue of smoking with clients, they are equally clear that they should only do so when, in their professional opinion, the time and circumstances are right for each client.

Money advice services are prepared to try to ensure that raising the issue of smoking is done more consistently and effectively.

Participating services were clear about the need to trust advisers to raise the issue of smoking with clients when the time is right. It was encouraging to note that money advice services are prepared to review the way in which they deliver some services in order to try to ensure that raising the issue of tobacco is done more consistently and effectively.

For some services, this was as simple as looking to modify some of their administrative forms and procedures, in order to make sure that advisers were reminded to raise the issue of smoking with clients. For other services, they are keen to look at ways in which they can introduce, and consistently include, messages on tobacco into some of their longer term, holistic support services that are designed help clients prevent complex financial problems in the future.

Section 5: Recommendations



Section 5: Recommendations

The key findings from the money advice service and client case studies support a range of recommendations that may help money advice services to address tobacco issues with clients more consistently and ensure that stop smoking services continue to provide money advice services with appropriate support, training and resources.

Addressing smoking and tobacco in money advice settings is realistic, achievable, viable and appropriate

All of the participating services were clear that:

- addressing tobacco issues with clients should be something that money advice services do as part of a person centred, holistic package of support for clients
- appropriate training and support has helped advisers and services to see raising the issue of tobacco with clients as realistic, achievable, viable and appropriate across a range of different money advice settings in the NHS GGC area.

If appropriate training, support and resources are provided, there is scope for other money advice service providers, both within and beyond the NHS GGC area, to look to consistently raise the issue of smoking and tobacco with clients as part of the package of support services that services offer and deliver.

Trust money advice services to address tobacco when the time and circumstances are right for each client

Money advice services fundamentally deliver person centred, holistic support for clients that regularly present with a wide range of clear and pressing crisis issues. These issues are often shaped by overlapping debt, benefit, housing, relationship and substance misuse problems.

Whilst the evaluation findings have clearly highlighted that money advice services can, should and want to address tobacco issues with clients, it is equally important for stop smoking services to fully consider, understand and appreciate what money advice services deal with. The need to trust money advice services to approach and address tobacco use when the time and circumstances are right for each client.

Delivery of tobacco specific training for money advice services is valued

The evaluation has established that the delivery of raising the issue training was welcomed, found to be particularly useful and generally applied across all of the participating services. It is equally clear that:

- additional 'top-up' training could act as a further reinforcement to money advisers that they should be looking to raise and address the issue of tobacco with clients, when the circumstances are right
- regular staff changes within money advice settings mean that regular and consistent training could help to ensure that new staff appreciate and understand the importance of raising the issue of tobacco, and are provided with the information and knowledge to do so
- new and emerging issues such as e-cigarettes mean that the delivery of further training could help money advisers to engage with clients on these issues

Build and maintain regular contact between local stop smoking services and community based money advice services.

Building trust and rapport between advisers and clients is an important pre-requisite for effective service delivery and support in money advice settings. It is also clear that for raising the issue tobacco to become fully and effectively embedded into money advice service delivery, it needs to go beyond the provision of tobacco training and be built on a foundation of trust, mutual appreciation and regular contact between local stop smoking services and community based money advice services.

The project evaluation illustrated that immediately after the delivery of tobacco training, money advisers started to raise the issue of tobacco more regularly with their clients. Effective relationship building between partnership services in local communities need not be overly time consuming, resource intensive or complicated.

Regular follow up contact between stop smoking services and local money advice services could simply focus on informal discussions and sharing information on how advisers are getting on with raising the issue of tobacco with clients and formal referral numbers. Building and maintaining regular contact between services could act as a continual reminder to money advice services that they should address tobacco issues with clients and help local stop smoking services to provide regular and appropriate support for community based assets delivering vital services in their local area.

Further resource development could help money advice services to raise the issue of smoking more consistently clients

If money advice services were able to display tobacco specific posters and leaflets in their consultation rooms, these resources could act as a prompt or a support for advisers to talk with clients about tobacco use. In a sense, poster and flyer resources could subconsciously 'raise the issue' with clients before advisers verbally raise the issue. Posters and leaflets could help advisers to feel less judgemental, and, therefore, more confident about raising the issue of tobacco with clients.

Referrals need to be realistic and pragmatic

During the planning phase for the evaluation, supporting and increasing referrals from money advice services to stop smoking support services was identified as a key aim. A key learning point from the evaluation has been for stop smoking services to consider and understand the typical circumstances and practical realities that money advice services face as part of their service delivery, and how these factors impact on the way in which they address smoking and tobacco issues with clients.

The typical circumstances and practical realities faced by money advice services mean that it might be unrealistic to expect a constant and consistent flow of formal referrals from money advice services, for a variety of reasons. The tobacco training project has enjoyed clear success in services raising the issue of smoking more regularly with clients, and with making clients more aware of stop smoking support services that are available in their local area. It is, therefore, likely (although difficult to definitively quantify and measure) that the number of informed self-referrals by clients engaging with money advice services is likely to increase.

Consider ways in which referral pathways can be more responsive to the needs of money advice services and clients

The evaluation findings suggest that it may have been slightly optimistic to expect that the simple delivery of tobacco training would lead to an immediate, significant and consistent rise in the number of direct or formal referrals from money advice services.

However, it is clear that there is a need for stop smoking services to consider ways in which referral pathways can become more responsive to the needs of money advice services and clients.

If there continues to be a strong desire to see a growth in formal referrals from money advice settings, it is likely that the development and launch of NHS GGC's electronic/online referral booking system will encourage growth and recording of formal referrals. In addition, the need to raise awareness of the new online referral booking system could present an excellent opportunity for NHS GGC to support further tobacco training sessions in money advice settings.

Maintain questions on tobacco use as a key trigger in CFTs

The importance and worth of including trigger questions on tobacco use and tobacco spending in CFTs was made clear. The content and structure of CFTs is under regular review, meaning that questions on tobacco use or spending thresholds for expenditure on tobacco might be changed or removed. The evaluation has highlighted that CFT questions on tobacco use and expenditure are an important trigger point for raising the issue of smoking with clients and it would be helpful for these questions to consistently remain on CFTs.

Support money advice services to embed tobacco messages in longer term support services

The evaluation highlighted that several money advice services deliver longer term support programmes for clients. These programmes look to help clients make realistic and achievable lifestyle changes so they can prevent a return to financial crisis situations in the future. For many clients, stopping smoking is a realistic and achievable lifestyle change that will improve their health and their finances. The inclusion of key tobacco messages as part of these support programmes could encourage more money advice clients to access local stop smoking services.

It is completely understandable that when a person is experiencing a financial crisis their first priority when meeting with money advice staff will be to get out of the crisis as quickly as possible. It is also important to appreciate that during such a crisis, a smoker may feel that smoking helps them manage stress.

Addressing the complex issues an individual might present with during limited appointment time will often mean that raising the issue of smoking, and highlighting the health and financial benefits of quitting, quickly slides down the list of priorities. Perhaps if tobacco use was consistently recorded on client notes, money advisers could look to use any follow-up appointments to 'check-in' with individual clients and explore other ways in which they might build up their financial and health resilience, when it was more appropriate to do so.

Money advice services are ready made community based assets that can promote stop smoking services in the communities that they support

As a general rule, money advice services are delivered in Scotland's most deprived areas, where smoking rates are four times higher than in the least deprived areas⁸, where almost half of adults who are permanently sick or disabled, or who are unemployed and seeking work, smoke tobacco⁹ and where most of those who smoke say that they would like to quit¹⁰.

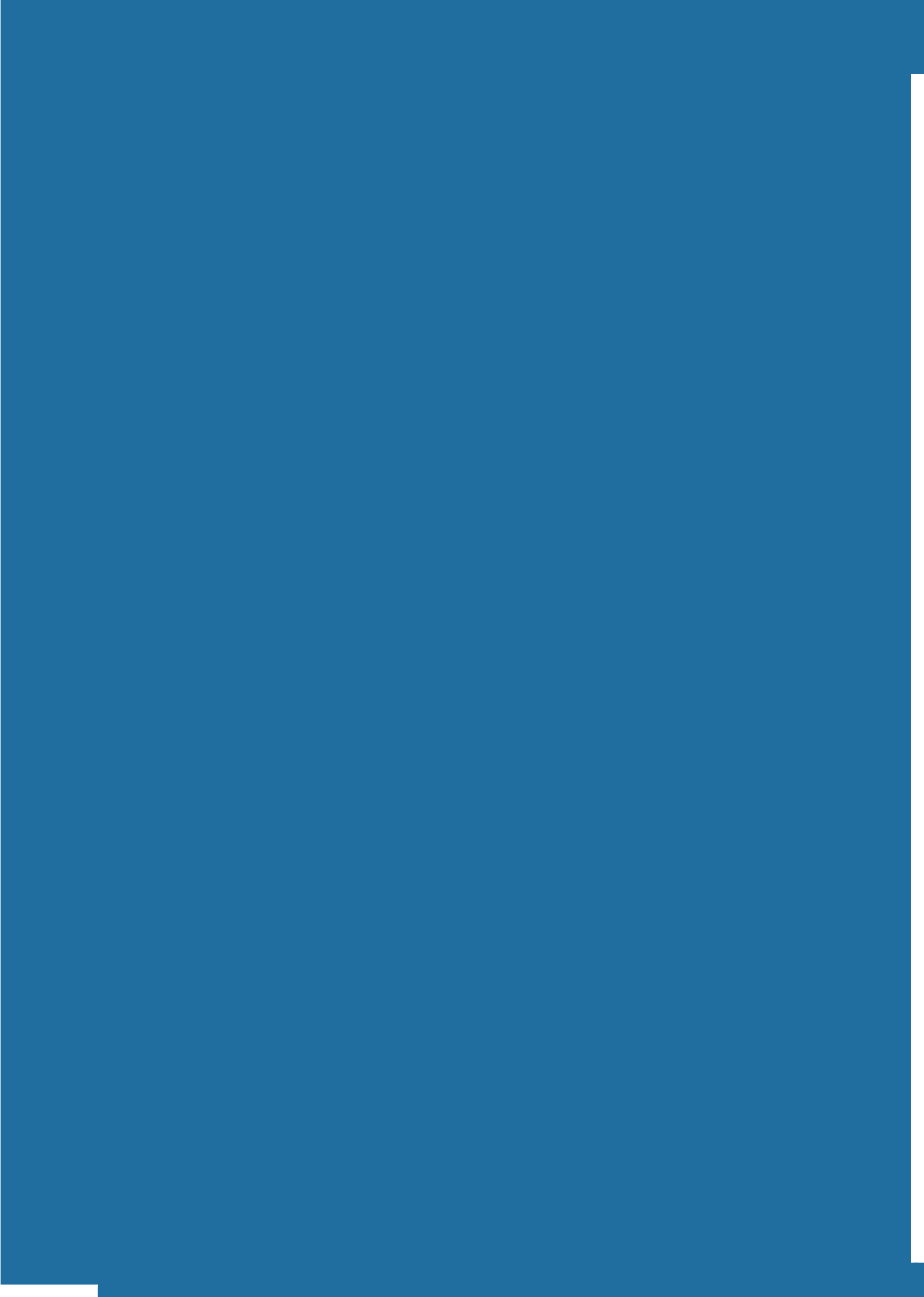
The tobacco training evaluation has highlighted that raising the issue of tobacco and engaging with clients on tobacco use is realistic, achievable and viable across a range of different money advice services and settings.

The evaluation has also illustrated the clear need for money advice services to offer a broad range of holistic support services that are non-judgemental, responsive and specifically tailored to the needs and individual circumstances that clients present with.

Money advice services are successful community based assets, usually run by local people. They respond to the needs of local communities and look to build financial resilience within the communities they are based in and support.

The tobacco training evaluation lends clear evidence to the suggestion that if local stop smoking services offer and deliver appropriate training and support, they can build effective partnership relationships with community based money advice services. They can then deliver more support in the areas, and with the people, where stop smoking services want to, and need to, make a more significant impact.

Section 6: Acknowledgments



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We are indebted to a broad range of individuals and organisations who voluntarily gave their time to the development of this pilot and contribute their views via surveys and interviews. Their contribution has been invaluable in structuring the fieldwork for this project and for informing the nature and content of this tobacco training evaluation report. In particular, we would like to thank:

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Nicola Birrell – East Renfrewshire Council

Hugh O’Neill – Drumchapel CAB

Helen Fallowell – Maryhill CAB

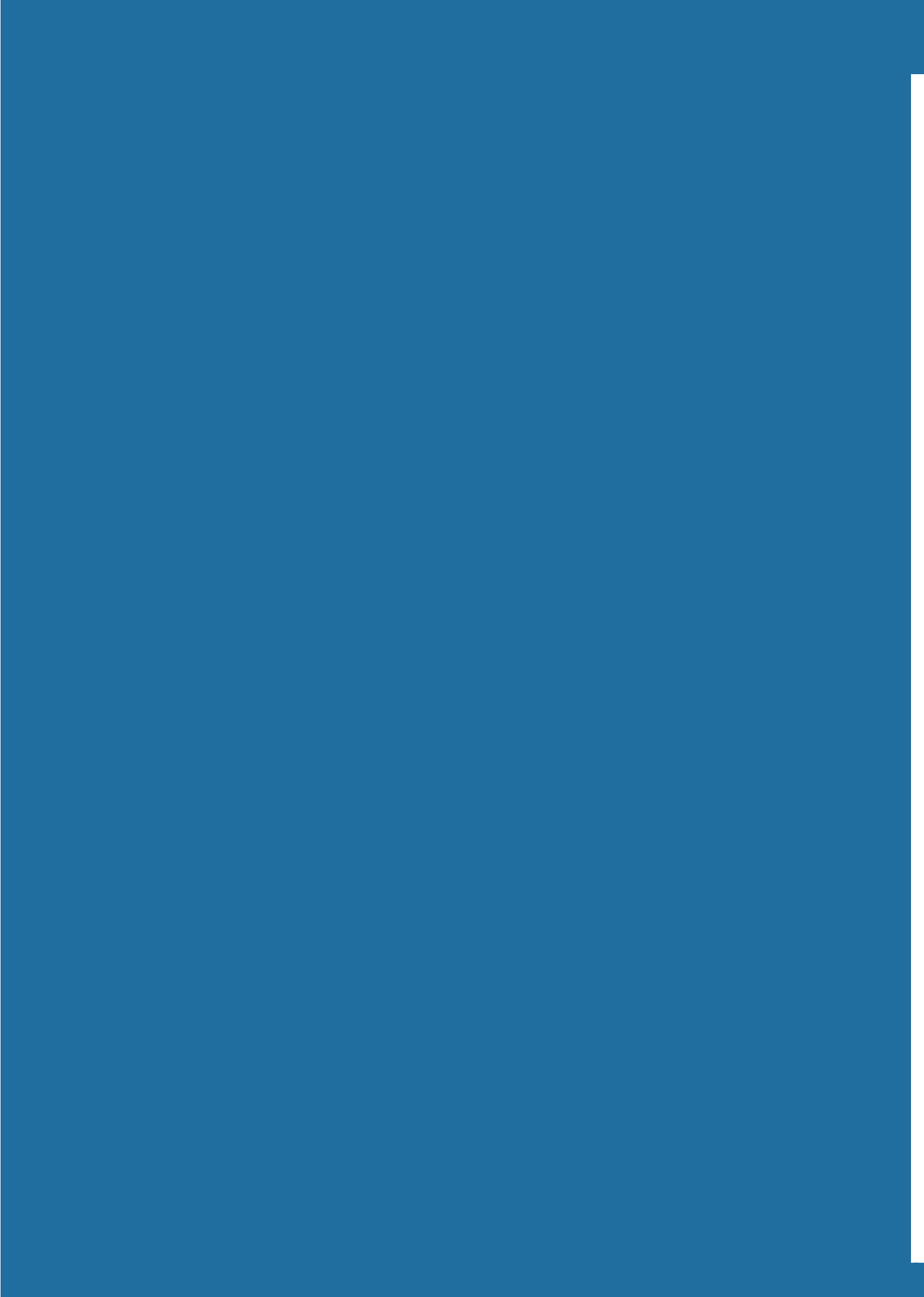
Karen Gray - NHS Greater Glasgow and Clyde

Linda Bates – ASH Scotland

Susan Montgomery – NHS Greater Glasgow and Clyde

Rachel O’Donnell – Formerly of ASH Scotland

Section 7: Appendix



Section 7: Appendix

Money Advice topic guide – staff interviews

DEMOGRAPHICS:

Gender: Male Female

Area working in:

- Q.1 Tell me a little bit about your role with the money advice service.
- Q.2 Have you received training on raising the issue of smoking with the clients/service users that you support?
- Q.3 What were your thoughts on that training?
- Q.4 Do you think that raising the issue of smoking is something that you should be doing with clients as part of the money advice service that you offer?
- Q.5 Have you raised the issue of smoking with any of the clients that you support?
- Q.6 How did you feel about raising the issue of smoking with clients? Why is that?
- Q.7 When do you feel it is most appropriate/optimum circumstances for you to raise the issue of smoking with clients/service users?
- Q.8 Under what circumstances would you definitely not raise the issue of tobacco use with clients/service users?

- Q.9 What has been the reaction of service users/clients to being asked about their smoking?
- Q.10 Have you referred clients/service users on to NHS stop smoking services?
- Q.11 Do you need any further training or support to help you to continue to address smoking issues with service users/clients in the future?
- Q.12 Thinking about smoking and tobacco use generally, what do you think would be the most helpful piece of information that an advisor could provide smokers with?
- Q.13 Do you have any further comment raising the issue of smoking within a money advice service setting?

Money Advice topic guide – service user interviews

DEMOGRAPHICS:

Gender: Male Female

Age bracket: 16-24 25-34 35-44 45-54 55-64 65+

Employed: YES NO

First 4 digits of postcode:

Q.1. Tell me a little bit about your smoking behaviour, before you became involved with the money advice service?

Q.2. Tell me a little bit about how you first became involved with the money advice service?

Q.3. Before you started to use the money advice service, how do you think you would have reacted to the idea of them talking to you about smoking and you spending money on cigarettes?

Q.4. When you started to talk to your money advisor, at what stage did they start to talk to you about your smoking?

Q.5. Can you tell me a bit more about how your money advisor started to talk to you about your smoking?

Q.6. How did you feel when your money advisor started to talk to you about smoking?

Q.7 Did your money advisor speak to you about NHS stop smoking support services and how to access these services?

Q.8 After speaking to your advisor, did you access these services?

Q.9 Did you find these services useful?

Q.10 Do you think discussing the cost of smoking /and using tobacco with a money advisor would be helped or encouraged you to consider stopping smoking/ using tobacco?

Q.11 So thinking about smoking and tobacco use generally, what do you think would be the most helpful piece of information that an advisor could provide smokers with?

Q.12 Do you have any further comment on the money advice service, particularly regarding them speaking to you about smoking and how they went about it?

Money Advice topic guide – manager interviews

Local area working in:

Q.1 Tell me a little bit about the money advice service that you manage/look after.

Q.2 How many of your staff received training on raising the issue of smoking with the clients/service users that you support?

Q.3 Did they give you any feedback or comment on the original training?

Q.4 Since the training, have your staff team been raising the issue of smoking with any of the clients that you support?

Q.5 How have the staff team felt about raising the issue of smoking with clients?

Q.6 Do you think that raising the issue of smoking is something that your service should be doing as part of the money advice service that you offer?

Q.7 What do you see as being the most appropriate/optimum circumstances for staff to raise the issue of smoking with clients/service users?

Q.8 Under what circumstances would your staff definitely not raise the issue of tobacco use with clients/service users?

Q.9 Is there any way in which your service could realistically adapt or adjust in order to ensure that the issue of tobacco is raised more consistently with clients?

Q.10 Has there been any reaction from service users/clients to being asked about their smoking?

Q.11 Has your service referred clients/service users on to NHS stop smoking services?

Q.12 Does the staff team need any further training or support to help you to continue to address smoking issues with service users/clients in the future?

Q.13 Do you have any further comment raising the issue of smoking within a money advice service setting?

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ASH Scotland's vision is of a healthier Scotland free from the harm and inequality caused by tobacco. We work closely with a wide range of organisations and services supporting people in their desire to stop smoking, playing an enormous part in reducing the harm caused by health inequality and improving well-being, particularly for vulnerable groups.

Follow us on Twitter: @ashscotland Find out more, and get in touch, at www.ashscotland.org.uk/what-we-do/tackle-inequalities/ and www.ashscotland.org.uk/what-we-do/tobacco-and-mental-health/

Send your enquiries on any aspect of tobacco or smoking to our free public enquiry service: enquiries@ashscotland.org.uk

Action on Smoking & Health (Scotland) (ASH Scotland) is a registered Scottish charity (SC010412)

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NHS Greater Glasgow and Clyde and their Smokefree Service are responsible for a wide range of tobacco projects aimed at reducing the damage done by tobacco to people in and around Greater Glasgow and Clyde. For more information:

Visit www.nhsggcsmokefree.org.uk Email info@nhsggcsmokefree.org.uk

Telephone 0141 201 4890

The full report and further information about the pilot evaluation can be found at, www.ashscotland.org.uk/what-we-do/tackle-inequalities/money-advice-services/