

Section 2: Money advice service case studies



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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.”

