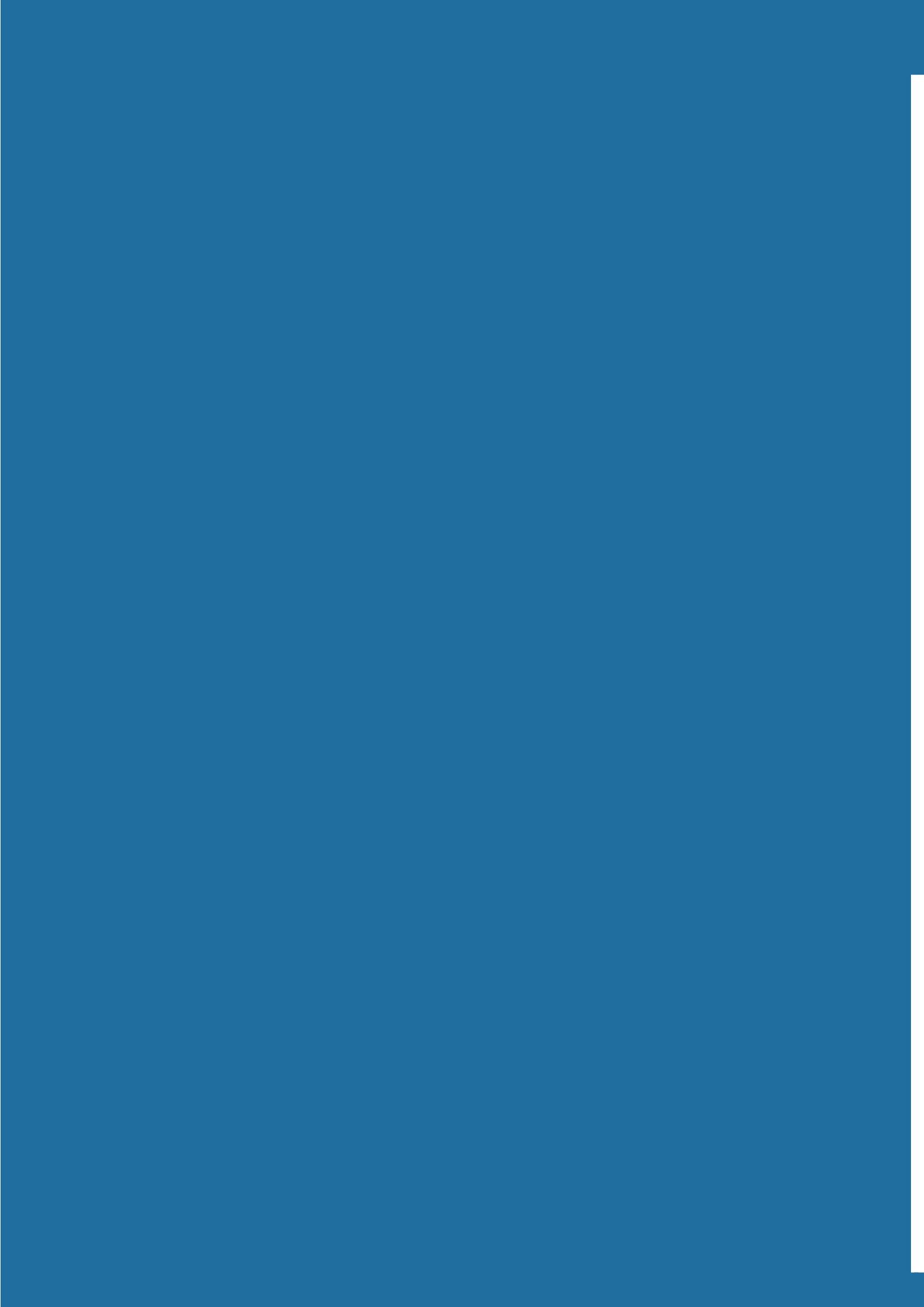


Section 3: Money advice service client case study



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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!”