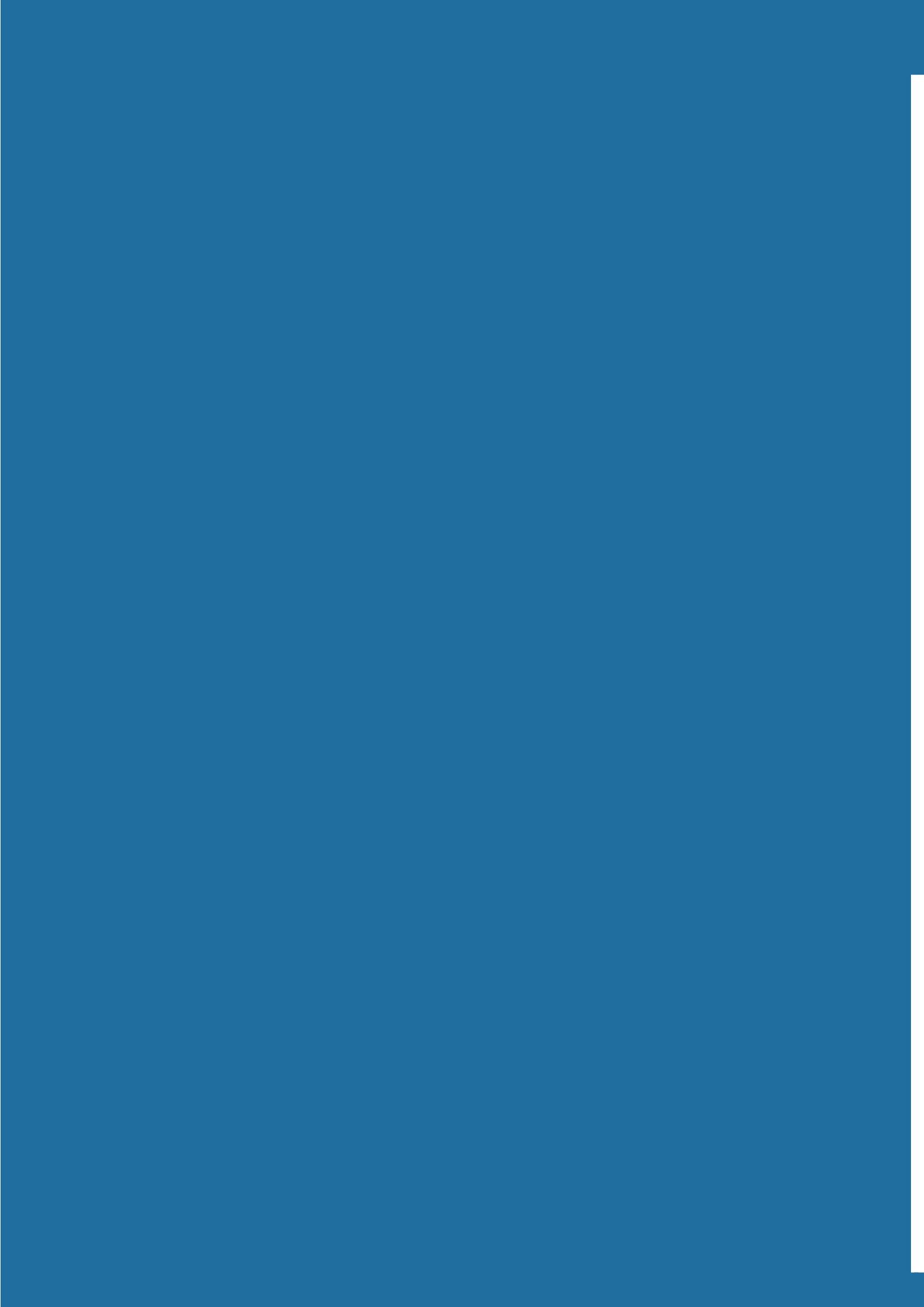


Section 4: Key findings



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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.

