



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

NHS Greater Glasgow and Clyde Smokefree Services
and ASH Scotland

Executive summary

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Health inequalities generally mirror, and are significantly driven by, wealth inequalities in Scotland.

Smoking rates in Scotland's most deprived communities are four times higher than in the richest. Whilst the negative health impacts of smoking are relatively well known, it is important to also understand and recognise the significant financial costs of smoking.

Money advice services provide impartial advice, support and self-help resources to individuals and families experiencing financial hardship. They aim to look to provide specific and tailored support that is reflective of the circumstances surrounding each client. They are most commonly community based assets, engaging with deprived communities where smoking rates are higher, meaning that they have the potential for enabling and strengthening key messages on the financial as well as health benefits of stopping smoking.

The average smoker in Scotland has around 13 cigarettes a day, spending around £125 a month. This is a greater sum than, for example, child benefit, illustrating the importance of raising the issue of smoking with money advice clients.

Most of those who smoke say that they want to stop. Supporting people in their desire to stop smoking will play an enormous part in reducing the harm caused by health inequality and improving well-being, particularly for vulnerable groups.

Evaluation background

Money advisers from financial inclusion settings in five Health and Social Care Partnership (HSCP) areas (North East Glasgow, North West Glasgow, South Glasgow, Renfrewshire and East Renfrewshire) were trained in how to raise the issue of smoking and tobacco use with their clients, with the intention being that clients would choose to engage local NHS stop-smoking services.

The evaluation of the money advice training project initially focused on analysing feedback from money advisers who attended the tobacco training. This 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 service users
- more likely to raise the issue of smoking with money advice service users
- more confident about referring money advice clients to local stop smoking services.

The evaluation then consulted directly with money advisers, managers and clients via a series of interviews. These interviews focused on assessing and highlighting the suitability and viability of money advisers and money advice services consistently raising the issue of smoking with clients they support. The results and recommendations are set out below.

Case studies specific to each of the money advice services that participated in the evaluation are included in the main body of the report.

Evaluation key findings and recommendations

1) Money advice services should address tobacco use with clients

Those interviewed identified that addressing smoking and tobacco in money advice settings is realistic, achievable, viable and appropriate. All of the participating services clearly viewed smoking and tobacco use by clients as an issue that they should address as part of a person centred, holistic package of support for clients.

The evaluation has highlighted that 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 money advice service providers to consistently raise the issue of smoking and tobacco with clients as part of the package of support services that money advice services offer and deliver.

2) Money advice services should address tobacco when the time and circumstances are right for each client

The evaluation findings clearly highlighted that while 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 and trust money advice services to approach and address tobacco use when the time and circumstances are right for each client.

3) There should be tobacco specific training for money advice services

There was clear agreement amongst advisers and managers that the tobacco training was welcomed, found to be particularly useful and generally applied. All of the money advisers and money advice managers involved in the evaluation 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 vital to their role.

Tobacco training should act as a reinforcement and reassurance to money advisers and services that they should be looking to raise and address the issue of tobacco with clients, when the circumstances are right.

All of the participating services advised that they would be very interested in receiving further top-up training in the future. 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.

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

Whilst feedback from advisers and managers has 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 that are available in their local area, tobacco leads in each of the five participating HSCP areas have indicated that this has not yet translated into a consistent flow of direct or formal referrals coming through from money advice services.

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. However clients did feedback positively about tobacco interventions so it is possible that they engaged in changes other than attendance at stop smoking services, for example unsupported quit attempts.

In circumstances where there was limited, or no, formal referrals coming from money advice settings, there tended to be very little in the way of regular contact between stop smoking services and money advice services. Money advice services should therefore make raising the issue of tobacco, and signposting people to local stop smoking services, as quick, easy and clear as possible. Stop smoking services should also consider ways in which referral pathways can become more responsive to the needs of money advice services and clients.

5) Develop materials to help money advice services raise the issue of smoking more consistently with clients

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.

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 support for advisers to talk with clients about tobacco use.

6) Incorporate questions on tobacco use as a key trigger in CFTs

The evaluation has highlighted that having questions on tobacco use and expenditure as part of the Common Financial Tool (CFT) framework used by services is 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.

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. In such cases the inclusion of key tobacco messages as part of clients' ongoing financial plans could encourage more money advice clients to access local stop smoking services.



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

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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

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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/