

# Helping People to Cope and be Richer:

## Report on the Smoking and Money Advice Project

ASH Scotland's *Smoking and Money Advice Project* set out to encourage help for smokers in settings where money advice may be given. It did so by providing a useful set of resources, and advice, encouragement and training, to enable staff to raise the issue of smoking in a positive way. The project demonstrated that, with good training and preparation, staff can give further encouragement to smokers who are already thinking about quitting, that can lead to significant cost savings and a healthier future.

## Background

The cost to an average (12 a day) smoker, buying relatively cheap cigarettes, is nearly £2000 a year - a burden most often borne by those least able to pay. In Scotland smoking takes nearly half a billion pounds every year from people in disadvantaged groups who say they want to quit.

ASH Scotland previously worked with NHS Greater Glasgow and Clyde to explore the role that money advice services can play in raising the issue of smoking. Consultation with service staff, managers and clients found that they all welcomed smoking being brought into money advice and debt counselling meetings but identified particular barriers that prevented this happening. Of particular concern was the need to raise the issue of smoking positively, avoiding any suggestion of judging clients, or blaming them for their difficulties.



This new project set out to respond to that challenge by creating a fake **“Coping and Richer”** tobacco brand; featured on a leaflet dispenser with the appearance of a cigarette packet. This branded box was designed to appear so unusual, in an age of plain, unbranded tobacco

packaging, that clients with an interest in smoking would notice the packs and question what they were or why they were in a money advice setting.

Service staff were briefed on how to use the resource packs, responding to any questions by explaining that these packs contained information about the money that could be saved by someone wishing to stop smoking, and the free support available. If the client then expressed an interest they could give very brief advice, otherwise staff would move on.

33 organisations agreed to trial these resources. Some also incorporated the financial costs of tobacco use into existing systems, for example by adding a specific question around tobacco use when completing client forms. This would act as a reminder to raise the issue with smokers who may be interested in stopping.

## Case studies

### CASE STUDY

***The City of Edinburgh Council - Advice Shop provides a range of welfare rights and debt advice to help people maximise their income and deal with money problems.***

Three months after introducing the resources, staff spoke to at least one client every week about tobacco issues and signposted some to services. 20 people took away an information card on stopping smoking support, and many were keen to look at accessing further information. Four out of six debt advisers who were involved in looking at budget management with clients, discussed tobacco issues with them if they mentioned their smoking costs were high. Where a debt repayment plan was completed, clients could be informed that creditors may question tobacco spending. People at this point were offered an information card to start considering reducing cigarette expenditure and stopping smoking.



### CASE STUDY

***West Lothian Citizens Advice Bureau is an independent charity that gives confidential information and advice to assist people with money, legal, consumer and other problems.***

Three months after introducing the resources, 43% of people engaged by staff were happy to take the information cards away. Many other staff members in the CAB building and from other projects asked about the packs and thought it was a good idea, which they could also potentially implement. A link was created directly between the CAB office and West Lothian Credit Union, to encourage clients, who wanted to save through stopping smoking to open a savings account.

### CASE STUDY

***Kingdom Housing Association works across East Central Scotland, providing housing to meet a wide range of needs including affordable housing and low-cost home ownership.***

Three months after introducing the resources, 12 people accessing the service had asked Housing Officers about the packs without any prompting and were happy to take an information card away. In addition more than 50 cards were given out by Housing staff or picked up by clients themselves from reception areas and the rental arrears office. Over 75 people were made aware of the costs of smoking and support available if they were interested in cutting down/quitting.

## Conclusions

Engagement with money advice settings illustrated that there is support for raising the issue of smoking with clients. The best way to engage with the issue is dependent on the type of service delivery, individual needs of clients, organisational values and specific funding and partner expectations.



Staff initially indicated concerns over bringing discussion of smoking into their work, but were more willing to do so once the right information, guidance and support were available.

Client responses to the packs, and having conversations about tobacco use with their adviser, were also on the whole positive. Clients often enquired about the packs, and talked about their own smoking costs, and were happy to take information away on stop smoking support. Some positive health behavioural changes came about as a result.

Staff placed great emphasis on the limited nature of the intervention that they felt qualified to deliver, even with training and support. This was often to do with already feeling over-stretched, or awareness of the limited time available to speak with any individual client.

A limitation of this light-touch engagement is that we have been unable to collect information on how or whether this intervention resulted in changes once clients had left the service.

Most advisers felt that a lack of familiarity with the issue could hold them back, and hence that training opportunities would better enable them to discuss smoking with clients. There was recognition that there is limited time or resource available for training, and any provision would need to reflect this reality.

It was clear that many services see themselves as fully stretched in delivering on existing commitments, and this makes it difficult for them to consider taking on any additional considerations.

There is currently little in the way of formal drivers to engaging with clients on smoking, and national or strategic direction, or inclusion in local service contracts, could help to address this.

There was interest in partnership with stop smoking services, and we already saw some positive initiatives underway in the lifetime of this project.

## Recommendations

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**Recommendation 1:** Management in money advice, debt advice or financial support services should view discussion on smoking with clients as a legitimate element of their support for clients, to be taken forward if the client shows interest.

**Recommendation 2:** Provision of effective information and support materials makes a big difference to staff and should be mainstreamed across services. These need to be light touch and flexible, and address staff concerns over lack of time available with each client, lack of knowledge amongst staff and hesitancy over raising what might be seen as a contentious issue.

**Recommendation 3:** Expectations on staff to take on additional roles or duties should be limited, and should focus on raising the issue of smoking as part of financial assessments or other existing conversations, with no expectation of providing expert smoking cessation support themselves.

**Recommendation 4:** Research should be commissioned to further explore the ongoing impact of this intervention, through following up with clients after they leave the money advice setting.

**Recommendation 5:** Free, accessible training should be made available to staff, and service managers should commit to enabling and encouraging staff to access it. This should focus on generating the confidence to engage in brief conversations and referral on to more specialist support.

**Recommendation 6:** Engagement and support for clients who wish to save money by stopping smoking should be explicitly included in government strategies (such as the Fairer Scotland Action Plan), sectoral guidance (such as financial review questionnaires) and local Service Level Agreements.

**Recommendation 7:** Money advice and stop smoking services should make connections at local level, and have arrangements in place for mutual referrals.

**Recommendation 8:** Where resources allow, a useful follow-up to this project would be to provide specialist stop smoking support within a money advice setting, and to evaluate the effectiveness and viability of such a model.

## Further Information

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ASH Scotland – Action on Smoking and Health (Scotland) - is the independent Scottish charity taking action to reduce the harm caused by tobacco.

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