

LEVERAGING PRACTICAL NUMERACY TO HELP LOW-INCOME SMOKERS QUIT



Overview

Aims: To explore new channels for connecting low-income smokers with quitline services, and to increase smokers' motivation to quit by highlighting the personal financial impact of tobacco use.

Intervention: JSI trained employment and credit counselors to identify clients who smoke, provide brief advice to quit emphasizing the financial consequences of tobacco use, and offer proactive referral to a quitline and free nicotine patches.

Potential: Boosting readiness to quit by helping individuals calculate the personal financial costs of their smoking, and connecting low-income smokers with quitlines via employment readiness and credit counseling programs is an innovative, targeted strategy with the potential to help reduce socioeconomic disparities in the use of evidence-based cessation assistance.

Rationale

Why Credit Counseling and Employment Readiness Programs?

- In the US, large disparities in smoking prevalence by SES persist and populations with the highest levels of tobacco use are least likely to utilize effective tobacco treatments.
- During employment and credit counseling, the negative effects of smoking on household finances and employment prospects are often mentioned, but clients are not offered cessation assistance.
- In the current recessionary environment, economic arguments for cessation may be especially motivating to low-income smokers, presenting an untapped opportunity to help these smokers act on this motivation by immediately offering proactive referral.
- Credit counseling and employment readiness programs are efficient channels for connecting with a hard-to-reach lower income population that historically has been less likely to use quitline services.

New Hampshire

NH Demonstration Site:
Consumer Credit Counseling Service of NH and VT

- Provides free and confidential budgeting, money management, credit and debt counseling services.

- Statewide smoking prevalence:
 - By Education:
 - Less than high school: 29%
 - HS or GED: 20%
 - Some post HS: 15%
 - College graduate: 5%
 - By Household Income:
 - Less than \$15,000: 20%
 - \$15,000-\$24,999: 24%
 - \$25,000-\$34,999: 18%
 - \$35,000-\$49,999: 17%
 - More than \$50,000: 9%

Source: BPS 2008, CDC

Annual cost of cigarettes (a pack-a-day): up to \$2,184



Rhode Island

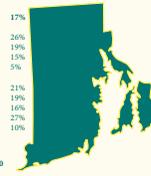
RI Demonstration Site:
Dorcas Place Adult & Family Learning Center.

- Provides employment readiness education, workplace training, college preparation and transition-to-work programs for low-income residents.

- Statewide smoking prevalence:
 - By Education:
 - Less than high school: 26%
 - HS or GED: 19%
 - Some post HS: 15%
 - College graduate: 5%
 - By Household Income:
 - Less than \$15,000: 21%
 - \$15,000-\$24,999: 19%
 - \$25,000-\$34,999: 16%
 - \$35,000-\$49,999: 27%
 - More than \$50,000: 10%

Source: BPS 2008, CDC

Annual cost of cigarettes (a pack-a-day): up to \$2,920



A TAILORED ASK-ADVISE-REFER APPROACH Implemented by credit and employment counselors during regular counseling appointments

 ASK	 ADVISE	 REFER
Find out whether client is a smoker	Calculate COST of smoking and impact on employment	Offer to refer client to the state's Smokers' Helpline
<p>Both demonstration sites have a "built in" opportunity to ASK about smoking status during the standard counseling session.</p> <ul style="list-style-type: none"> Credit Counseling Program: When looking at household expenses, counselor asks about out-of-pocket expenses such as cigarettes, take-out coffee, etc. Employment Readiness Program: When discussing job seeking strategies, counselor can ask about smoking status as a potential barrier to employment. <p>If client is a smoker, counselor proceeds to ADVISE step.</p>	<p>The ADVISE step focuses on the financial cost of tobacco use rather than on health effects.</p> <ul style="list-style-type: none"> Counselor works with client to complete the Smoking Costs Worksheet to calculate the client's actual cost of smoking and consider how else that money might be spent. In employment readiness setting, counselor may also discuss the impact of smoking on job prospects. After discussion, counselor proceeds to REFER step. 	<p>Counselor asks whether client would consider trying to quit smoking, and offers referral to the Helpline with option to receive free nicotine replacement therapy.</p> <ul style="list-style-type: none"> Counselor reviews with client the Helpline Handout. If client wants to be connected with the Smokers' Helpline, s/he signs the Referral Form, and counselor faxes it to the Helpline. Proactive Referral: Within 48 hours Helpline calls the referred client and invites him/her to engage with Helpline services.

PROMOTES NUMERACY	EASY-TO-READ	EASY-TO-READ
<p>What Could You Do with an Extra \$30 (or more) a Week?</p> <p>Take a few moments to figure out how much extra money you would have if you quit smoking cigarettes. Fill in the blanks below.</p> <p>No DAILY COST of cigarettes: [] x [] = []</p> <p>No WEEKLY COST of cigarettes: [] x 7 = []</p> <p>No MONTHLY COST of cigarettes: [] x 30 = []</p> <p>No YEARLY COST of cigarettes: [] x 365 = []</p> <p>Now think about what you could do with that money if you weren't spending it on cigarettes. Fill in the blanks below.</p> <p>My monthly cost of cigarettes: []</p> <p>My monthly cost of cigarettes: []</p> <p>My monthly cost of cigarettes: []</p> <p>My yearly cost of cigarettes: []</p> <p>My yearly cost of cigarettes: []</p>	<p>The Very High Cost of Smoking Cigarettes</p> <p>Did you know that smoking could cost you a chance at a job? Many employers are reluctant to hire smokers. They think that smokers take more breaks and sick days and cost the employer more in health insurance. It might not be true, but it's something to think about as you get ready to apply for jobs. Here are other ways that smoking may be right in the wallet!</p> <p>How Smoking Affects Your Budget</p> <p>1 Cost of Cigarettes In RI a pack of cigarettes costs at least \$8. For someone who smokes a pack a day, here's what cigarettes cost: • 1 pack every 30 days • 30 packs every 30 days • 365 packs every 365 days</p> <p>2 Higher medical and dental costs Smokers get sick more often and have more dental problems. • Children of smokers pay 4x more on health care, with car accidents, employer's liabilities and asthma. • This means more trips to the doctor and higher costs for medicines.</p> <p>3 Higher insurance costs Smokers pay more for: • Health insurance • Life insurance • Auto insurance</p> <p>These costs can add up to thousands of dollars a year. If you'd like to know just how much cigarettes cost YOU, turn the page over for a simple worksheet to figure your costs.</p>	<p>If You Want to Quit Smoking...</p> <p>CCCS can offer you to the New Hampshire Smokers' Helpline.</p> <p>The NH Smokers' Helpline provides stop-smoking help over the phone, to anyone who lives in New Hampshire. It's free, it's confidential and it's convenient.</p> <p>Here's how the program works:</p> <ul style="list-style-type: none"> With your permission, your CCCS counselor sends a referral form to the NH Smokers' Helpline. A quitline counselor from the NH Smokers' Helpline will call you, at a convenient time for you. You will get the best of stop-smoking help you need. Answers to your questions. Step-by-step help to quit smoking. Smokers get sick more often and have more dental problems, because smoking is so toxic. It's really helpful, because you're not alone. At the end of your call, you'll get a list of resources or referrals (for cigarettes and help you quit smoking, for good). Everything is done by phone. You don't have to worry about getting to appointments or who will visit the helpline. If you change your mind about trying to quit, just let the person who called you know, and they will not call you again.

Key Questions

Measuring the Feasibility and Effectiveness of the Model

- Are credit counseling and employment readiness programs good venues for connecting low-income smokers with quitline services?
- Is the intervention acceptable/feasible for credit counselors and their agency?
- Is the intervention acceptable/feasible for employment counselors and their agency?
- Is the intervention acceptable to clients?

Feasibility

Participant and Partner Feedback

"This project helps my clients understand the actual cost in dollars of smoking and provides them the opportunity to see where those dollars could be better or more enjoyably spent."
-CCCS Financial Counselor

"I do think the cost of my cigarettes was an appropriate subject to talk about with my CCCS counselor since I was there for budget help. I was relieved that the counselor had information that could help me quit and that he understood it was an addiction."
-CCCS Client

"This project uniquely engages low-income residents in thinking about quitting smoking as it relates to economics as opposed to health. The NH Smokers' Helpline has seen a significant increase in referrals through the project."
-NHTPCP Director

"I like that I can help my clients save the money—they are struggling to pay bills and want to quit smoking...and my clients don't mind me asking about smoking because we are already talking about other issues for them."
-Dorcas Place Employment Readiness Counselor

"This project has worked seamlessly with current quitline and proactive referral operations."
-NH/RI Smokers' Helpline Director

"My son has been wanting me to quit for a long time. But I had not realized that smoking could hurt my chances to get a good job. I now have to stop smoking again."
-Dorcas Place Client

Effectiveness

Results	CCCS	Dorcas Place
Total Count of Clients Seen (non-smokers and smokers)	623	325
Clients Identified as Smokers	71	24
Number and Percent of Smokers Accepting Referral to Helpline	47 (67.1%)	21 (87.5%)
Highest Number of Smokers Referred to Helpline From Any Other Single Agency in the Same State	13	20

PARTNERS:

- Consumer Credit Counseling Service of NH & VT, Concord, NH
- Dorcas Place Adult & Family Learning Center, Providence, RI
- NH Dept. of Health and Human Services, Tobacco Prevention & Control Program, Concord, NH
- RI Dept. of Health, Tobacco Control Program, Providence, RI

PROJECT TEAM:

- JSI Research & Training Institute, Inc.
- Martha Bradley
- Deborah Dean
- Rachel Kohn
- Shasta Jorgensen
- Shannon Spurlock

FUNDED BY:

- The American Legacy Foundation
- "Dedicated to building a world where young people reject tobacco and anyone can quit."

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Project Overview and Goal: JSI Research & Training Institute, Inc. (JSI), a health care consulting firm dedicated to increasing access to health services for populations that are underserved, collaborated with employment readiness and credit counseling programs in New England to engage smokers with evidence-based cessation resources. This demonstration project sought to connect low-income smokers with quitline services through non-traditional channels, and to increase smokers' motivation to quit smoking by helping them calculate the immediate personal financial costs of tobacco use. In the current recessionary environment, economic arguments for cessation may be especially motivating, enhancing receptivity to proactive referral to a quitline.

Project Activities: JSI trained employment and financial counselors to identify clients who smoke, provide brief advice to quit emphasizing the financial consequences of tobacco use, and offer proactive referral to a quitline and free nicotine patches if the smoker engaged with quitline services. This ask-advise-refer approach was tailored to fit employment and credit counseling protocols, which routinely mention tobacco use as an "unnecessary" expense and a barrier to employment. JSI provided counselors with a cost of smoking worksheet and easy-to-read informational materials designed to heighten clients' readiness to quit by demonstrating the immediate financial benefits of stopping smoking, in terms of increased cash on hand, improved prospects for employment and lower health care costs.

Results: The project has demonstrated that credit counseling and employment readiness programs can be effective venues for connecting smokers with quitline services; after just 3 months of implementation, the pilot sites ranked as the number one source of referrals to the quitline in both New Hampshire and Rhode Island. The focus on the financial impact of tobacco use appears to be an effective motivator, with nearly 75% of clients who calculated smoking costs accepting a referral to the quitline. Both financial and employment counselors report being able to integrate the ask-advise-refer approach with their normal duties.

Potential Significance: Large disparities in smoking prevalence by socioeconomic status persist, with the highest rates of smoking among adults with the least income and formal education. Boosting readiness to quit by helping individuals calculate personal smoking costs and connecting low-income individuals with quitlines via employment readiness and credit counseling programs is an innovative, replicable strategy for promoting tobacco cessation to a population that is both more likely to use tobacco, and less likely to utilize proven cessation methods.

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