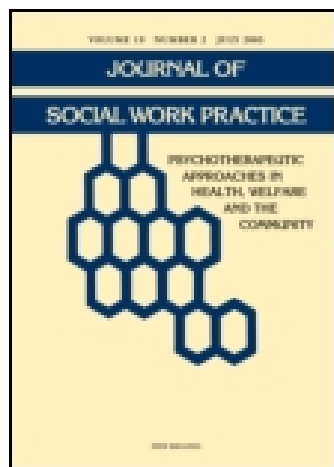


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EMBEDDED COUNSELLING IN ADVISORY WORK WITH CLIENTS IN DEBT

This article addresses the potential for embedded counselling in social work with clients in debt. It is based on experiences from Sweden where budget and debt advisors employed by the municipalities give assistance to clients in financial difficulties. A distinction is made between advice and guidance on the one hand and counselling on the other. As the financial problems often have been long lasting, it is not enough with one-time advice that the client hopefully then follows. The purpose of the article, thus, is to explore the possibilities of incorporating counselling in the role of the advisor.

Keywords debt advice; client; embedded counselling; cognitive change

What are the requirements for debt advisory work?

During 2010, the EU put special focus on poverty and social exclusion, of which financial exclusion is one form. In our heavily credit-dominated economies, the necessity of a more competent handling of money is increasingly being recognized also at the international level, for example through the European Consumer Debt Network (Ecdn) and its publication series "Money Matters". The Ecdn (2010) is placing great emphasis on consumer budgets, an important move since a consumer budget can be used on the aggregate level to discuss what constitutes a reasonable standard of living, and on the individual level in order to get an overview of a person's monetary situation.

Such a budget can be a useful tool for a debt advisor attempting to help a client in trouble. But working with clients in debt is not an easy task. Giving advice is difficult under any circumstances, but in this situation a great deal of specialist competence is required as well, of which the technical aspects of budget making are just a small part. It also takes more than a budget to combat financial exclusion. Many debt advisors also tend to defend themselves against the advisory role. So what does an advisor who does not like giving advice do, besides working with budgets?

In Sweden, the municipality is legally obliged to offer financial advice to private individuals in debt, but the budget and debt advisory service is voluntary and free of charge. There is no standard education for becoming an advisor and the organization as well as the status of the work may vary between municipalities. Some advisors are

social workers, some have a background in law or in economics, and some do not even have a university education. So even though this is a regular service, debt advisory work is a profession still in formation and there is a need to develop social work methods to support clients in debt.

Debt advisors represent the municipality, but have limited powers and cannot put as much pressure on other actors as a “regular” social worker is able to. They cannot, for example, write a referral to an employment office asking for an investigation into a client’s work capacity. Yet, while they must work without the influence that legal authority gives, they have other advantages.

The client will show up voluntarily, suggesting that he/she is motivated to seek help. Sometimes clients come in order to prevent landing in future financial difficulties, but usually they come when they already have grave problems, such as a credit history with the Enforcement Authority and other long-standing economic difficulties.

Specifically, the advisor’s work is to make a compilation of the client’s economic circumstances, where the advisor tries in dialogue with the client to get an overview of the extent of debt, names of creditors, what repayment plans can be arranged, etc. There is a pretty clear logic in the work process, but this logic captures only part of the work. There are also at hand the inherent tensions of the clients, who often suffer from feelings of stress, guilt, shame and hopelessness (Starrin and Kalander Blomqvist 2001). This can lead to a vicious circle where people have shied away from tackling their difficulties. If there is a record of non-payment of debts, this will often exclude the individual from signing a wide range of civil contracts, such as apartment rental, telephone subscription and hire purchase. There may be the threat of foreclosure and eviction, with bailiffs turning up on the doorstep. Family members are often also deeply concerned when governmental creditors (e.g. in the event of unpaid taxes), housing companies, private businesses, banks, collection companies and others stand in line.

The parties involved have many different expectations concerning what advisors can do. Some examples:

The client needs to get out of a painful situation and therefore wants a socially supportive person who can help to “address” the problems, get papers in order and offer debt-ridding strategies. Advice giving can then be anything from acting the strict *accountant* to functioning as *discussion partner*.

The Enforcement Authority’s debt unit also wants a socially supportive person who can dig up old debts and do some of the investigative work to be done. This advisory role can be termed *debt investigator*.

The creditor companies want a person who can help clients make a liability statement and work out good payment proposals that they can adopt or reject. The advisory role then becomes that of *negotiator*.

Many people run the risk of over-indebtedness

There are many different reasons for over-indebtedness. Let us look at some examples.

Some people have very low income, many due to limited attachment to the labour market; or they may be in poor health, perhaps receiving only a small disability pension.

Spending can be a problem. This is not limited to “shopaholics” or people with difficulties handling money and who regularly spend too much and run into problems. Societal changes almost force people into new consumer patterns. To be a participant in today’s society, it is almost a necessity to have a mobile phone and computer access. Many people lack an economic buffer against unforeseen costs or a drop in income. As long as nothing untoward happens, their economy may remain in balance, but a temporary income fall or extra bill could be disastrous. When ends refuse to meet, people may have further difficulty in getting monetary assistance from the social services, if their income should exceed the norm.

Altogether, since indebtedness is a widespread trend, this vulnerability encompasses many social strata, not just the “traditionally poor”. For example, middle-class families with huge housing loans might end up in trouble if house prices fall or interest rates increase rapidly. If a small business owner goes bankrupt without separating business from private household income, he/she might end up with a major personal debt.

Unemployment is one among several difficult life events that can reduce incomes quickly and severely. Another common cause of financial strain is divorce/separation. Single households tend to be more expensive to maintain than those with two persons sharing costs, so that besides all the possible relational strain, the now individual economies may be severely affected. Sometimes, too, there are “inherited” solidarity payments from joint credits when one partner is unable or unwilling to pay his/her part. All of this shows the complexities involved in advice giving work.

The advisor will work in response to both the demands of the various actors (sociological level), to the individual’s needs (psychological level), and the interaction between these levels (systemic approach). The juggling of these demands means that simple mathematics or a household budget programme is not sufficient. Instead, the process involved is a mutual effort by client and advisor to solve pressing economic problems at the same time as the advisor must help the client to understand how the problems arose, in order to prevent the emergence of new problems. There may be some focus on, for example, low income and related social problems as well as over-indebtedness, but the mandate—“the contract” between the advisor and the client—mainly concerns the client’s financial problems, not the client’s whole life situation.

Cognitive behavioural therapy

Giving financial advice to vulnerable clients requires a work method that is action-oriented and solution-focused, but at the same time socially supportive and contributive to a deeper understanding of the economic problems of the indebted person (see e.g. *Konsumentverket* 1996, 2003). Cognitive behavioural therapy (CBT) is often a source of inspiration because the support mechanisms feel concrete and down-to-earth (see e.g. Miller 2006, Ch. 3). In general, cognitive-oriented support and treatments have come to play an increasing role in social work (see e.g. Meuwisse and Swärd 2002; Payne 2005; Andreassen 2006). Here, it is important to recall that CBT is a fusion of behavioural influences based on rewards and a cognitive perspective that emphasizes the significance of the intellect (Hwang *et al.*, 2005).

CBT is also based on the perception that people have learned to react in a dysfunctional manner towards various stimuli in the environment (see e.g. McLeod 2007). In relearning new behavioural patterns, different types of rewards boost the learning process while the old learning is weakened. Cognitive therapy emphasizes the importance of how people's thoughts determine their actions and reactions; for example, that negative thoughts lead to negative feelings, which in turn lead to negative actions. Conversely, positive thoughts lead to positive feelings that can lead to positive actions. Some general features of cognitive techniques are that they are structured, time-limited and based on therapist-client collaboration. The therapeutic techniques focus both on verbal understanding and on behavioural goals. Some main ideas are:

- that the person be made aware of his/her irrational, excessive and negative thoughts about a problem. The challenge is to change his thinking about the problems in a more positive direction;
- that simple techniques can be used to facilitate change, for example, to prevent the flow of negative thoughts;
- that "homework" can be used so that what goes on in the meeting between therapist and client is transferred into a practical context;
- that the therapist works as a teacher or coach together with the client;
- that emphasis is placed on the individual's cognitive ability to interpret a problem where theories of cognitive thinking are based on individual development (often from Piaget).

Embedded counselling with cognitive elements—A socially supportive, action-oriented perspective

As discussed above, giving advice does not fully cover what is involved in the work of the financial and debt advisory service, which is about much more than merely offering suggestions to act upon, so in this work a cognitive perspective may be helpful. Some of the concepts from cognitive therapy should be transferable to counselling because of its empathic approach and the practical pedagogy that goes hand in hand with an intellectual process. The similarity between debt advice counselling and CBT is that the work contains elements of positive thinking, homework and active interaction between social worker and client. The difference is that part of the supportive work takes place while the advisor at the same time has the task of actively helping the client with a long list of practical matters. It cannot therefore be categorized purely as counselling, but is a form of embedded counselling with cognitive elements where the advisor sometimes, when the opportunity arises, offers an active dialogue in a way that goes beyond what it takes to resolve a debt issue (cf. McLeod 2007).

At the individual level, this counselling on a cognitive basis involves a process of learning that aims to develop the knowledge, skills, attitudes and self-awareness needed by the client to take responsibility for decisions concerning his own economy. But it is the individual's financial problems—not the individual's personal development—that are in focus. It is important that efforts to gain control of the client's economy do get started and that progress is made.

Problem solving and change

In their book, *Handledning i psykosocialt arbete* (*Supervision of psycho-social work*), the authors Bernler and Johnson (2000) argue that psycho-social work is about change and is based on the three approaches: own action, direct control and indirect control. In the first case, the helper facilitates changes in clients' lives through their own actions. This approach means that the helper takes responsibility for the changes to come about. The second approach to inducing changes in clients' lives is where the helper offers suggestions that the client then executes. The third approach to bringing about change in clients' lives is through indirect "control", which should not be misread, since this is not about manipulating the client, but refers to a process where the helper supports the client through reflective listening, with emphasis on the treatment relationship between helper and client. The helper takes no responsibility for the decisions made—the client makes his own decisions—but the helper is there to support the client's ability to make those decisions. According to the authors, psychotherapy only includes the third approach, which aims to raise awareness, and to influence and change the person and the personality. Such matters as writing referrals, arranging daycare for clients' children or taking other practical actions are not included. Advising is also considered by many psychotherapists to be directly anti-therapeutic in the same way as direct interventions are (Bernler and Johnson 2000, p. 29).

However, working with budget and debt advice with embedded cognitive counselling is about offering support in an open (non-clinical) setting. It is not a question of therapy. There are examples in the literature of counselling as compared with short-term therapy (see Payne 2006), but there is no such link here. The advisor is in a context that includes giving help with practical problem solving such as assisting with telephone calls and letter writing. Thus, the advisor contributes with a form of direct control. In case the client asks a question the advisor must be able to answer, not only reflect the response, but that does not contradict the desire for the client to have a greater awareness of the economic sphere, which may also contain some form of awareness-raising process of the person's own part in the problems.

In addition, as the advisors' contact with clients in the form of direct meetings is usually limited to a very few, already these conditions exclude much of the therapeutic approach. As Rogers (1942; 1951) wrote of counselling and psychotherapy, he had *time to wait for the client to come down*. Financial and debt advisors normally work under pressure and with situations where the client has *financial worries demanding immediate action*, often with some threat hanging over him. In budget and debt counselling, the situation may be that the client wants to see the advisor at once because he/she has received a letter from the Enforcement Authority with demands from creditors, who would rather have the cash than understanding of the clients' problems.

Budget and debt advice often starts with a specific task, such as doing a debt consolidation. When some degree of control over the situation has been achieved, the dialogue can move into a more reflective phase. Note that the first and often very practical phase is generally very necessary before any beginning of phase two. Instead of being "anti-therapeutic", such a working methodology contributes to creating a sense of calm and confidence between client and advisor so that the dialogue can be deepened. Hovering over every indebted client is a creditor wanting payment, so that the relevant

question during any preliminary talk will be, “how much can you pay?” rather than “how do you feel about this?”

Already in the investigation phase, a concern may be raised about breaking negative trains of thought, but often just getting an overview of the client's economy requires a great deal of work. There may be many different tasks to perform before a specific date, such as finding information on current debts, stalling creditors and so on. There is a structure with a clear educational component and a shared responsibility where the client and the advisor can merge. However, the issue is always about maintaining a dialogue, not about giving instructions. The approach towards the client must also contain the ability to convey realistic expectations and to maintain confidence in the client's ability.

To help the client to address his difficulties, the advisor can draw attention to concrete achievable targets. The work is based on a here-and-now situation. It is the current situation in life—not the client's life-story—that is important at this point. One step could be to create room for manoeuvre, offering choices, getting the everyday economy working. When the client says that the situation is heavy, hopeless and impossible to change, the advisor's task is to point to possible openings so as to begin a process of change. “You might not be able to solve all your debt problems at the moment but if you pay the rent now, you will have somewhere to live.”

There may be alternative action-oriented counselling approaches, such as solution-focused counselling. However, many solution-focused techniques are mainly geared to “results” with less interest in causes (see e.g. Miller 2006). With a purely solution-focused perspective, there is also a clear risk of intellectualization and over-emphasis on certain tasks; but debt advisory work is both a matter of solving problems and about changing ways of thinking. This way involves finding solutions that give clients the maximum income at this time as well as placing the private economy in the context of the client's entire situation (cf. Solstad 1995). Helen Perlman wrote already in her early work about the twofold concern in problem-solving processes “... to promote the solution of the client's problem in social living and by this process to promote his capacity for growth”, (Perlman 1957, p. 84). She identified the importance to understand the client, the problem and the helper-client relation. These components are essential in a problem-solving model for debt advisory work developed below.

Developing the dialogue—A multidimensional model

Probably the most relevant question to ask is *what does the client want from the meeting with an advisor?* The range of clients in the work is wide, from those who want simple information on only one occasion to people in total crisis with a complexity of problems, and it is in the latter, more difficult situations that there is the strongest need to develop counselling thinking in debt advisory work.

Debt advice probably requires its own model that cannot be generalized to other forms of counselling such as alcohol or family counselling. The factual situation, the advisor's mandate and the dynamics of the debt process all contain unique features; the clients ask for assistance in solving their economic problems and the advisor is expected to come up with some workable suggestions. But this is still a model that allows for counselling because advice giving of itself is insufficient, the advisor perhaps resisting

the role of giving advice, and the client needing to understand what is going on through gaining better debt control and becoming an active participant in the debt handling process.

A model to show the contextual situation and the different components needed in the advice-giving situation may be illustrative in situations where the client has multiple debt problems or where the situation is deadlocked. The model includes three levels—the community level, the individual level and the meeting between advisor and client—and can be understood as a multidimensional model with elements of counselling, since it consists of empathic conversation, motivation, change and adaptation to the new situation, and uses the terms empathy, motivation, cognitive change and coping. This is a new way of speaking of advisory work since debt advice very often is dominated by economic, rational thinking. Knowing economic rationales is important core knowledge, but it is not enough, since economic problems often are related to other social issues such as unemployment or separation. By including well-known concepts such as empathy and more, it becomes possible to give a better understanding of what the advisory work is all about. It might also help the advisor in the further development of the profession. The four concepts as related to advisory work are explained below.

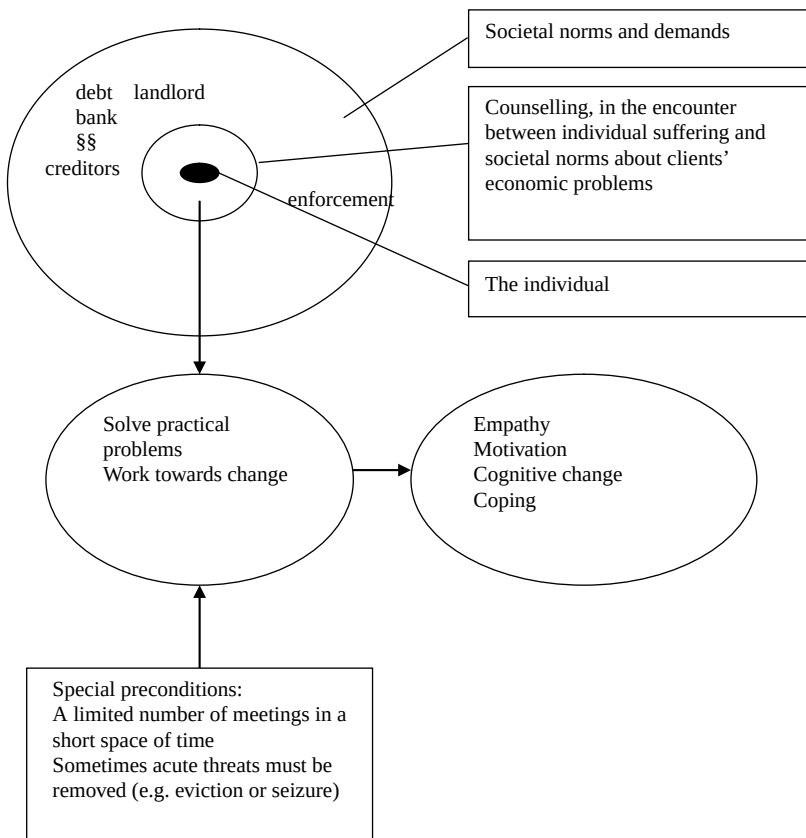


FIGURE 1 A multidimensional model for debt advisory work.

The model should make it easier to spot at what stages the possibilities for empathic opportunities are greatest. This counselling is about what can happen in the encounter between individual suffering and societal demands concerning a client's financial problems. Even though the advisory service is voluntary, the advisor is representing the municipality and must take into account both the individual and the context, including relevant laws and the different actors involved. The concepts used in the model are presented below, with emphasis on cognitive change.

Empathy

The work at the budget and debt advisory service often is done in limited time. The advisor will normally meet clients on only a few occasions and it is common that there is some kind of ongoing threat for the client that must be eliminated or reduced. An advisor must therefore quickly establish good communication with the client.

The first step in the model is to start with an empathic talk where the advisor takes the time to listen and show interest in the client's difficulties (Holm 2001; Holm 2009). But since it is not, as in therapy, a series of regular meetings, the advisor needs to be prepared to hear when empathic opportunities arise during the advisory process. Embedded counselling therefore requires a good sense of timing. Empathy related to counselling and social work is discussed for example in Miller (2006) and Seden (2005) and specifically related to embedded counselling in McLeod (2007). It may also be necessary to have theoretical knowledge and training in order to understand and meet clients' needs, since economic difficulties often go hand in hand with other social problems (SOU 2000:3; SOU 2004:81). The advisor must be trained and be able to listen to and create an alliance with the client when suitable. Therefore, starting with advice is seldom the first choice, since it is always "back to basics", back to where the client is standing. For example, in many cases the client seeks assistance due to a separation and the situation can sometimes be chaotic. In that situation, even very capable clients may not be able to act rationally.

Motivation

All change requires that the individual *wants* to change. An author who has written much about motivational work among alcohol abusers is the psychologist W. R. Miller (see e.g. Miller and Rollnick 1991). Nordic writers inspired by Miller include Billinger (2000) and Barth *et al.* (2001). Practical applications are included in Holm Ivarsson (2009). In these works there are also discussions on resistance to change and various types of defences. For the alcohol abuser there is often a marked ambivalence about stopping or not stopping drinking, which concerns the "gains" and "losses" that clients experience in the short and in the long term by changing their habits.

The same difficulty can be found in the debt advisory role. Is there any point in trying to make a debt settlement, when the bailiff will anyway take the entire client's money for the foreseeable future? The advisor may need to spend a lot of effort on motivating the client to try to sort out his troublesome economy even if the reward will not come for many years. The "gains" the client makes by "following advice" are the avoidance of importunate creditors, augmentation of a credit history and seizure of wages or property, and the regaining of greater economic mobility. The client can gain

better debt control and sometimes better opportunities to make choices that are more informed.

Motivational work includes the ability to bring hope to the client. One possibility is to project an alternative but still realistic picture as compared with the ongoing difficulties.

Cognitive change

In budget and debt advisory work, there are many elements that fit into a cognitive-based pedagogy. Is it possible to think differently about one's economy? What is required in that case? In the meantime, the work is often with different minor goals where the client finds missing information about debts or solves some other difficulty. After that, it may be possible to start negotiations with the creditors or engage in a legal investigation.

Earlier in the article, the need for a working alliance between the advisor and the client was mentioned. This can be manifested in different ways. In one study (Trygged 2003, p. 91), an indebted person who had received the support of a (female) advisor was interviewed:

*I know what she wants from me. I don't come here and sit down like a victim, eh, to confess or something like that. I'm here because she helps me . . . If she says to me: we will do this, it feels good. You get this dialogue with a person who can get things done. Of course, she can do much more than I . . . and I'm not saying that **she** must do, I say **we**. **Together** we will do this. She writes to me, what do you think of this? It's not only the dialogue but the entire content that I appreciate. We can argue about it: "what shall we do today"? She knows what she is doing; I know how to do what I do. I appreciate the person who does what she should do. I have more knowledge about what has happened to me but still I can't quite understand that this has happened to me. I have not dealt with it. Now I'm standing on the first step.*

In this example, there is a structure with clear pedagogical elements and a shared responsibility where the client and the advisor can merge. As said, it is always about maintaining a dialogue, not about giving instructions. In this approach is also the ability to convey hope and to maintain confidence in the client's ability. The working alliance functions through a building of "we feel" to which the advisor contributes her knowledge on substantive issues.

It is possible already in the investigation phase to get an indication of the magnitude of the problems by looking at the debt structure. Is the problem a single debt or does the client have liabilities practically anywhere you look? The advisors have various facilities, where budgetary knowledge is one of the most important. A budget can be used both for information and as an instrument for discussing changes in order to make ends meet.

In order to secure a debt settlement, it is often necessary to make a prediction about the years ahead. To think ahead you have to understand what has gone before. What caused the problems? How can they be understood? Often a robust account of the reasons behind the debt is demanded. Here the advisor has the opportunity to help the client. Perhaps there is a pattern of debt, perhaps it was no coincidence that things

turned out as they did? Or were the economic problems the consequence of a life crisis, such as a divorce?

Hence, part of giving advice is also about confronting feelings that often are emotive and sometimes even taboo. There are a number of societal norms and requirements for how individuals should manage their finances. Some requirements are categorical and lead to sanctions for those unable to live up to them. There is also a striking amount of guilt and shame for failing financially, especially with regard to indebtedness.

The proposed advisory model emphasizes a perspective of change on cognitive grounds. The advisor is supporting and motivating the client and the client him-/herself must be active for sustainable change. The strength of the approach is that the advisor can offer something concrete, something that the client appreciates at that moment. There are often practical work elements that come close to advice giving such as: If you do this . . . If you write to the collection company . . . and so on. Sometimes the advisor is trying to facilitate for the client to make decisions. To create an alliance the advisor can invite the client as follows: "We could do it this way," but the exchange does not stop there and further dialogue can deepen it. It may be about conveying hope, breaking negative patterns and helping the client to understand why the situation has become what it has become. Perhaps it is also possible to see what links exist between the economic problems and the client's social and psychological situation.

The starting point in this case is the clients' dysfunctional response to their economic difficulties, and that they need help to break those patterns. The advisor can highlight the discrepancy between what actually is and how the client wants to see it, and so help the client to become aware of his situation and embrace new possibilities for change. In parallel with the advisor helping the client to turn the flow of thoughts in a positive direction, the client, if necessary, also gets fairly robust assistance to manage such assignments as making phone calls and writing letters. The advisor becomes a coach who makes patterns visible and offers support. The preconditions are that the client comes voluntarily to the advisor and that the client is approached in a respectful manner. This opens for more hands-on help that both supports the client to change his/her behaviour (such as consistently ignoring demand letters) and helps the client to come to a deeper understanding of why the difficulties have arisen. In the best-case scenario, the client gets help to manage the phase of acute crisis and can then regain power and self-control over the continuing process with creditors—a form of empowerment.

Coping

The advisor's role is to help clients to cope with their experiences, to overcome difficulties and to avoid various defence mechanisms (see e.g. Hutchison 2008). Many would probably see coping as part of the motivational work as well as the cognitive process of change. To make the model clearer, coping is given a heading of its own. The important meaning in this context is to see coping as an adaptation process, namely, a series of decisions that individuals take to reconcile conflicting desires. In this case, it is about the client coming to terms with a new situation also after terminating his contact with the advisor.

There is also the risk of a backlash. The client may feel that change is taking too long. The new situation may require too much effort. He may have to be worse off for a while before it gets any better. There is the risk of failure. Will the client manage to adapt to the new situation? What is the resistance to change? The uncertainty that sometimes remains means that it can be difficult to terminate the contact. Often, however, there is a specific target goal, such as some form of debt settlement, leading to the completion of the joint work when the alliance can more easily be terminated.

To summarize

The process can be illustrated by a not too complicated (constructed) case:

Elizabeth, 51 years old, meets the advisor due to her poor economic situation. Elizabeth doesn't know exactly what her debt situation is so the advisor gives her some homework—to find out more. She has both new and old debts. The advisor makes a budget to help her visualize and concretize the situation. In the dialogue, the advisor asks if she can do anything to increase her income. Is it possible to work more hours? Could she get rid of some expenses? She gets help to seek information and she gets help to prioritize among expenses and to communicate with the debt collectors. She is in rather low spirits and needs concrete support in order to tackle her difficulties.

Elizabeth's situation has become severe, partly as the result of her divorce. Her relation to her ex-husband is poor. The advisor helps her to tell her story by asking her how the separation has affected her economy. Elizabeth's motivation to work for a change is increased by the fact that someone is listening to her seriously without passing judgment.

Several months later, Elizabeth has realized that handling her debts is a hard job that nevertheless must be done and she can better understand the economic problems of the single household. She has been able to stop her debts from growing. She is on speaking terms with the debt collectors since she is now able to pay a small amount of money every month. Her economic situation is still poor but step by step she regains control of her economy. She is ready to face the fact that for many years she will have very little money left over after paying for her food, her rent and her debts. She has regained some energy and may be able to work more, even with her relational difficulties as well.

If the client's financial problems are manageable and cooperation with the advisor has gone well, the work process can be summarized in a few sentences: The client has been seen by the advisor. The client wanted to get out of a closed position and is now motivated to work towards that goal. The advisor has helped to convey hope and the client is prepared to "show willing" towards the creditors. The client can understand and think more positively about her financial problems, change her perspective, might see new possibilities, act more independently and have begun to take concrete steps for change.

Discussion

The advisory work presented here takes place within a Swedish context. Legal and organizational traditions may vary from one country to another, but many of the experiences with debt advice could most likely be generalized to a number of other Western countries. There is a common process of budgets, debt control and negotiations with creditors. For the client it almost always tends to be a balancing act of pain, shame, hope and despair.

Most social workers would probably agree that the described work is social work. *But is it counselling as defined in social work?* McLeod (2007, p. 21) is clear about giving advice and guidance *not* being the same as counselling. There is a built-in contradiction between the concepts of advice and of counselling if the client is seen as a receiver of advice alone.

Budget and debt advice is a good example of how very difficult it can be to work with a purely counselling perspective. The client often comes with problems that require urgent action in order not to worsen the situation. The initial phase involves active listening and an empathic approach to the client's story, without valuations and corrections. However, in the next stage, since the client is in an emergency requiring immediate action, an advisor must sometimes actively give practical help to the client and may also advocate a particular approach. Can a more equitable relationship between advisor and client be restored once the advisor has taken over, acted the expert on economic issues and actively come up with concrete measures to be employed? From a "traditional" therapeutic perspective, this is hardly possible since a certain boundary would have been crossed.

Nevertheless, the budget and debt advice work has the potential of accommodating elements of embedded counselling if the client meets an advisor with (cognitive) counselling skills. In the first place, debt advice is voluntary for the client and there is no authority or undue pressure from the advisor. Secondly, a skilful advisor making use of reflective listening and able to develop a constructive dialogue can also respond when the timing is right. This is about moments or situations in which genuine meetings occur that can accommodate a great deal beyond the stated task, which implies that the advisor is willing to listen in that very moment. The creation of "we feeling" requires a strong presence.

Daniel Stern, who for a long time has researched intersubjectivity in psychology, discusses what can happen in a moment—if only a micro-moment—when two people meet, a critical point in time that gives both parties an experience of consolidating a relationship. This moment need not be clothed in words to make a difference. Stern (2004, p. 225), writes that "the present moment alters the functional past," which may mean that the past can be understood in new ways. It is the experience of the "now moment" that enables processes that can later be formalized. Even if persons do not meet so many times, there might still be opportunities for moments of understanding.

Whether or not this way of working with financial and debt advice is called counselling is largely about where the responsibility is placed. An advisor can be a valuable interlocutor but must constantly return responsibility to the client. The example of the budget and debt advisor reveals some potential role conflicts and the complexity of social work. The framework of the work means that the debt advisor

sometimes acts as an advisor, sometimes as a counsellor, sometimes more purely as an interlocutor (see Brearley 1995). This is also an important difference between being a debt advisor and a therapist, or for that matter, a social worker with counselling as a profession, such as a family counsellor.

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