MOTIVATIONAL INTERVIEWING AS A FRAMEWORK FOR WORKING WITH RESISTANCE TO CHANGE FOR FINANCIAL COACHES AND PLANNERS

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MOTIVATIONAL INTERVIEWING

> **Motivational Interviewing is a collaborative, goal-orientated style of communication with particular attention to the language of change. It is designed to strengthen personal motivation for and commitment to a specific goal by eliciting and exploring the person's own reasons for change within an atmosphere of acceptance and compassion.** (Miller & Rollnick, 2013)

As financial coaches and planners, we constantly deal with clients that will experience less suffering if they change their attitude towards specific challenges and subsequently change how they approach them. Motivational interviewing can be an approach we can use to support our clients to face and develop new strategies for their challenges.

1. What is Motivational Interviewing

Motivational interviewing is a counselling approach developed in the 1980s by psychologists William R. Miller and Stephen Rollnick. It is a client-centred, directive method of counselling designed to help people resolve their ambivalence about changing behaviour. The approach is typically used to help people overcome addictions or other behaviour-related problems, such as eating disorders or gambling addictions.

The central idea behind motivational interviewing is that people are more likely to make positive changes in their behaviour when they are motivated and confident in their ability to change. Motivational interviewing focuses on helping clients identify and resolve their doubts about change by exploring and resolving their conflicts and concerns. The coach supports the client in identifying and developing the intrinsic motivation needed to make a change rather than trying to impose change from an external source.

The techniques used in motivational interviewing include active listening, open-ended questioning, affirmations, and reflective statements. These techniques are designed to create a non-judgmental and supportive atmosphere in which clients feel comfortable exploring their thoughts and feelings about change. Through this process, clients can gain a deeper understanding of their motivations and develop the confidence to change their behaviour positively. Although the approach is more direct, the process honours the client's autonomy and choices. The coach will facilitate a collaborative conversation that will guide the client to feel empowered and unlock their skills.

2. Motivational Interviewing and Financial Coaching

As financial coaches and planners, we also encounter clients daily who are ambivalent about changing their behaviour or taking advice. By utilising the **Motivational Interviewing Framework and Principals**, we can better support our clients to explore alternative ways of engaging with their finances and lives to increase their fulfilment and lessen suffering.

3. How ready is the client for change?

A key aspect of motivational interviewing is determining a client's level of readiness to change. There are several stages of change that a client may be in, and each stage requires a different approach in order to promote behavioural change effectively. The phases of change are:

1. Precontemplation: In this stage, the client is not yet aware that their behaviour is problematic or that change is necessary. The focus of the financial coach or planner in this stage is to help the client explore the pros and cons of their behaviour and increase their awareness of the negative consequences of their behaviour.
2. Contemplation: During this stage, the client becomes aware that their behaviour is problematic and considers making a change. At this stage, the financial coach or planners' priority is to help the client explore their ambivalence about change and identify their motivation.
3. Preparation: At this phase, the client is actively preparing to make a change. The financial coach or planners' focus is now on helping the client set realistic goals, develop a plan of action, and identify potential barriers to change.
4. Action: At this stage, the client actively changes their behaviour. The financial coach or planners' main prerogative is to help the client maintain motivation and momentum and identify strategies for dealing with setbacks or relapses.

5. Maintenance: The client has successfully changed their behaviour and is working to maintain these changes over the long term. The financial coach or planners' focus is to help the client develop strategies for managing triggers and maintaining their new behavioural patterns.

4. How to practically integrate motivational interviewing with the change model

In order to determine a client's stage of change, the financial coach can use the framework provided below. Once the client's stage of change has been determined, the financial coach can tailor their approach to their specific needs and use the appropriate motivational interviewing techniques to help them move towards behavioural change.

1. Precontemplation: At this stage, the individual is not yet considering changing their behaviour and may not even be aware that there is a problem. Thus, their problematic behaviour is outside their scope of awareness.
   - What needs to happen: Raise awareness.
   - What can be done: (1) Open-ended questions (2) Validate readiness for change.
2. Contemplation: In this stage, the individual is aware of the problem and considers making a change. They may be weighing the pros and cons of change and feel ambivalent about it.
   - What needs to happen: Build motivation and confidence.
   - What can be done: (1) Explore ambivalence (2) Ground assessments: Evaluate pros and cons.
3. Preparation: At this stage, the individual has decided to change their behaviour and is actively preparing to do so. They may be seeking support, gathering resources, and setting goals.
   - What needs to happen: Create a plan and set outcomes (goals).
   - What can be done: (1) Facilitate decision-making, (2) map out a course of action, and (3) design a plan.
4. Action: During the action stage, the individual actively changes their behaviour. This may involve making significant lifestyle changes, such as quitting smoking or starting an exercise routine.
   - What needs to happen: Support them with the implementation of the plan.

- What can be done: (1) Support them to build self-efficacy, and (2) Give constructive feedback.

5. Maintenance: Once the individual has successfully changed their behaviour, the maintenance stage involves sustaining the change over time. This may include developing strategies to prevent relapse and maintaining a support network.

    - What needs to happen: Maintain behaviour.
    - What can be done: (1) Provide support and (2) help them design plans to prevent a relapse.

In addition to these stages, the Change Model also recognises the possibility of relapse, which may occur at any stage of this process. The model also emphasises the importance of self-efficacy, the individual's belief in their ability to change, and the role of social support in facilitating behavioural change (Shaffer).

5. What are some of the conversational pitfalls?

Overall, the Stages of Change Model provides a framework for understanding the process of behavioural change and can be applied to various behaviours, like overspending and not planning for the long term.

However, it is also essential to look at factors that could derail the process of change:

- Judgement
    - Such as, "The client ought to change their behaviour.".
      We are not the expert on the person's life. As a coach, we need to support exploring what will be helpful so that any change comes from within.
- Assumptions
    - Make assumptions such as "The client wants to change their behaviour.",
    - Or "Finance is the client's primary motivation."
      Often the focus on the numbers and the finances are not the client's primary source of motivation.
- Frustration
    - Uttering such as "This is a failure." can inhibit or prevent the process of change taking place.
- Assessment from the coach

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    - For example, when the coach decides whether the client is motivated enough or not to change.
- Declarations made by the coach
    - Such as, "Now is the right time to change.".
- Using the wrong strategy
    - For example, some coaches always believe that the strict approach is the best and do not think about their clients and their unique needs.
- Being the expert
    - These destructive thought processes include, "I am the expert, and I know the best way to help others change.".

6. Key principals, that support the change process?

As seen above, there are hindrances that can slow down or stop the process of change; nonetheless, there are also some key principles to keep in mind when assisting a client through the change process. These include (1) Expressing empathy, (2) Recognising discrepancies, (3) Rolling with the resistance, and (4) Supporting self-efficacy.

Express empathy: The financial coach or planner need to express empathy by showing understanding and respect for the client's feelings and experiences. The financial coach or planner should listen actively to the client and avoid judgment or criticism.

Recognise discrepancy: The financial coach or planner should help the client recognise the discrepancy between their current behaviour and their goals or values. By highlighting this discrepancy, the client becomes more motivated to change.

Roll with resistance: The financial coach or planner should avoid arguments or confrontations with the client. Instead, the financial coach or planner should "roll with resistance" by acknowledging the client's concerns and helping them explore their reasons for resistance.

Support self-efficacy: The financial coach or planner should help the client develop a sense of self-efficacy by emphasising their strengths and successes. The financial coach or planner should encourage the client to take small steps toward change and provide support and encouragement along the way.

7. Skills of motivational interviewing (OARS)

The OARS model is a framework used for conducting motivational interviewing, a financial coaching approach that aims to help clients resolve ambivalence and build motivation for behavioural change. The OARS acronym stands for:

1. **Open-ended questions:** These are questions that encourage clients to provide detailed responses and help explore their thoughts and feelings. Open-ended questions typically begin with words like "What," "How," or "Tell me about" and are designed to elicit more than a simple yes or no answer.

2. **Affirmations:** Affirmations are positive statements that recognise and reinforce a client's strengths and efforts. They can help build self-esteem, increase motivation, and foster a positive therapeutic relationship.

3. **Reflective listening:** Reflective listening involves paraphrasing or summarising the client's words to demonstrate understanding and encourage further exploration. Reflective listening can also help clients clarify their thoughts and feelings and feel heard and understood.

4. **Summarising:** Summarising involves pulling together crucial points from the conversation to provide a clear and concise summary of what has been discussed. Summarising can help clients organise their thoughts and see patterns in their behaviour, which can aid in their behavioural change process.

The OARS model is intended to create a non-judgmental and collaborative atmosphere in which the client feels heard and understood. These skills can be used to encourage the client to talk openly about their ambivalence and to help them explore their motivations for change. By using these skills, financial coach or plannerss, financial planners and/or coaches can help clients to identify their values and goals as well as develop a plan of action for behavioural change that is consistent with those values and goals (Hall, Gibbie, & Lubman, 2012).

8. The Motivational Interviewing Process

The four key processes that guide Motivational Interviewing:

1. Engaging: This process involves building a rapport and establishing a relationship with the individual. The financial coach or planner may use active listening, empathy, and open-ended questions to create a safe and supportive environment.

2. Focusing: The financial coach or planner works with the individual to identify and prioritise areas of concern and/or goals for the change process. The financial coach or planner may use reflection, summarisation, and feedback to help clients clarify their thoughts and feelings.

3. Evoking: This process involves eliciting and strengthening the client's motivation to change. The financial coach or planner may use techniques such as reflective listening, open-ended questions, and affirmations to explore the individual's reasons for change and help them recognise the importance of their goals.

4. Planning: The final process involves developing a plan for change. The financial coach or planner and client work together to identify specific actions and strategies that the individual can take to achieve their goals. The plan may include setting clear goals, identifying potential barriers and solutions, and establishing a support network.

Overall, these four processes help the financial coach, planner, and individual work collaboratively to identify and overcome barriers to change, increase motivation, and develop a plan for sustained behavioural change.

These processes can be unpacked into further detail when placed into practice.

STEP 1: ENGAGING

The engaging process is the first step of Motivational Interviewing and involves building a rapport and establishing a collaborative relationship with the client. Here are the critical steps in the engaging process:

1. Establish rapport: The first step is establishing a comfortable and respectful relationship with the client. This involves being empathetic, non-judgmental, and actively listening to the client's concerns.
2. Identify the client's perspective: The next step is to understand the client's perspective on their current situation, including their goals, values, and concerns. This step involves asking open-ended questions, reflecting on their responses, and exploring their ambivalence towards change.
3. Elicit motivation: Once you have established rapport and identified the client's perspective, the next step is to elicit their motivation for change. This involves exploring the discrepancy between the client's current behaviour and their desired outcomes and using open-ended questions to help them articulate their reasons for change.
4. Build confidence: The final step in the engaging process is to build the client's confidence in their ability to change. This involves acknowledging their strengths and successes, exploring their past experiences with change, and collaboratively exploring strategies for overcoming obstacles to change.

Overall, the engaging process in Motivational Interviewing involves building a collaborative relationship with the client, understanding their perspective, eliciting their motivation for change, and building their confidence in their ability to change. These steps can help to create a supportive and non-judgmental environment that encourages clients to explore their ambivalence towards change and work towards their desired outcomes.

STEP 2: FOCUSING

The next step is Focusing when the financial coach or planner works with the individual to identify and prioritise areas of concern or goals for change. The financial coach or planner may use reflection, summarisation, and feedback to help the individual clarify their thoughts and feelings.

Determine change readiness in motivational interviewing (refer to points 3 and 4).

Nature of ambivalence (Mixed Feelings)

Ambivalence refers to having mixed or conflicting feelings or attitudes towards something or someone. It is characterised by the experience of holding two or more opposing emotions or thoughts simultaneously, making it difficult to make a clear decision or take action.

For example, a person may feel ambivalent about starting a new job because they are excited about the opportunities it offers but also anxious about the challenges and uncertainties it may bring. Similarly, a person may feel ambivalent about a relationship because they enjoy the time they spend with their partner but also feel frustrated by certain aspects of their behaviour.

Ambivalence can often be a normal and common experience, but it can also be a source of stress and confusion, particularly when important decisions must be made.

Ambivalence can have a significant impact on clients who want to change their behaviour. On the one hand, clients may recognise that changing their behaviour would be beneficial and may have the desire to do so. Still, on the other hand, they may also have conflicting feelings and thoughts that make change difficult, such as fear of the unknown, attachment to their current behaviour, or a lack of confidence in their ability to change.

This ambivalence can create resistance to change and lead to a lack of motivation, making it challenging for clients to take action towards behavioural change. It can also create internal conflict, causing clients to feel frustrated, stuck, or confused about how to move forward.

As a result, financial coach or plannerss and other helping professionals, including financial planners, need to recognise and address ambivalence in their clients. This can involve exploring the reasons behind their mixed feelings and thoughts, helping them identify their values and priorities, and encouraging them to weigh the pros and cons of both changing and maintaining their behaviour. Additionally, techniques like motivational interviewing can be useful in helping clients overcome their ambivalence and move towards behavioural change.

STEP 3: EVOKING

Evocative questions are a powerful tool within motivational interviewing, as they help clients delve deeper into their values, motivations, and aspirations. They facilitate the exploration of the reasons behind the behavioural change and foster an emotional connection between the financial coach or planners or financial coach and their client. The following information will provide helpful tips for using evocative questions in motivational interviewing sessions effectively.

1. **Utilise open-ended questions:** To encourage clients to delve deeper into their thoughts and feelings, employ open-ended questions that elicit detailed and nuanced responses. Avoid questions with simple "yes" or "no" answers to facilitate meaningful exploration.

2. **Focus on values and goals:** Design evocative questions that prompt clients to examine their values, goals, and aspirations. By honing in on what truly matters to the client, financial planners can foster motivation and a sense of urgency around behavioural change.

3. **Practice reflective listening:** After posing an evocative question, actively and reflectively listen to the client's response. Reflective listening involves restating or summarising the client's statements, conveying empathy, understanding, and accepting their perspective.

4. **Avoid leading or judgmental questions:** Ensure that evocative questions remain neutral and non-judgmental. Avoid using leading or suggestive questions, which can undermine a client's autonomy and agency.

5. **Cultivate curiosity and flexibility:** Approach evocative questioning with curiosity and openness. Always be willing to adapt and tailor questions to support the client's exploration of thoughts and feelings.

<u>Examples of Evocative Questions:</u>

1. Evoke reflective thinking:

   - How does overspending impact your life, both at present and in the long run?
   - What made overspending become a problem for you?
   - How do you currently feel about your overspending habits?

2. Initiate possibility for change:

   - What keeps you awake at night concerning this issue?
   - How would your life improve if you were able to make this change?
   - What advantages and disadvantages do you see in making this change?

3. Initiate positive aspirations:

   - If you decide to change your behaviour to overcome this challenge, think about difficult goals you have achieved in the past. How did you accomplish them?

- Did you reward yourself for accomplishing those difficult goals in the past?

4. Foster self-esteem, self-efficacy, and confidence:

   - Using evocative questions, reflect on positive stories and experiences.
   - Focus on strengths and the support surrounding them.
   - Encourage reframing and visualising what life would look like with the new behaviour in place.

Responding to Change Talk:

- Reflect back to the client to demonstrate understanding and empathy.
- Encourage elaboration by asking questions such as, "Tell me more about how that might happen." or "What are some of the challenges you anticipate?".
- Summarise the client's change talk to deepen understanding for both you and your client.

Addressing Resistance:

- Approach resistance with compassion and understanding.
- Differentiate between categories of resistance, such as negation, argumentation, interruption, or ignoring.
- Employ active listening, respond empathetically, explore concerns, and discuss what is important to the client.

Recognising Signs of Change Readiness:

- Observe a decrease in resistance and discussion of problems, with an increase in solution-oriented dialogue.
- Look for signs of motivation, even in body language.
- Note clients' questions about change and their ability to envision a future where change has occurred.
- Recognise a willingness to experiment and persist in making changes.

By incorporating these strategies and techniques, the financial coach or planner can effectively use evocative questions in motivational interviewing to help clients explore their motivations and aspirations and ultimately foster behavioural change (Klontz, Britt, & Archuleta, 2015, pp. 347-362).

STEP 4: PLANNING

In the planning process of motivational interviewing, the financial coach or planner and the individual work together to develop a concrete plan for behavioural change. This involves several key components:

1. **Setting specific goals:** The financial coach or planner helps the individual to define specific, measurable, achievable, relevant, and time-bound (SMART) goals. These goals should be clear and meaningful to the individual and align with their values and aspirations.

2. **Exploring strategies:** The financial coach or planner and their client brainstorm and explore different techniques and approaches that can help them achieve their goals. These techniques may include discussing diverse options, considering potential barriers and challenges, and identifying possible solutions.

3. **Identifying resources and support:** The financial coach or planner assists the individual in identifying and mobilising internal and external resources that can support their efforts towards behavioural change. These resources may include identifying personal strengths, social support networks, community resources, or professional services that can be helpful.

4. **Developing action steps:** The financial coach or planner helps the client break down their goals into manageable action steps. These steps are specific behaviours or activities the individual can take to move closer to their desired change. The actionable steps should be realistic and achievable within the client's circumstances.

5. **Reviewing progress and adjusting the plan:** The financial coach or planner and their client periodically review the progress they made towards their goals and adjust the plan as needed. These periodic reviews allow for ongoing assessment, feedback, and plan modification to address any emerging challenges or opportunities.

Throughout the planning process, the financial coach or planner maintains a collaborative and client-centred approach, encouraging clients to take ownership of their goals and strategies. The emphasis is on empowering the client to develop their plan and to take responsibility for their behavioural change journey.

9. Benefits of Motivational Interviewing

Motivational interviewing has several benefits for clients in various settings, including:

- **Increased motivation:** Motivational interviewing helps clients to identify and strengthen their intrinsic motivation to change, which increases their likelihood of success in making behavioural changes.

- **Improved outcomes:** Studies have shown that motivational interviewing is effective in helping clients to make positive changes in a variety of areas, including substance abuse, eating disorders, and physical activity.

- **Better engagement:** Motivational interviewing can improve client engagement and retention in treatment by helping them to feel understood, heard, and respected.

- **Increased self-awareness:** Through the process of motivational interviewing, clients become more aware of their feelings, motivations, and barriers to change.

- **Reduced resistance:** By using a non-confrontational approach, motivational interviewing can help reduce a client's resistance and defensiveness, leading to a more productive therapeutic relationship.

Overall, motivational interviewing is an effective and client-centred approach that helps clients change their behaviour positively.

Some of the specific benefits of using motivational interviewing for financial planners or coaches include:

- **Greater job satisfaction:** It was found that Financial coaches or planners who use motivational interviewing report greater job satisfaction, as they can help clients make positive changes and achieve their goals.

- **Enhanced therapeutic alliance:** Motivational interviewing helps to build a solid therapeutic alliance between the financial coach or planner and the client, which can lead to improved outcomes and greater client engagement.

- **Increased financial coach or planner self-awareness:** Through the process of motivational interviewing, financial coaches or planners become more aware of their own biases and assumptions, which can help them to provide more effective and culturally sensitive counselling.

- **Improved counselling skills:** Financial coaches or planners who use motivational interviewing develop a range of skills, including active listening, reflective listening, and empathy, which can be applied to other counselling approaches as well.

- **Reduced burnout:** Motivational interviewing is a client-centred and collaborative approach that can reduce the financial coach or planner's sense of burden and burnout as clients take more responsibility for their behavioural change.

Motivational interviewing can be a framework that we, as financial coaches and planners, can use to support our clients in the change process and to deal with their resistance to change.

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