

A pilot randomised controlled trial of intervention for social work clients with children facing complex financial problems in Finland (FinSoc): a study protocol

The Bank of Finland Financial Literacy Conference –
Financial Literacy Gaps and the Cost of Living Crisis
Helsinki, June 12-13, 2023

Anniina Kaittila, Henna Isoniemi, Meri Moisio and Mia Hakovirta
University of Turku, Invest Research Center, Finland
Katri Viitasalo
University of Helsinki, Department of Social Sciences, Finland

Financial problems & families with children in Finland

- 12 percent of Finnish children lived in poverty in 2021 (Statistics Finland 2022)
- The poverty rate has risen as a direct result of the war in Ukraine as well as the energy crisis (Hiilamo et al. 2022)
- Social work clients often face complex financial problems



Current study

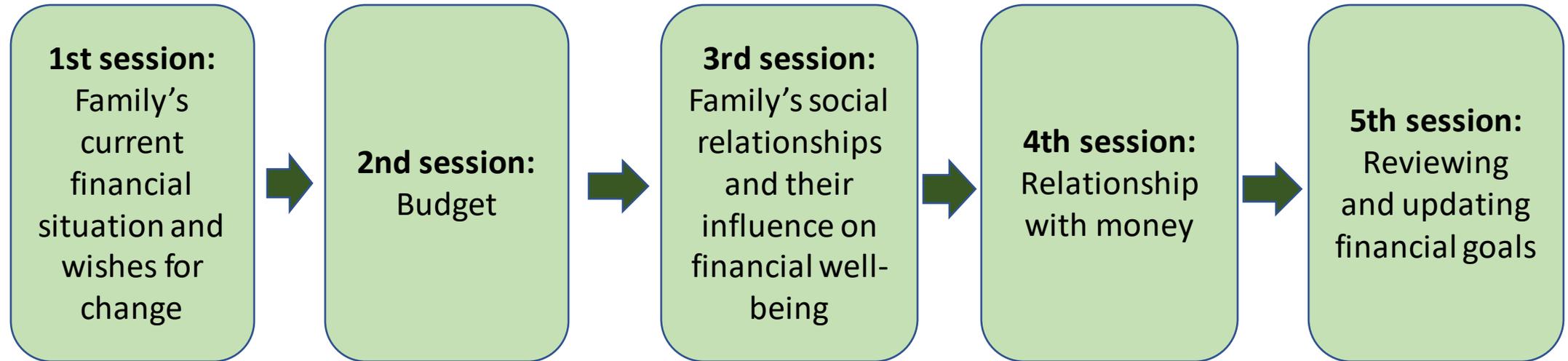
- We have developed a new financial social work intervention, *FinSoc*, and aim to study its feasibility, acceptability and preliminary effectiveness in the Finnish context
- Our study began in November 2021 and will continue to the end of 2023
- **Pilot randomized controlled trial (RCT) with a mixed method approach**

Background

- Financial social work
- Transformational practice framework
- Motivational interviewing and solution-focused approach
- User-centered design (UCD)



Description of the FinSoc intervention



- The client's own social worker delivers the intervention with the support of research social worker
- The training (8 h) is provided for social worker together with ongoing support from the project

Study design



- Pilot randomized controlled trial with a mixed method approach
- Research questions
 - 1) whether and in what way this pilot RCT of the intervention is feasible
 - 2) how the intervention meets its goals
 - 3) the completeness and appropriateness of the outcome measures
- Quantitative measures
 - Primary outcome: Financial Literacy questionnaire (OECD INFE, 2011)
 - Secondary outcomes: Economic Self-Efficacy scale, Financial Anxiety Scale (FAS)
 - Pre-, post- and 3-month follow-up
- Qualitative interviews
 - Two data sets: one from the participating clients, one from the participating social workers

Study participants

- Social work clients in 8 different municipalities
 - must have an underage child
 - must have financial difficulties
 - must be able to speak and write Finnish
- Clients are randomly assigned to either the treatment or the waiting list control group at a ratio of 1:1
 - the treatment group will receive the intervention and the control group services as usual
- 30-40 clients (+ 16 social workers)



Some preliminary findings and observations

- Feedback from social workers and families has mostly been positive, the non-judgemental approach has been deemed very important
- Finnish social workers are not very familiar with using manualised interventions
- There is a clear need to develop financial social work interventions further (e.g. full-scale RCT:s, interventions for different target groups)
- It's crucial to encourage social workers to regularly assess clients' financial needs as part of their daily work



Thank you!

More information: The trial is registered with the ISRCTN, trial registration number is ISRCTN38586825