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An intervention for social work clients with children facing complex financial problems in Finland

Submission date 17/11/2022	**Recruitment status** No longer recruiting	[X] Prospectively registered [ ] Protocol [ ] Statistical analysis plan [ ] Results [ ] Individual participant data [ ] Record updated in last year
Registration date 28/11/2022	**Overall study status** Completed	
Last Edited 28/11/2022	**Condition category** Other	

Plain English summary of protocol

Background and study aims
Social work clients often face complex financial problems. Although social workers can address their clients' financial problems through a variety of practice strategies, little is known of how effective these strategies are in resolving financial difficulties. Researchers have developed a financial social work intervention to increase financial literacy and economic self-efficacy and to reduce financial anxiety among Finnish parents. The purpose of this study is to explore the model's effectiveness. The intervention consists of five sequential sessions. The sessions form a counselling process that motivates the subject to change how they handle their finances.
This research project is a pilot randomised controlled trial (RCT). The aim is to determine the feasibility and acceptability of the intervention and its evaluation with a pilot RCT before undertaking a full RCT. Specifically, the objectives are to explore whether and in what way this pilot RCT is feasible, how the intervention meets its goals, and the completeness and appropriateness of the outcome measures.

Who can participate?
Social work clients in 10 different municipalities or municipal federations in southern and western Finland. The participants must be clients of adult social services or child and family social services, they must have an underage child or children, and they must have financial difficulties.

What does the study involve?
The aim is to recruit 70 Finnish social work clients with financial difficulties between December 2022 and February 2023 and randomly assign them to the intervention group or the control group. Over the course of the programme (2–4 months), the intervention group clients meet with social workers (every other week for 1–1.5 hours) to receive psychosocial support for their financial issues. The control group receives services as usual, such as meetings with social workers or family social work services. After the data has been collected, the control group participants are offered the intervention as well.
In order to support the implementation of the intervention and ensure the fidelity of the study, a research social worker (a member of the research project) attends two or three of the

intervention meetings. The professionals implementing the intervention receive 8 hours of training and a manual for the intervention. In addition, ongoing support from the research social workers is available during the implementation, if necessary.
Data is collected before the intervention (baseline), within 1 week of the intervention (post-intervention), and 3 months after the intervention (follow-up). Data is also gathered after the intervention sessions from the clients and the professionals who conducted the intervention to clarify their experiences of the intervention and implementation. Individual interviews are conducted with 10–15 clients and 5–10 professionals.

What are the possible benefits and risks of participating?
The potential benefits include the improvement of the participants' financial literacy and financial self-efficacy and the reduction of their financial anxiety. The potential risks are minimal, primarily related to the participants' concerns about data confidentiality. In addition, some of the questions concern sensitive issues that some may find uncomfortable. The research team will do their best to minimise any risks.

Where is the study run for?
University of Turku (Finland)

When is the study starting and how long is it expected to run for?
November 2021 to December 2023

Who is funding the study?
Ministry of Social Affairs and Health (Finland)

Who is the main contact?
Dr Mia Hakovirta, miahak@utu.fi

Contact information

Type(s)
Principal investigator

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Additional identifiers

Protocol serial number

VN/13885/2021

Study information

Scientific Title
An intervention for social work clients with children facing complex financial problems in Finland: a pilot randomised controlled trial

Study objectives
The principal hypothesis of the study is that its intervention will increase the financial literacy of Finnish parents. In addition, it is hypothesised that the intervention will increase economic self-efficacy and reduce the financial anxiety of parents.

Ethics approval required
Old ethics approval format

Ethics approval(s)
Approved 30/05/2022, Ethics Committee for Human Sciences at the University of Turku, Humanities and Social Sciences Division (FI-20014 University of Turku, Finland; +358 (0)29 450 5000, +358 (0)50 303 0346; eettinen@utu.fi), ref: not applicable

Primary study design
Interventional

Study design
Pilot randomized controlled trial

Study type(s)
Prevention

Health condition(s) or problem(s) studied
Financial difficulties

Interventions
The social work clients in each participating municipality or municipal federation are assigned randomly at a ratio of 1:1 to either the intervention group or the control group.

The intervention consists of five sequential sessions. The sessions form a counselling process that motivates the subject to change how they handle their finances. The content of the sessions is as follows:

The first session focuses on the family’s current financial situation and how they wish for it to change. The session starts with a free-form discussion, followed by three predetermined themes: financial management in daily life, feelings related to money, and the role of money in the family. The session concludes with a discussion of the family’s perceived strengths and challenges. In addition, a financial goal is set for the family.

In the second session, the family’s current financial situation is resolved. In addition, a budget is created for the family.

In the third session, the family's social relationships and their influence on financial well-being are examined. This is done using ecomap, a tool for visualising the relevant relationships in the life of the person or family. This intervention uses a modified version of ecomap focused on financial issues.

The fourth session concerns the client's relationship with money. The topic is approached through three sub-themes: family life, feelings, and attitudes. These themes are discussed using cards developed by the research team. The cards include statements and incomplete sentences regarding financial matters, and the client is encouraged to share their thoughts about each card. Based on the discussion, the most important insights and possible wishes for change are explored.

The fifth session concludes the intervention process. The financial goal set at the beginning of the intervention is reviewed and a new, updated goal is set. The client is advised where to get help in the future, should the need arise.

The client's own social worker delivers the intervention. A research social worker (who is a certified social worker and a member of the research team) also attends some of the intervention sessions, subject to the client's permission. Social workers are instructed to use motivational interviewing (MI) as a guiding principle when meeting the client. In line with MI, difficulties and other issues presented by the client should be approached from solution-focused perspectives.

All of the sessions are delivered in person at a location chosen by the client: either at the client's home or the social welfare office. The duration of the first session is 90 minutes, and the rest are 60 minutes. The aim is to have the sessions every other week.

The clients receive a workbook that includes an overview of the intervention. The workbook also includes a financial glossary, general financial knowledge, and instructions for finding reliable financial information. The social workers receive a manual on how to deliver the intervention. Both the workbook and the manual have been produced by the research team.

The control group receives services as usual, such as meetings with social workers or family social work services. After the data has been collected, the control group are offered the intervention as well.

Intervention Type
Behavioural

Primary outcome(s)
Financial literacy measured with the Financial Literacy questionnaire (OECD INFE, 2011) at baseline, post-intervention and 3-month follow-up

Key secondary outcome(s)
1. Economic self-efficacy measured with Economic Self-Efficacy scale at baseline, post-intervention and 3-month follow-up
2. Financial anxiety of parents measured with Financial Anxiety Scale (FAS) at baseline, post-intervention and 3-month follow-up

Completion date
31/12/2023

Eligibility

Key inclusion criteria
Clients of social services living in the participating municipalities or municipal federations who have experienced at least one of the following financial difficulties in the past 6 months:
1. Difficulty in paying bills or debts or covering housing costs on time
2. Difficulty in meeting basic needs (e.g., food, medicine, or clothing)
3. Experiencing a lack of financial management knowledge or skills
4. Feelings of financial anxiety or stress

In addition, the clients must have an underage child or children. The clients participating in the study may live in either a two-parent or a single-parent household. In a two-parent household, only one parent may participate in the study. In the case of shared care, the child must reside equally with both parents.

Participant type(s)
Other

Healthy volunteers allowed
No

Age group
Adult

Sex
All

Key exclusion criteria
1. Any acute crisis in the family which prevents participation in the study (e.g., serious illness or parental divorce)
2. Child protection services are currently involved
3. A criminal investigation involving a member of the family
4. Parents neither speak nor write Finnish (all materials are currently only available in Finnish)

Date of first enrolment
01/12/2022

Date of final enrolment
31/01/2023

Locations

Countries of recruitment
Finland

Study participating centre
University of Turku
Invest Research Center

Assistentinkatu 7
Turku
Finland
20014

Sponsor information

Organisation
University of Turku

ROR
https://ror.org/05vghhr25

Funder(s)

Funder type
Government

Funder Name
Sosiaali- ja Terveysministeriö

Alternative Name(s)
Ministry of Social Affairs and Health, Social- och Hälsovårdsministeriet

Funding Body Type
Government organisation

Funding Body Subtype
National government

Location
Finland

Results and Publications

Individual participant data (IPD) sharing plan
Participant-level data will not be publicly available, in accordance with the study's ethical approval.

IPD sharing plan summary
Not expected to be made available

Study outputs

Output type	Details	Date created	Date added	Peer reviewed?	Patient-facing?
Study website	Study website	11/11/2025	11/11/2025	No	Yes