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# Process Evaluation of a Financial Capability Intervention: A Qualitative Study Embedded in a Feasibility Randomized Controlled Trial

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## ABSTRACT

Interest in improving the financial capabilities of families with children is rising in the field of social work, although research on interventions promoting financial capability remains sparse. This study explores a financial social work intervention aiming to improve the financial literacy and economic self-efficacy as well as reduce financial anxiety among parents experiencing financial problems. Semi-structured interviews were conducted with professionals. Data were analyzed to inform the process evaluation. The results indicate that when conducting an intervention, it is important to ensure that professionals are aware of the integration of financial issues with psychosocial factors during social interaction.

## KEYWORDS

Financial capability; intervention; social work; families; qualitative study

## Introduction

This paper presents a process evaluation of a financial social work intervention grounded in a qualitative study. The intervention aims to enhance financial literacy and economic self-efficacy while reducing financial anxiety among parents experiencing financial difficulties.

The burden of financial difficulties, a low income, indebtedness, and poverty can have many effects on the welfare of families with children. Research shows financial problems negatively impact children's lives and their well-being (Lindberg et al., 2021). Furthermore, there is a connection between financial strain during early childhood and multiple negative outcomes and risks of social exclusion later in life, such as an increased risk of substance misuse (Hardaway & Cornelius, 2014) and poor mental health (Najman et al., 2010). Struggling with financial problems may also result in parents' increased levels of depression and anxiety (Lin et al., 2022;

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Lund et al., 2010) and can be reflected in the quality of marital or co-parenting relationships (Duncan et al., 2017). Parental stress, which can increase with economic hardship, can, in turn, lead to harsh parenting practices (Conger et al., 2010; Van Lancker & Vinck, 2019). However, the negative effects of financial difficulties may be reduced through well-planned support and services promoting financial capabilities.

The promotion of financial capabilities in social work emerges through interventions utilizing financial systems for families and households (Sherraden, 2013). Components of financial education, inclusion, and methods in expanding participation are fundamental components of financial capability promotion in social work practice (Sherraden & Huang, 2019). The concept of financial capability is rooted in the capabilities approach (Johnson & Sherraden, 2007). According to this approach, financial capability encompasses a framework that integrates financial inclusion with financial knowledge and skills (Sherraden & Huang, 2019).

Interest in enhancing financial capability has grown significantly within the field of social work (Sherraden & Huang, 2019). Furthermore, there is an increasing recognition that social work should play a vital role in improving the financial capabilities of clients, thereby helping them achieve a sense of financial well-being. Despite the recognition of the importance of financial capability programs, their implementation in social work practices has been limited. Implementation science, which systematically studies methods, is still a relatively unfamiliar approach within the field of social work. However, there is an increasing number of financial capability interventions being offered by social workers (Birkenmaier et al., 2022; Callahan et al., 2019).

### ***Previous research on families, financial difficulties, and promotion of financial capability in social work***

Previous research on financial capability indicates that social work professionals should possess at least a basic understanding of financial literacy to effectively support clients facing complex financial challenges (Birkenmaier et al., 2013; Despard & Chowa, 2010). This research highlights that social workers are committed to addressing their clients' financial challenges and recognize the importance of financial capability programs (Deepa et al., 2024). Furthermore, the research emphasizes the necessity for the development of new social work practices and policies that cater to the unique experiences of client families (West et al., 2017) and ensure that staff possess adequate knowledge and self-efficacy in financial literacy (Tlapek et al., 2022). With increased awareness and deeper insights into households' financial issues, social workers can be better equipped for developmental and preventive work (Deepa et al., 2024). For

instance, Despard and Chowa (2013, p. 697) argued that social workers require more specific financial knowledge, and an understanding of the various cultural contexts related to personal and household finances. Tlapek et al. (2022) identified factors that facilitate and hinder the implementation of financial capability programs. Their study indicates that motivated staff and an agency culture that promotes learning and self-efficacy are crucial for successful implementation. Conversely, limited staff knowledge and self-efficacy, heavy workloads, and insufficient resources emerge as significant barriers (Tlapek et al., 2022). The provision of skills training, positive attitudes and the enhancement of financial literacy are recognized as essential components of social work competence (Frey et al., 2017). These elements enable practitioners to work collaboratively and empathetically with clients facing financial hardships.

Consideration of individual experiences, encounters, and incidents within the family is a crucial aspect of delivering financial interventions. Tlapek et al. (2022) identified improper timing of implementation and the failure to address clients' actual financial needs as the two primary obstacles to effective delivery. To mitigate these risks, the delivery of interventions should be grounded in professionals' expertise and adhere to a client-centered approach. Thus, professionals' skills and know-how play a key role in assessing the timeliness of implementation and are consequently viewed as one of the primary findings facilitating successful implementation.

While social work professionals can address clients' financial problems through a variety of practice strategies (Callahan et al., 2019), professionals should rely more consciously on the psychosocial elements of support when encountering clients experiencing financial difficulties (Viitasalo et al., 2024). An effective way to make a difference in people's lives is to address the psychosocial and financial components together (Anvari-Clark & Frey, 2019; Callahan et al., 2019). Thus, one elementary factor in promoting financial capability is that client work leans on mechanisms of psychosocial support (Viitasalo et al., 2024). Previous research determined that social workers' empathy and positive support can diminish psychosocial stressors (Castro Castro Baker & Keene, 2016). For instance, Scanlon and Sanders (2017) pointed out that social workers should examine the psychological and behavioral characteristics (e.g., trust, motivation, commitment, problem-solving skills, perseverance, and self-reflection) in their client work related to financial challenges. Previous research, thus, indicates the necessity of developing financial capability interventions that support financial well-being across diverse family structures and life circumstances. Consequently, there is a demand for innovative interventions aimed at enhancing financial capability and alleviating financial distress among families.

### ***The case of FinSoc intervention and the context for Finnish social work***

The context of social work varies across countries. We implemented the FinSoc intervention within the Finnish adult social work and child and family social services. Adult social work services are delivered in accordance with the Finnish Social Welfare Act (1301/2014). Social support encompasses guidance and counseling that refers to employment and housing issues, financial circumstances, functional abilities, and various crises. The need for service is assessed by a qualified social work professional.

Second, child and family social services in Finland refer to assistance provided to families with children in accordance with the Social Welfare Act (1301/2014). These services are preventive and designed to support families at an early stage. Social support encompasses social assistance, family work, support for families or home-help services.

The purpose of the present study is to report on a process evaluation of FinSoc, a pilot RCT financial capability intervention in Finland. The FinSoc intervention (study registry: ISRCTN38586825) was developed by the research team, and the principles of user-centered design were utilized in this process (Lyon & Koerner, 2016). The transformational practice framework (Scanlon & Sanders, 2017) and other previous research on financial social work (see Viitasalo et al., 2024) guided development of the intervention. In addition, we consulted with collaborators and stakeholders, organized workshops with practitioners, and collected clients' perspectives and feedback on the contents of the intervention. The development process and the contents of FinSoc are described in detail in Kaittila et al. (2024).

The FinSoc intervention is intended for use within social work practice. The target group consists of families who are experiencing financial difficulties and/or financial anxiety. In this pilot study, the clients came from adult social work and from child and family social services. The intervention consists of five sequential sessions, which build a collaborative counseling process that motivates the client to analyze and modify their way of handling their finances. The sessions begin with a focus on the family's current financial situation and their goals moving forward. The second session focuses on creating a budget. During the third session, the family's social relationships and their influence on their financial well-being are explored using an ecomap. During the fourth session, the client's relationship with money is discussed using theme-based statement cards developed by the research team. The last session concludes the intervention and defines a new goal for the future. (Kaittila et al., 2024.) Professionals are instructed to utilize motivational interviewing (Miller & Rollnick, 2013) to guide client encounters. Solution-focused perspectives (De Jong & Berg, 2007)

are preferable when addressing difficulties and other issues a client presents. FinSoc is delivered by a professional from public social services (social worker, social counselor, or financial counselor, henceforth “professional” or “practitioner”). During this pilot stage, a researcher social worker (a certified social worker and a member of the research team) attended some of the intervention sessions and thus supported the intervention delivery and fidelity. In addition, all professionals attended the intervention training and received a manual containing instructions for each client meeting. The clients received a workbook, which was used throughout the intervention.

This article focuses on a qualitative study, nested within the feasibility RCT exploring the implementation of the FinSoc intervention. To do so, we conducted a qualitative process evaluation from professionals’ points of view. To assess the outcomes of an intervention, process evaluation studies typically build on three key components framing the process: implementation, context, and mechanisms of impact (Moore et al., 2015). These components describe and help to evaluate what is delivered and how the delivery is achieved (implementation), what kinds of contextual factors affect implementation (context), and the participants responses to and interactions with the intervention (mechanisms of impact) (Moore et al., 2015). We completed a process evaluation in which we apply related components (e.g., internal and external factors influencing the implementation) to explore the implementation of the FinSoc intervention and its context. This exploration also sheds light on professionals’ accounts of the mechanisms of the interventions’ impact. The research questions aim to answer following: What kinds of factors influenced implementation of the FinSoc intervention? How does the FinSoc intervention impact the financial capabilities of clients and professionals?

## **Methods**

### ***Study design and data collection***

This qualitative study is based on an analysis of semi-structured thematic interviews with professionals who delivered the FinSoc intervention within the feasibility RCT. We aimed to identify which factors influence the implementation of the FinSoc intervention and how the FinSoc intervention impacted the financial capabilities of clients and professionals. In assessing the process of the intervention, we adopted a critical realist stance (Madill et al., 2000). Because the qualitative study is grounded in the assumption that social structures are independent of our understanding, we explored how the participating professionals constructed meaning when engaging with the promotion of financial capability using the intervention (What does the use of the financial social work intervention mean for

professionals?). In addition, we considered our own experience as researchers while examining how the intervention contributed to promoting the financial capabilities of clients from professionals' points of view.

The pilot study took place in 2022–2023 in eight municipalities or municipal federations in different parts of Finland. Ethical approval was obtained from the Ethics Committee for Human Sciences at the University of Turku, Finland, Humanities and Social Sciences Division. Qualitative data were collected in 2023. Participants in this qualitative study (n=9) were recruited from among professionals participating in delivering the intervention (n=15). Although the number of participants is small, it is important to note that the professional and demographic factors among them vary (see Table 1). To collect a wide range of perspectives, we employed purposive heterogeneous sampling techniques to reach participants in all eight municipalities and to achieve variation in professional and organizational backgrounds and in the amount of work experience. The professional roles of the participants are defined by institutional guidelines and governed by the Social Welfare Act (1301/2014) and the Act on Social Welfare Professionals (817/2015). Consequently, their roles are primarily shaped by the professional context. Although the participants' professional backgrounds may vary due to differences in education and professional approaches, all professional groups follow the same instructions when delivering the intervention. We successfully reached participants from seven municipalities. We evaluated the professionals' responses even regarding saturation, as the interview data related to implementation began to show redundancy. Table 1 presents other background information of study participants.

According to the research protocol, interviews were meant to take place within one month following when the professional had completed the intervention with their client(s). Some of the intervention sessions ended close to summer, which meant that summer holidays forced us to extend

**Table 1.** Background information of the study participants.

	n=9
<b>Organization, n (%)</b>	
Child and Family Social Services	6 (67%)
Adult Social Work	3 (33%)
<b>Title / profession, n (%)</b>	
Social worker	2 (22%)
Social counselor	6 (67%)
Financial counselor	1 (11%)
<b>Certification, n (%)</b>	
Yes	8 (89%)
No	1 (11%)
<b>Work experience (in years)</b>	
Mean	8
Median [min–max]	4 [1.5–20]

the data collection period. However, most interviews were conducted within 1–2 months following the last intervention session. All professionals were given a participant information sheet and multiple days to consider if they wanted to participate in the interviews. If they agreed to participate, they were either given a consent form to sign or their consent was recorded before the start of the interview. The interviews took place in a location chosen by the professional, either at the social welfare office or remotely via Microsoft Teams. All interviews were recorded and transcribed in Finnish.

During the interviews, we asked about professionals' experiences delivering the intervention, their thoughts on its usability, its strengths and weaknesses, and possible ways of improving it. In addition, interviews included questions regarding the training and other intervention materials (mainly the professionals' manual and the clients' workbook), positive and negative components, and areas for improvement. Moreover, professionals were explicitly encouraged to recommend proposals for further development and other constructive criticism regarding the FinSoc intervention (and the study protocol). Thus, the interview data can assist in evaluating the implementation, its context, and the professionals' perspectives on the mechanisms of impact. To minimize the impact of any social desirability bias, interviews were conducted by a different researcher social worker than the one who worked with the professional during intervention delivery.

### **Analysis**

Through process evaluation, our analysis aimed to identify the key factors impacting the implementation and identify the components of the intervention that professionals perceived as helpful or unhelpful during delivery. Furthermore, in order to evaluate how well the intervention can be implemented in the context of social work, it is relevant to focus on contextual factors as well as on the professionals' overall experiences using the intervention in their professional work. The impact mechanisms also served as the primary objective in the analysis intended to answer, how does the FinSoc intervention impact the financial capabilities of clients and professionals. Thus, context, implementation, and impact mechanisms serve as the key functions of process evaluation (Moore et al., 2015).

We performed content analysis through a process of thematic analysis (adopted from Braun & Clarke, 2006). In our analysis, we emphasized an inductive approach. The analytical process included the following phases: initial coding, searching for themes, defining and naming themes, and reporting. Two researchers (Viitasalo and Kangas-Kalinen) analyzed the interview data prior to examining the quantitative trial outcomes. Analyzing process data without knowledge of trial outcomes can prevent fishing for

**Table 2.** Four field on factors supporting and interrupting intervention delivery.

<b>Internal factors supporting delivery</b> Manualized and structured intervention (including training + manual), composition in the intervention sessions, and client-centered approach	<b>External factors supporting delivery</b> Participation in the study, client relations, timeliness, and professionals' financial literacy
<b>Internal factors interrupting delivery</b> Duration and structure of the counseling sessions and novelty of the intervention	<b>External factors interrupting delivery</b> Organizational matters and resources and professionals' roles as gatekeepers

explanations and biasing interpretations (Moore et al., 2015). The first phase of the analysis was guided by our research questions. Both researchers initially independently coded the entire dataset by simply searching for themes, while in the following phase they discussed the themes together. Defining and labeling the themes were completed during two researchers' meetings, with discussions regarding the themes included in the study carried out across three meetings.

First, the analysis frames the implementation of the intervention and the context of implementation in four fields which supported or interrupted delivering the intervention (see Table 2). As Table 2 describes, the factors were divided into thematic categories according to their content in relation to the intervention. Internal factors refer to elements directly connected to the intervention itself (factors influencing the intervention). External factors indicate elements outside the intervention primarily linked to the components of the social work context (contextual factors influencing the implementation). The four fields helped us recognize the thematic components that were relevant for the delivery of the intervention. Second, our analysis assesses professionals' perceptions of how the intervention influenced the financial capability and self-efficacy of clients, their own professional competence, and the relationship between the client and the professional. The analysis thus concludes with the mechanisms impacting the elementary basis of its effects and professionals' responses to them (professionals' accounts of how the intervention impacted financial capability). In this study, we report the findings thematically, utilizing the framework of process evaluation, which includes implementation, contextual factors, and impact mechanisms (Moore et al., 2015).

## Results

### *Implementation: What is delivered and how the delivery is achieved*

Most professionals described the FinSoc intervention as a helpful model in social work practice. They reported embracing the structured intervention which offered them new tools. They described obtaining comprehensive professional skills and knowledge on the promotion of financial literacy.

The professional's manual was extremely good. So, before meeting the client, I always checked with my colleague regarding what we should bring up during the meeting.... It had a clear structure, so in that regard it was extremely good in my opinion.... The training also ... was a good start for this.... I didn't feel like I needed anything more. So, in my opinion, it was enough. (Interview 1)

As illustrated above, most professionals appreciated the training and manual provided as part of the intervention. The training per se provided information about financial literacy, but their skills and knowledge were further strengthened as the information gained through the training was put into practice in the delivery of the intervention.

And it was in the training phase ... that when you bring it to a concrete level, then a light bulb goes on. Hey, this is what they meant, that this was the thing here, so somehow probably, if you train in the future, somehow that sort of encouragement, that you don't need to immediately understand what it is about, but the light bulb goes on for you as well during those meetings. (Interview 6)

It was essential that professionals considered the client-centered approach of the intervention as one of its strengths. Professionals stressed the importance of listening to the client, acknowledging their individual needs, and working on their terms. During the intervention sessions, clients could describe their situation in their own words and from their own point of view. One practitioner described this happening in the following way:

They know that their matters are wrong, so they don't need anyone to tell [them] that matters are wrong, .... It doesn't [work] if I start by saying 'you have to do this or that', but I have to try to [ask]... 'have you thought about this or what comes to your mind'? The way is that you tell me. (Interview 2)

The composition of the intervention sessions can be viewed as an essential factor impacting delivery. The sessions varied depending upon the number of participants from the client family (one or two parents) and professional participants (one or two practitioners). In some cases, professionals felt it was difficult to evaluate a family's situation as a whole if both parents did not attend the sessions.

We didn't get [the client's] spouse's information at all. We couldn't open up the family's situation as a whole at all. So that brought challenges. (Interview 1)

Some professionals felt that delivering the intervention in pairs (two practitioners together) was helpful in the implementation of the intervention, whereby the professionals could support one another during sessions. Additionally, they reported that when more professionals attended sessions, they could address broader perspectives. However, some professionals noted that the interaction was more natural during one-on-one encounters with clients.

Additionally, the researcher social worker participated in some of the sessions. Professionals reported that they embraced the participation of the researcher social worker during sessions. They described this as supporting them during delivery, but more so to point out a sense of respect to the participants.

I found it [the research social worker's participation in the research] really good.... At least during the first meeting it was good.... It supports the professional, and also for the client, in a way it shows that the client is important, and we put an effort into them, we find the client's situation significant. (Interview 7)

Although all professionals generally viewed the intervention as a helpful model in their client work, many of them expressed difficulties in following the model as intended in one respect. They reported that the duration of the intervention sessions was tightly planned and they could not appropriately engage with the time limits for the sessions.

I feel like each meeting was prolonged.... My client was very talkative, and they have a lot to share.... And, of course, you are still test running the method yourself, so that also brought, sometimes there was ... a time estimate, and for me it took much less time, and sometimes it took a bit longer.... And I needed to check if I have already asked this or have I left something out, and this kind of fuss, sometimes it took [time]. (Interview 6)

Correspondingly, the FinSoc intervention was not implemented entirely as intended by the research team in this regard. One explanation provided by professionals for this deviation was the talkativeness of participants and the numerous issues related to the intervention theme. Furthermore, they noted that the novelty of the intervention affected their time management, as they frequently referred to the manual during the sessions. This may have delayed the delivery of the intervention, especially since professionals were practicing simultaneously during the sessions.

### **Contextual factors**

This section discusses the various contextual factors that influence implementation. It addresses elements of social work related to clienthood, professional competence, autonomy, as well as resources and organizational factors.

Familiarity with the client family emerged as a facilitator of commitment and trust in the delivery of intervention. Professionals reported that good contact, interaction, and trust represented essential elements of the client relationship supporting service delivery. Some professionals, however, thought that delivery might be easier with a new, unfamiliar client in which no former history could influence encounters. Thus, a fresh start

together and concentrating solely on financial issues with the family can uncomplicate the process.

I thought it was really good to work with a new client. Maybe it was that you saw the situation with a clean slate. (Interview 5)

Nevertheless, many professionals underlined timeliness as impacting the success of delivery. Client engagement, motivation, and their life situation played crucial roles here. Certain levels of resources and capabilities are needed from the client, while major psychological problems or an acute financial crisis can make engaging with intervention delivery difficult.

You need to have that kind of motivation and maybe also ability to function, interest in financial matters and... be willing to change things.... It does take a willingness to open one's own matters and think about them more thoroughly. (Interview 3)

As this quote illustrates, professionals acknowledged the capabilities required from client families. A certain level of familiarity facilitates the assessment of each family's unique situation. Consequently, professionals carefully considered for whom the intervention might be appropriate. In some cases, familiarity with the family's circumstances was regarded as an essential supporting factor that influences the delivery.

I had such good contact with the client, and, in this way, the interaction took off.... I managed to inspire [the client], so the whole thing took off, so the client threw themselves into this thing... and started to have new ideas to improve their own [situation] all the time. I feel like I learned the most about that, when you manage to inspire the client, that is key to the client to start finding their needs for change. (Interview 7)

At the same time, it is important to acknowledge professionals' roles as gatekeepers in this study. Their assessments were strongly based on their knowledge of the client's situation and on the anticipated motivation of their clients. The assessment they conducted allowed them to influence the selection of participants, which, according to some practitioners, was occasionally challenging.

At that stage, when we consider who would be suitable for [the intervention], we should already know even better than before about a client's background, so that it's not ... that we find out about it... when we make arrangements with the client... if the family in question includes a mother and a father, so that both agree to it.... It might be essential, that we here ... screen the clients better. (Interview 1)

Many professionals indicated that delivering the intervention required distinct competencies in financial literacy. They needed specialized knowledge of financial literacy and a thorough understanding of financial issues. Others, particularly those with less prior experience in promoting financial literacy, underscored that the intervention training and materials provided

the knowledge required of them during implementation. However, many named promoting financial literacy as their special area of interest.

I'm familiar with all this [basic social assistance] and all the partners linked to it ... I think it might be beneficial to, at least about these Kela [the Social Insurance Institution of Finland] benefits, or at least to be able to direct [the client] there.... (Interview 8)

Professionals agreed that resources and organizational factors influence how they were able to implement the intervention as part of client work. There was a substantial national reform in Finland at the beginning of 2023 that affected the organization of social and healthcare services, resulting in confusion and urgency in the practical work. Nevertheless, some professionals reported a degree of freedom in scheduling their own work tasks and participating in research according to their interests. In general, professionals indicated that it was quite difficult to coordinate schedules. This was affected by their workload, and, for instance, the client's work or studies.

This made it more difficult for us such that our calendars were extremely full back then.... The timing was terribly bad.... The shared scheduling [with a colleague] along with the scheduling with clients, especially because the other family we had they both do shift work. (Interview 9)

### ***Impact mechanisms: Professionals' accounts of how the FinSoc intervention impacted clients' financial capabilities***

One of the objectives of the intervention was to increase clients' financial literacy. Many professionals reported that the intervention helped clients better understand their financial situation, gain a new perspective on it, and form an overall view of it. First, clients acquired information and tools to manage their financial affairs.

At least the budgeting was ... the first one ... you could tell that it made a change.... I think the budgeting was great to have in the beginning, because it gave a kind of overall picture of the client's situation, where their money goes and where their money comes from. (Interview 4)

Second, clients had time and support to reflect upon their social relationships and their relationship to money. Some practitioners described how clients' thinking changed as they gained new perspectives on the issue at hand.

For both of the clients with whom I worked ... there was such a change in thinking and they both brought up observations and ideas they had made. And clients' understanding of their situations was clearly broadened as to which issues affected them. (Interview 7)

Increasing and strengthening economic self-efficacy occurs when a client begins to untangle financial issues and begins to tackle them. Reflecting on

financial issues supported clients' sense of empowerment and inclusion, enabling them to change their behavior gradually.

I think ... the more [the client] talks about their issues and gets to talk about them ... I can tell ... that there is a lower threshold to confront them.... There might have been a situation where [the client] was scared to open letters. So that now [the client] has opened them even though [the client] doesn't know yet what to do with [the letters], ... the courage to talk about difficulties and broach them. (Interview 16)

However, changing one's behavior and addressing the various emotions and burdens associated with financial hardships takes time.

I think that sometimes you need many times to start a change, even when the change doesn't happen during the intervention, there might be something that begins to develop. (Interview 5)

Some professionals indicated that the intervention may have initially slowed the process of change and it could also, at times, evoke difficult emotions and painful memories.

In addition to benefits to clients, professionals' financial literacy and professional skills improved during the intervention. Professionals noted that they gained new viewpoints, working methods, and learned helpful tools to support their work. Many pointed out strengthening their professional confidence in working with people with financial difficulties.

I think professional knowledge [was gained] .... when there were multiple meetings and different themes. I got a more comprehensive understanding of the things that have possibly affected the client's situation.... When the working method is solution-focused, and the client kind of puts things into words ... you can understand better how clients with financial difficulties, how they themselves assess that. (Interview 7)

Multiple professionals also described how the intervention improved the equality between themselves and their clients. They described breaking away from the institutional role of a professional to become more equal to their client.

I see that somehow, through this method, I go a bit lower, we are not a worker and a client, but we are thinking together. In a way, we sit on the same side of the table and think about the situation together. And they play the larger role in their own life. It's not just that I guide and advise you from the other side of the table. (Interview 6)

The notion of equality resulted from the intervention, especially one part of it: the session during which the professional and the client discussed their relationship to money using cards developed for the FinSoc intervention.

And [the client] opened up in a completely different way ... with the statement cards and ... I asked who starts and we took turns, so that we were equal. And I was also honest. (Interview 2)

When both the client and the professional shared their thoughts in this session, it fostered a stronger sense of equality and dialogue. As the quote above describes, the intervention provides a framework for building constructive relationships with the clients. This occurs not only when the client but also when the professional aligns with the issue at hand. Consequently, the dialogic and constructive relationship establishes a fundamental foundation that facilitates the implementation of the intervention.

## Discussion

### *Summary and lessons learned*

This study evaluated the implementation process of the FinSoc intervention by identifying the components that professionals perceived as helpful or unhelpful during its delivery. Complementing the study by Moore et al. (2015), the process evaluation was conducted by exploring the implementation, contextual factors, and impact mechanisms of the intervention. In our qualitative study, we found that professionals consider the FinSoc intervention positively impacts the financial capabilities of intervention participants. One of the benefits to families is confronting and reflecting on their financial situation as a whole. Participating clients benefit from encouragement in verbalizing their thoughts and from receiving support to deal with the emotional burden of financial difficulties. While this study examines a manualized intervention, professionals regarded the implementation of the intervention as comprehensive, contingent upon the unique circumstances of the client family and the parents' motivation and aspirations. Furthermore, professionals emphasized that the relationship between the client and the professional is heavily influenced by elements of confidence and trust.

Professionals highly valued the intervention because it provided them with the opportunity to diversify their practice methods and enhance their financial literacy, as well as their understanding of clients' complex issues. The process evaluation of the FinSoc intervention revealed that the social interactions and dynamics between social workers and clients significantly influenced the intervention's outcomes and that the client-centered approach was vital for the achievements of the delivery. Based on our findings, professionals emphasized the importance of psychosocial support elements in delivering effective financial guidance. Therefore, it is essential to acknowledge the increasing awareness among professionals regarding financial challenges and psychosocial factors during social interactions,

particularly in relation to the situations faced by client families, as the primary outcomes of the intervention's delivery.

Thus, the intervention serves as a valuable tool, providing practical frameworks for discussing economic issues in client work. This study and its results align with existing literature, suggesting that enhancing the financial capabilities of client families contributes to their financial well-being (Huang et al., 2019; Sanders, 2016; Warren et al., 2019). Therefore, we recommend adopting a manualized approach that integrates financial services into social work practice. It is important, however, to carefully consider how financial services and support can be integrated into practice so that they do not overwhelm either the clients or the social worker.

Furthermore, the study underscores the significance of the unique circumstances of each client family, which are central to the factors influencing outcomes. The composition of the family impacts financial capability (West et al., 2017), as evidenced by our results. While parents reflect on their abilities and strategies within the family during implementation, the intervention provides them with an opportunity to establish a shared understanding of finances within the household. Consideration of individual experiences, encounters, and incidents within the family is thus an essential component of the implementation process. The delivery of the manualized intervention is shaped by the unique circumstances of each family. This is where practitioners' expertise becomes crucial. Their skills in timing the implementation and addressing the actual needs of families are vital, as noted by Tlapek et al. (2022) in their study. Therefore, it is essential that the intervention sessions are structured flexibly, allowing ample time for families to discuss their circumstances. Effective social work interactions necessitate an exchange of information between the client and the practitioner. It is crucial that the intervention manual includes provisions for supporting knowledge exchange, as this simultaneously fosters trust during the sessions (Sundbäck, 2024).

In addition, to ensure successful implementation and to identify the critical questions surrounding this process, special attention must be given to resources and contextual factors. It is essential to consider how social work service structures can support practitioners in their coordination tasks during implementation, as well as the ways in which the intervention can be integrated into standard client work. Practitioners are eager to collaborate with a co-facilitator during the FinSoc intervention, which necessitates additional resources within the services. This prompts us to ask how the resources for implementation will be secured and whether the workload should be adjusted as the intervention is integrated. We propose that these questions be addressed as the interventions are further developed.

The impact mechanisms of financial capability interventions are fundamentally grounded in relationship-based social work. This foundation is crucial when evaluating the contributions of this study to social work practice. A client-centered approach, along with the relationship between the client and the practitioner, constitutes essential components of the FinSoc intervention (Kaittila et al., 2024). The literature suggests that addressing psychosocial and financial factors in tandem is an effective strategy for making a meaningful difference in individuals' lives (Anvari-Clark & Frey, 2019; Callahan et al., 2019). Furthermore, scholars argue that social work should more intentionally incorporate psychosocial elements of support during interactions with client families facing financial challenges (Viitasalo et al., 2024). The advantages of implementing this intervention are associated with an enhanced sense of equality within the relationship. Through a dialogue that encourages the sharing of thoughts and experiences, the implementation of the intervention can foster a greater sense of equality and inclusion.

### ***Strengths and limitations***

The qualitative study is grounded in the experiences of professionals as reported during individual interviews conducted by the research team. The team developed the FinSoc intervention and even conducted the intervention together with practitioners. The familiarity of the team and the cooperation experienced might carry a risk of social desirability during the interview. However, we attempted to minimize any social bias by ensuring that a different professional conducted the interview than that with whom the professional worked during the implementation phase. During the interviews, we specifically underscored that we specifically aimed to solicit critical points of view, thereby encouraging them to express their opinions and thoughts honestly.

Second, as we analyzed the data concerning factors that either hindered or facilitated the delivery, we recognized that many of these factors could be assessed in alternative ways. For instance, instead of presenting the novelty of the intervention as a factor that interrupted the delivery, we could have evaluated it as a reflection of limited training and preparation for the intervention. In our analysis, we chose to focus on discussing the factors openly while simultaneously aiming for transparency. This approach ensures that the reader can follow our analysis and interpretation, allowing them to assess its reliability.

The process evaluation study highlights that the financial capability intervention can enhance professionals' ability to discuss economic issues in their work with clients. According to these professionals, a greater understanding of financial matters could lead to improved overall

well-being for client families. Additionally, as professionals acquired more knowledge on how to assist clients in improving their financial situations, they reported increased confidence in their ability to empower client families. The positive results of the process evaluation suggest that the intervention is a valuable tool. However, the focus of the intervention and exploration has primarily been on individual professionals and their experiences with the intervention. The participating professionals do not represent all social workers in Finland. Future research should examine the intervention's application in other social service settings for families. Moreover, the study does not investigate how social service organizations integrate financial issues and practices into their objectives. The aspect of financial inclusion within financial capability has not been addressed. New research should aim to fill these gaps moving forward.

## Conclusions

FinSoc is a financial social work intervention developed for social work among families aimed at improving their financial literacy and economic self-efficacy and to reduce financial anxiety in families. Our qualitative study illustrates the process evaluation of the intervention. Our results demonstrate that the FinSoc intervention can serve as a valuable resource for professionals aiming to enhance their clients' financial capabilities. It also assists practitioners in understanding their clients' situations and engaging with them in a process that is helpful, authentic, and interactive. The successful implementation of the intervention relies on support from organizations that provide practitioners with the flexibility to work with families willing to focus on their financial matters. When these conditions are met, and professionals establish constructive and trusting relationships with their clients, the FinSoc intervention becomes an essential tool for financial social work.

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