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# Reducing the need for child welfare interventions through additional income support: a qualitative analysis of Finnish social workers' views

Teemu Rantanen , Tarja Juvonen  and Kari Eklund 

Laurea University of Applied Sciences, Vantaa, Finland

## ABSTRACT

Previous studies have found a link between the social disadvantage of families and child welfare involvement. Through financial support, a range of psychosocial problems in the families (or their escalation) can be prevented, although social disadvantage is a multifaceted phenomenon. This article examines Finnish social workers' views on the significance of financial support in reducing the need for child welfare interventions. The study analyses the fundamental assumptions and issues of social work that social workers refer to when justifying their views on the matter. The study is based on a qualitative analysis of data collected by interviewing 23 social workers in different parts of Finland. Through the interviews, a diverse view of the significance of additional income support and child welfare services emerges. The interviewees raised matters related to concrete practices, family dynamics, and the principles of social work. The question of the use of additional income support as a means for preventing child maltreatment and the need for child welfare intervention appears to be controversial in the data. However, a shared understanding of the fundamental assumptions and issues of social work can be seen behind the different viewpoints. In particular, a shared view of the intertwining of families' economic and psychosocial challenges, and the hidden nature of child maltreatment and social problems in families with children emerges. Overall, the research serves to emphasize the importance of professional discretion and long-term support in social work.

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## KEYWORDS

Additional income support;  
child welfare; professional  
discretion; child  
maltreatment; poverty

## Introduction

This article explores Finnish social workers' views of the significance of financial support, and in particular additional income support in reducing the need for child welfare interventions. The study analyses the fundamental assumptions and issues of social work that social workers refer to when justifying their views on the matter.

The Finnish child welfare system is based on the Nordic welfare state approach, where the premises for child welfare are the child's right to subjective wellbeing on one hand, and special protection on the other (Jaakola 2020, 55). These children's rights are addressed by means of universal and public social and health services that aim to support the wellbeing of all children and families, and prevent social problems (Vorananen, Pölkki, Pohjanpalo, and Miettinen 2011). Preventive child welfare promotes and safeguards the growth, development and wellbeing of children, and supports parenthood, for example, in maternity and child health clinics, day care,

**CONTACT** Tarja Juvonen  [tarja.juvonen@laurea.fi](mailto:tarja.juvonen@laurea.fi)

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youth work, and other social and health services (Child Welfare Act 417/2007, section 3a). In addition to universal basic services, there are special services which include the area of child welfare (Vornanen et al. 2011).

The best interests of the child is a pervasive principle in Finnish child welfare policy (Child Welfare Act 417/2007, section 1). As a rule, child welfare interventions are based on the principles of lending as light a level of support as possible, and the principle of subtlety which means that interventions are gradually strengthened when necessary (Räty 2019, 9–11). The aim of child welfare services is to reach out to the experiences of children, and to arrange professional assistance in accordance with their individual needs and wishes, primarily through support measures in open care (Jaakola 2020, 56). Financial support in open care is the most used support measure in child welfare services, but when repeated and prolonged, financial difficulties can also become one of the grounds for placing a child into out-of-home care, and serve as an indicator of the parents' wider life management difficulties (Pekkarinen 2016). Although the Child Welfare Act (417/2007) requires that child welfare interventions must not be due to insufficient family income or high debt, due to uncontrolled spending, instant loans and apartment rent arrears are common phenomena in child welfare (Pekkarinen 2016). The Child Welfare Act (417/2007, section 2) obliges authorities working with children and families to support guardians in their educational tasks, and to provide early financial support, if necessary, through multidisciplinary cooperation.

Families can be supported not only by way of child welfare services, but also through income support. In Finland, income support is a tax-exempt last-resort form of financial support, which aims to ensure a person's or family's living and promotes their independent coping (Social Assistance Act 1412/1997, section 1). Income support ensures at least the minimum income for those people who are unable to make a living through paid work, or from other income or assets (Social Assistance Act 1412/1997, sections 1 and 2). Income support consist of basic income support which is paid out by the Social Insurance Institution of Finland (Kela), and additional income support which is granted through the social services of the wellbeing services regions (Social Assistance Act 1412/1997, section 4). The amount of basic income support is based on the family's income and expenditure statement, whereas the amount of additional income support (supplementary and preventive income support) is based on needs assessment (Social Assistance Act 1412/1997, section 7 c, 8, 13).

## **Poverty and social disadvantage in families, and the need for child welfare interventions**

In 2021, around 10% of the Finnish population aged under 18 lived in a household that had received income support (The Finnish Institute for Health and Welfare 2022). This means that there were about 100,000 children in Finland who lived in low-income families at a risk of poverty (Ruotsalainen 2021). Financial difficulties and outright poverty can impact on the parents' ability to meet their children's fundamental needs for care and development, as well as on how parents offer support, for example, through children's educational choices or hobbies and other social activities (Gupta 2017). According to Conrad-Hiebner and Byram (2020), financial insecurity can put pressure on families, which in turn negatively affects the relationships between parents and between parents and children, causing increasing parental stress. These factors, in turn, can increase the possibility of harsh parenting and child maltreatment.

Although child maltreatment occurs in all socio-economic groups, children from poor families are at a higher risk of being affected by it (Yang 2015, Pelton 2015). Maltreatment rates and risks are sensitive to the availability and generosity of social benefits (Slack and Berger 2020). Cancian et al. (2010) have found that providing additional income to families reduces the risk of child maltreatment. Demonstrating the impact of family income on child maltreatment is therefore an important objective for social policy that helps to clarify how increasing financial support for poor families can

prevent child maltreatment and the need for child welfare interventions, and can also have a positive effect on the conditions under which children grow up (Brown and De Ceo 2020, 23).

Among families with children facing difficulties related to subsistence, the worst situation tends to occur among children living with a single mother, and children of parents who are studying. Also, families whose parents have a low level of education or who are unemployed, as well as families with many children and a foreign background, face low income and financial problems more often than others (Ruotsalainen 2021). Families with children struggling with poverty are highly dependent on social security (Salmi, Lammi-Taskula, and Sauli 2014), and moreover, families' financial difficulties and poverty can adversely affect children's psychological wellbeing and socio-emotional development in early childhood. At worst, these consequences can have lasting effects on children's lives (Huang et al. 2017).

Young people who experienced financial difficulties and disadvantage in their childhood families have reported parents' alcohol and mental health problems, illness, difficult family conflicts, parental separation, and school bullying more often than those who grew up in financially successful families (Pekkarinen 2016). When comparing children from wealthier families with children from low-income families, it has been found that children living in poverty have more health, behavioural and emotional problems, and they are more likely not to do as well in school, drop out of school, or receive intergenerational social benefits (Ristikari et al. 2018). Furthermore, the link between low income and negative consequences is stronger the longer a child has lived in poverty (Kataja et al. 2014).

Interventions by child welfare services are more common in families with financial difficulties (Fong 2017). However, the financial resources at a family's disposal will not solve all of the family's problems, and poverty itself does not lead to child neglect (Gupta 2017) or more broadly to child maltreatment. When considering the parents' ability to care for their children, one must consider the complex intertwining of poverty and other factors that produce social inequality, and characteristics related to individuals and their life history (Gupta 2017, Kataja et al. 2014). In this case, it may be more appropriate to talk about disadvantage, which is a more multifaceted phenomenon than poverty (Goldfeld et al. 2018). Specifically, disadvantage is not only about financial resources, but also concerns an individual's life management, physical and psychosocial functioning, difficulties in transforming resources into wellbeing, and their wider living conditions such as their social relations and opportunities for inclusion (Kallio and Hakovirta 2020, Isola et al. 2017).

## The significance of professional discretion

Families have the right to an adequate standard of living, and if they cannot obtain it themselves through their income and property, they are entitled to income support. In Finland, basic income support is based on a calculation of the family's income and expenses, but the decision on additional income support also involves professional discretion. As public servants allocating social security, social workers make decisions both as professionals who are guided by the ethical principles of social work, and as administrators within the framework of the wider purpose of social welfare (Rajavaara 2014, Mäntysaari 1991). At times, these roles come into conflict and professional discretion becomes subordinated (Blomberg et al. 2014) because social work, as part of a bureaucratic administration, cannot operate solely based on the client's individual situation and needs (Sirviö et al. 2015). Still, according to Saar-Heiman and Krumer-Nevo (2021), especially in the child welfare context, granting income support is not just a technical or bureaucratic practice, but instead a relational and social-justice-oriented one. Accordingly, street-level bureaucrats in social services also encounter tensions between the organizational values of standardization and individualization (Nordesjö, Ulmestig, and Denvall 2022).

Financial scarcity and an under-budgeting of the public sector have meant that social workers are forced to use discretion in their work in a way that supports financial and other policy objectives, rather than supporting the client in the best possible way (Blomberg, Kallio,

and Kroll 2014). This is even though the prevention of problems among children and young people is almost always effective and economically viable (e.g. Sipilä and Österbacka 2013). New Public Management and the increase in marketization in public administration have weakened the role of professional discretion in social work (Blomberg et al. 2014), and changes in the financial basis of social security and cuts in services and benefits regulate (deliberately or unintentionally) the use of professional discretion (Kallioma-Puha, Kotkas, and Rajavaara 2014).

International studies have criticized the child welfare system for not paying sufficient attention to the link between family poverty-related problems and child maltreatment (Duva and Metzger 2010, Austin, Lesak, and Shanahan 2020). But as shown above, differences in public administration and national policy orientation have an impact on social workers' discretion (Keddell 2014) and working practices in social work.

## Data and methods

### *Methodological approach*

The present research takes a qualitative attitude approach (Vesala and Rantanen 2007; Peltola and Vesala 2013, Pyysiäinen and Vesala 2013), which is a methodological orientation based on the tradition of attitude research and social constructionism, especially Billig's (1987, 1988) rhetorical social psychology. In rhetorical analysis, people's speech is considered as argumentation, where people present their views on certain controversial issues and justify their positions. This study analyses the assumptions and issues of social work that social workers refer to when justifying their views of the significance of additional income support in reducing the need for child welfare interventions.

### **Sample and data**

The study sample consisted of social workers in 12 municipalities<sup>1</sup> in different parts of Finland. When forming the sample, Finnish municipalities were divided into four clusters based on the relative amount of child welfare notifications and the relative amount of additional income support granted in municipalities. Three municipalities from each cluster were selected for the study. In addition, regional coverage was sought, and municipalities of different sizes were included.

The goal was to interview two people from each municipality: one of whom was responsible for adult social work and the other for child welfare social work. Eventually, two social workers were interviewed for nine municipalities as planned, only one interviewee was obtained from two municipalities, and three social workers participated from one municipality, yielding a total number of 23 interviewees. The interviews were carried out as one-on-one interviews (13 interviews) or as pair interviews if desired (5 interviews).

The interviewees were contacted by email or phone to arrange an interview time. The interviews were conducted online during April-June 2022. The average duration of the interviews was 45 minutes, and varied between 28 and 66 minutes. The interviewees were very experienced. Only three had less than 10 years of social work experience, all had at least 3 years, and some more than 30 years. Their ages ranged from 38 to 64 years. Three of the interviewees were men, and the remainder were women.

Consistent with the methodology of the qualitative attitude approach (Vesala and Rantanen 2007; Peltola and Vesala 2013, Pyysiäinen and Vesala 2013), in this study the argumentative speech data was generated using ready-made statement sentences as a starting point for the interview topics. The statements were based on previous research and other prior knowledge, and reflected controversial issues on the topic in question. The statements were presented in the same format in every interview, and the interviewees were given the possibility to comment on them in their own

words. The interviewees were asked to take a stand, argue, and justify their point of view. In the interviews, the interviewer also asked spontaneous additional questions. The statements used served as stimuli, through which the aim was to obtain versatile information about the research object. The idea was that the interviewees had the opportunity to relate the statements to different situations, client examples or contexts in their arguments.

The interviews were structured on a total of 10 statements regarding the significance of additional income support in reducing the need for child welfare interventions. This study analyses the interviewees' comments surrounding two statements: *'Additional income support can be used as a tool for preventive child welfare'* and *'The risk of child maltreatment can be reduced with the help of additional income support'*.

## Data analysis

The transcription of data can be done in different ways, and different transcription systems emphasize different features of the interaction (Potter 1996). In this study, the transcription was made word for word, but for example, emphasis and pauses were not marked, which also corresponds to the method used in studies by Peltola and Vesala (2013) and Järveläinen (2022) following a qualitative attitude approach. In practice, the interviews were recorded, and the transcription was carried out by an external service provider who is committed to national and international legislation with regards to data protection and user privacy. We used the clean verbatim transcription service which captures the text as it is spoken but eliminates filler words. The interviews and analysis were conducted in Finnish. Excerpt translations presented in the present article were made by the researchers. Three researchers with social work training participated in the review of the selected excerpts and a native English-speaking proofreader checked the translations, but not their correspondence with the original Finnish data.

The analysis of the data (totalling 384 transcribed pages) was divided into phases of classification and interpretation. In accordance with the qualitative attitude approach, the classification was carried out one statement at a time by analysing the positions towards the statements and the justifications of the expressed views. The positions were analysed paying attention to whether the interviewee agreed or disagreed with the statement, and at the same time, any reservations or conditions related to the positions of the statements were examined. The justifications were analysed separately for each statement and position, based on content theming (see Figure 1). Through this, a broad set of themes related to the topic was formed.

When analysing the justifications, some commonly shared premises that seemed to explain the controversy of the positions emerged. Billig (1988) uses the term *'common-place'*, which refers to

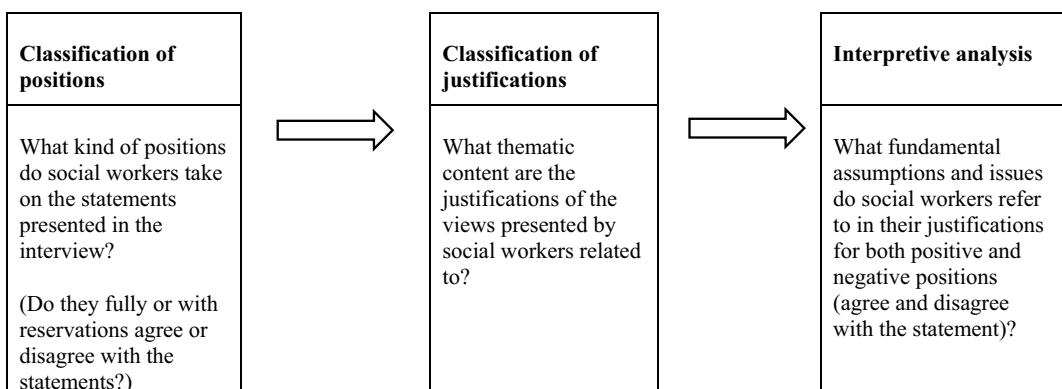


Figure 1. Progress of data analysis.



commonly used statements of general principle and describes the uncontroversial premises that lie behind the argumentation that is put forward. The idea is that even in justifications of opposing positions, the same general value or assumption can be referred to. Thus, common-place issues can be used to provide a basis for controversial arguments (Billig 1988). We found two such assumptions in the data. The justifications for different statements and different positions referred to the intertwining of families' economic and psychosocial challenges, and perception of the hidden nature of child maltreatment, and other psychosocial problems. In addition, we found three issues related to social work and the psychosocial problems of families, which explained different positions to the statements (socio-economic problems of family vs. individual problems such as mental health problems and addictions; immediate help vs. planned support; individual consideration vs. equal treatment of clients).

## **Ethical considerations**

The present study was conducted according to the guidelines of TENK (2019). Research approvals were applied for separately from each of the 12 municipalities or group of municipalities (e.g. Social and Health Care District) that participated in the study. Participation in the study was voluntary and based on informed consent.

## **Findings**

### ***The interviewees' positions on the statements***

The data showed the controversial nature of the topic, and the interviewees presented different positions for both statements under review. A total of 16 of the interviewees agreed with the statement 'Additional income support can be used as a tool for preventive child welfare', four agreed but with reservations, and two disagreed. Regarding the statement 'The risk of child maltreatment can be reduced with the help of additional income support', seven interviewees completely agreed, six completely disagreed, six agreed with reservations, and four disagreed with reservations.

On a general level, most of the interviewed social workers emphasized the significance of additional income support in reducing the need for child welfare interventions. When looking at the more specific goals of support such as reducing the risk of child maltreatment, fewer interviewed social workers believed in the usefulness of additional income support. At the same time, the number of negative and reserved positions increased.

### **Justifications of the views presented**

All in all, in the interviews, a diverse discussion arose about the significance of additional income support in reducing the need for child welfare interventions. The interviewees described different concrete situations in which the preventive importance of income support becomes visible. For example, they talked about housing-related expenses, supporting basic living needs, children's hobby expenses, and payment commitments for substance abuse treatment. This kind of argument was used especially for the first statement:

I have used preventive and supplementary income support for things like getting out of an abusive relationship, because when the psychological, economic and other violence goes on for years, it is difficult to leave because the economic dependency has often become too great. And at that point, the fact that you get support in the exit phase and help in getting an apartment and paying for everything – I think that's essential. And also, I've granted substance abuse rehabilitation with good results. (I3)

The excerpt describes the usefulness of additional income support in supporting families in cases of domestic violence and substance abuse of parents.



The interviewees talked about the family situations of clients, parenting, practical social work, and professional cooperation, and also about legislation and the general principles of child welfare. The justifications referred to enabling the social inclusion of children and parents, reducing the feeling of insecurity and inequality, supporting parents' life management, as well as compensating for the shortcomings of other service systems. Furthermore, the issue was considered from broader societal perspectives, such as alleviating poverty in families with children, as well as savings for the public economy compared to, for example, the costs of taking a child into care.

In the interviews, some municipality-specific or regional differences emerged which were especially related to different ways of organizing child welfare and adult social work services. In some regions cooperation's were closer, while some interviewees brought up the challenges of internal cooperation in public social services. Some social workers criticized limitations in accessing the client information system within the organization, which made it difficult for social workers to assess the overall situation of the family. But despite these regional and municipality-specific differences, the interviews formed a uniform picture of the assumptions and issues of social work behind the argumentation.

The analysis of the justifications used by the interviewees reveals different reasons for why the issue is so controversial among social workers. We found two common-places which offer a possibility for adopting opposing positions. These were the assumption of the intertwining of families' economic and psychosocial challenges, as well as the assumption of the hidden nature of child maltreatment and other psychosocial problems in families. Furthermore, the opposing positions are based on certain internal tensions or differences that are emphasized within social work. Next, we examine these sources of controversy in more detail.

### **Intertwining of families' economic and psychosocial challenges**

Based on our analysis, firstly, the complexities of socio-economic disadvantage of families and the intertwining of families' economic and psychosocial challenges were referred to in the arguments of both positive (agree) and negative (disagree) views. With the help of financial support, some problems can be alleviated, and thus make the family's life situation easier. On the other hand, the interviewees pointed out that, for example, child maltreatment cannot be prevented with financial support because the challenges of families are complex and combine matters such as a lack of life management, deficiencies in parenting, or an antisocial life situation in general. Household economic insecurity and deficiencies in financial management are also part of this intertwined set of psychosocial problems.

One interviewee describes the effects of the family's economic insecurity and financial support on child maltreatment as follows:

It might be difficult to prove that the economic situation is the sole reason why children are maltreated at home. It may be difficult to say directly that it is, but it may be part of the picture. And the economic situation puts a strain on many families . . . It can be the last straw that makes it overloading, so that it is not even economically possible to achieve what one would want for the family. It can be what pushes you over the limit. (I12)

In this excerpt, the interviewee's idea is that household economic insecurity can be a part of the cause of child maltreatment, and thus by alleviating financial difficulties, child maltreatment can even be prevented. But some interviewees raised both positive and negative views of the statement, and considered their position to fall between these two views:

I would probably answer yes, to a certain extent, but money is not the answer here either. So, financial problems can of course be a stress factor in the family, and when financial support is granted . . . some stress factors are reduced and the family is then doing better and the abuse is reduced, but well . . . I don't know, I'm very sceptical about the statement and how much it would affect . . . Yes, I answer that to some extent [child maltreatment] can be prevented, but in the same way as before, that is not enough. (I20)

In this excerpt, the interviewee justifies a position that agrees with the statement on the effects of additional income support on stress factors of families, but at the same time, justifies an opposite position.

It seems that the interdependence of families' economic and psychosocial challenges is a central assumption among the participating social workers. However, this widely shared premise leads to quite different, and even opposing, views on practical social work issues. So, when everything is interlinked, it can be thought that influencing only one aspect does not help anything, or that by influencing one part, the whole can also be influenced.

### **The hidden nature of child maltreatment and other psychosocial problems in families as challenges of social work**

Based on our analysis, the second shared assumption among social workers relates to the hidden nature of child maltreatment and other psychosocial problems in families. This kind of view emerged in the context of the justifications for the opposing positions that were expressed. In the comments of the interviewees, it emerged that social work can either bring child maltreatment to the fore (which enables an assessment of the need for child welfare measures), or it can even hide it from view.

Some interviewees saw the importance of additional income support in that, with the application for additional income support, the family is included in the scope of social work services, and can be provided with versatile family support services (support measures in open care). In this case, the role of social work in processing an application for additional income support is also central:

I think it's important that if families need preventive social assistance (additional income support), the social worker meets with them and assesses the situation and its underlying causes. So, in that sense, it is an opportunity to reduce the risk of maltreatment, so that in a way we can reach those families who need help.  
(I2)

On the other hand, opposing views were also presented. Some interviewees are critical of the possibilities of additional income support to prevent the psychosocial problems of families from escalating, and pointed out that it can leave other problems aside. For example:

In my opinion, the support measures in open care in child welfare services are sufficient. They can also provide quite a lot of financial support for certain things. But then the financial support is part of the additional income support, [and] to me it sounds like it belongs to the professional skill of adult social work. There is a big risk if we get involved in financial support, that family interaction problems and child welfare problems will fade into the background, and only the financial matters come to the fore. (I10)

In this excerpt, the interviewee highlights the risks associated with additional income support and emphasizes the importance of child welfare services.

However, both views are united by the idea that psychosocial problems of the family such as child maltreatment are difficult to identify, but it would be important for families where this occurs to become clients of social work. Accordingly, additional income support can be seen either as a way to identify psychosocial problems, or as an obstacle to identification.

### **Controversial issues in the background of different positions**

In addition to these two common-places, three controversial issues or tensions emerged in the data, which explain the conflicting views on the importance of financial support in reducing the need for child welfare interventions. At first, the attribution of the causes of psychosocial problems in families also seems to be a factor explaining the differences in opinions. For example, child maltreatment can often be considered to be based simultaneously on socioeconomic and other external factors, as well as on various individual-level factors. In different situations, these factors can be emphasized in different ways. In the data, additional income support was seen as important

in alleviating external deprivation and related problems. Moreover, several interviewees pointed out that additional income support can reduce the mental burden experienced by family members, and thus indirectly prevent child maltreatment. However, the interviewees consistently emphasized that financial support cannot help families if financial difficulties stem from a lack of life management. Financial support also cannot prevent child maltreatment in cases where a parent's personality disorder, mental health problem, or serious substance abuse is the cause of it.

For example, if the abuse is linked to the parents' substance abuse, mental health problems, some kind of personality damage, antisociality, something like that, I don't think that income support alone can help very much. In fact, it can maintain some problems that are related to other issues, then things somehow get out of hand. (I20)

It seems that the view on the usefulness of additional income support in reducing the need for child welfare interventions is based on the assumption that the psychosocial problems of families are at least partly related to social disadvantage and other external factors, instead of the internal factors relating to an individual. But as a caution, one interviewee stated that the granted additional income support might even worsen the child's situation if the parents, for example, spend the money on drugs.

The second issue is related to the temporal dimension of the support. Some of the interviewees approached the statements presented from the point of view of helping in a current situation, and some from the point of view of long-term help. This choice of perspective was also reflected in their positions on the significance of additional income support in terms of the prevention of child maltreatment and the need for child welfare interventions. According to many interviewees, granting additional income support was justified for securing a family's apartment when under threat of eviction, in which case the perspective was in the present. On the other hand, it was pointed out that financial support does not necessarily bring about long-term change, and critical comments emphasized that financial support is rarely part of planned child welfare.

Well, of course it refers partly to the fact that when we talk about a family having multiple problems, a lack of life management, there are always financial problems involved. So yes, it can be used in such a way that we can secure the living conditions of children through supplementary income support or preventive income support, i.e. to secure the basic things. But I always talk about the momentary things, and come back to the fact that they are just first aid to get ahead. The overall situation is of course due to something else. But momentarily, yes. (I9)

The interviewees also talked about families who have received additional income support several times to pay rent arrears, but the problem continued. Thus, some interviewees emphasized the importance of planned and long-term financial support. In this case, the support is closely linked to the planned social work process, which progresses from assessing the need for child welfare measures, to drawing up a client plan, and the use of family support services.

The third issue underlying the conflicting positions was related to the relationship between individual consideration based on the client's needs and the equal treatment of clients. The importance of the social worker's professional discretion was emphasized throughout the data. However, in the critical comments on the first statement about the use of additional income support as a tool for preventive child welfare, the significance and limits of professional discretion were also considered. One interviewee who disagreed with the first statement justified her point of view as follows:

Although it is a discretionary benefit, it is important that the entirety of the adult social work should remain intact, and thus the equality of the clients should perhaps be better maintained. The special discretionary criteria could be implemented in a more consistent way. But if additional income support granted in adult social work is used for the benefit of child welfare clients, as a part of the cooperation with child welfare services, then I see no obstacle to that. For example, if there is some kind of parenting support involved in the cooperation, where the family situation is also taken into account, then I think it is OK. (I11)

**Table 1.** The fundamental assumptions and issues of social work behind the argumentation.

Topic of justification		Position on the significance of additional income support in preventing the need for child welfare interventions.	
		Agree	Disagree
Fundamental assumptions of social work (common-places)	Intertwining of families' economic and psychosocial challenges	Financial support can be used to improve the family's situation as a whole, and thus also indirectly reduce the need for child welfare interventions.	Financial support cannot reduce the need for child welfare interventions, as financial difficulties are only one aspect of social disadvantage
	Hidden nature of psychosocial problems in families	The assessment related to additional income support decision-making helps in the planning of family support services.	Focusing on financial issues can hide psychosocial problems of the family, such as child maltreatment.
Issues of social work	Attribution of the main cause of psychosocial problems in families (socio-economic factors vs. individual factors such as mental health problems and addictions)	When the underlying cause of child maltreatment is economic stress, it can be affected by financial support.	Financial support cannot solve challenges related to parents' life management, mental health problems, or substance abuse.
	Temporal dimension of support (immediate help vs. planned support)	In the case of families' immediate economic crisis (e.g. a threat of eviction), financial support helps the family with children.	Reactive support does not help the family in the long term. Instead, planned family support services are needed.
	Professional discretion (individual consideration vs. equal treatment)	The individual consideration related to the granting of additional income support enables child welfare risk factors to be taken into account.	Due to the equal treatment of clients, child welfare clients cannot be prioritized when deciding on additional income support.

In the above excerpt, the interviewee does not actually deny the importance of considering individual needs and cooperation between adult social work and child welfare services, but emphasizes that adult social work and income support should be separate from child welfare social work. This ensures a better realization of the equal treatment of clients.

## Main findings

According to our study, the question of the significance of additional income support in preventing the need for child welfare intervention is controversial among social workers. Furthermore, interviewees that represented different and even opposing views referred to the same topics in their justifications. Fundamentally, the controversy seems to be based on certain assumptions and professional issues related to the nature of child maltreatment and social work (see Table 1).

## Discussion

The research makes visible the importance of financial support as a part of social work, and also the link between additional income support and the need for child welfare interventions. However, it seems that the question of using additional income support as a tool for child welfare is controversial among the social workers that were interviewed. This controversy is closely related to some central tensions of social work. In particular, the complexity of the family situations and the interweaving of economic and psychosocial challenges is an uncontroversial core premise of social work, which can be used to justify even opposing views. Another commonly shared assumption is that the psychosocial problems of families are difficult to identify, but that it is important for these families in need of support to become clients of social work, so that problems can be prevented from escalating. In addition, professional discretion (and its limits), as well as questions related to the

temporal duration of support and the attribution of the causes of psychosocial problems emerged in the data.

Nordesjö et al. (2022) have shown that street-level bureaucrats in social services have to use various strategies to cope with tensions between standardization and individualization. A similar tension emerged in our research as well. When deciding on additional income support, valid instructions must be followed on one hand, and individual considerations based on client needs must be made on the other hand. Furthermore, the complex nature of psychosocial problems and the internal tensions of social work make decision-making difficult.

Economically insecure children experience far more maltreatment than economically secure children (Conrad-Hiebner and Byram 2020). However, instead of a simple causal relationship, there is a complex interrelationship between poverty and child maltreatment (Cancian et al. 2013, Gupta 2017, Conrad-Hiebner and Byram 2020). According to our study, social workers are also aware of this, and an assumption of the complex nature of social disadvantage seems to be one of the central premises of social work. Accordingly, different views on the significance of financial support in reducing child welfare interventions can be justified by being referenced to it.

Previous studies also give indications that financial support can prevent the risk of child maltreatment (Cancian et al. 2010). Consistent with this result, many of the interviewed social workers believe that additional income support can reduce the risk of child maltreatment and even placement. One justification for the importance of financial support in the prevention of psychosocial problems of families that recurred in the material was based on the so-called family stress model. According to the model, economic insecurities cause economic pressure on families, which lead to heightened parenting stress and depression, and furthermore, increased harsh parenting and child maltreatment (Conrad-Hiebner and Byram, 2020). But there are also opposing views in the data. When problems of the families are related to, for example, parents' substance abuse problems, a lack of life management, or personality disorders, the significance of treatment and therapy services, intensive family work services, and family rehabilitation is more central.

According to our findings, cooperation between providing additional income support and the provision of child welfare services is not considered to be close enough. This is partly due to the organizational separation of child welfare and additional income support as part of the adult social work. This separation (which social workers saw to be important from the point of view of the equal treatment of clients) can lead to restrictions in social workers' accessing the client information system and shortcomings in communication, even though both parties work with the same clients. With restricted knowledge, social workers found it difficult to understand the overall situation of the families. Briar-Lawson et al. (2021) have also noticed in the U.S. context that the separation of income support from social services brought about significant changes for both families and social work, so that the separation hindered the human needs and integrative service orientation, and little attention was paid to the economic hardship of the families.

In our data, social workers gave prominence to the view that financial support must be seen as one tool in comprehensive social work, where support measures are based on an assessment of the need for child welfare services and a client plan. As our analysis reveals, financial support without a proper plan may conceal or increase wider family problems. Also, in her research on Finnish youth who had been clients of child welfare, Kestilä (2016, 128–129) indicates that income support had been of little importance in their situations, and had brought only temporary help to the family and might have, for example, even increased the parents' substance use. The temporal dimension of social work also emerged in the comments of interviewed social workers, i.e. as helping in situations that required immediate support, and raising in turn the importance of planned and long-term financial support.

Social work is always linked to organizational and professional commitments and principles, as well as situational factors (Sirviö et al. 2015). These dimensions of professional discretion are also featured in the social workers' views. Attributions about the causes of psychosocial problems in

families formed a significant basis for professional discretion. Additional income support was seen as an important tool in alleviating the various risk factors in families that were at least partly related to social disadvantage and other external factors, rather than the internal factors of an individual. However, the best interests of the child as a central principle of the legislation governing social work and child welfare also applies to financial support. According to our study, the priority of this principle is recognized by social workers.

### **Strength and weaknesses of the study**

This research is limited to Finland, and the interviewees of the study represent only a small sample of the social workers in Finland – thus, we must be careful in generalizing the results. However, the selected sample can be considered as regionally comprehensive, considering the whole of Finland. The interviews were carried out in 2022, i.e. before the health and social services reform that entered into force in Finland in 2023, where social work was transferred to the responsibility of the new wellbeing services counties. This major change regarding the organization of public services also affects the practices of social work. However, the subject of this research is the professional views of social workers and the assumptions and controversial issues of social work, and not the administrative organization of work, so this aspect is not envisaged to be particularly significant in this regard.

### **Conclusion**

The research reveals the tense nature of social work and the related, controversial meanings of financial support. Preventing and alleviating the social disadvantage of families with children is a challenging goal of practical social work. Various support measures are needed to prevent problems related to parenting and children's wellbeing, and financial support can be one tool here. But although financial support can alleviate some of the acute economic hardships of families with children, alone it can rarely solve anything, and alongside that, versatile family support services are needed. One of the key challenges faced is the difficulty of identifying children's wellbeing problems and the fact that social work can even hide these problems from view through its own activities. The significance of the professional discretion of social workers is essential so that additional income support and other forms of financial support for families can be targeted in an appropriate manner. In addition, it is necessary to emphasize the importance of the close cooperation of adult social work and child welfare social work in preventing the escalation of psychosocial problems in families with children.

### **Note**

1. The responsibility for organizing healthcare and social welfare in Finland was transferred from municipalities to wellbeing services counties on 1.1. 2023 (Ministry of Social Affairs and Health 2023). Our data was collected before the reform, so we use the concepts of municipal or wellbeing services county in parallel, depending on the context and time frame of the research.

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## ORCID

Teemu Rantanen  <http://orcid.org/0000-0001-7114-7913>

Tarja Juvonen  <http://orcid.org/0000-0002-0611-6747>

Kari Eklund  <http://orcid.org/0000-0002-5870-4663>

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