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FINDING FINANCIAL CAPABILITY

M2-Kodit residents' experiences of housing counseling

ABSTRACT

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Finding financial capability: M2-Kodit residents' experiences of housing counseling

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Y-Foundation is Finland's fourth largest landlord and operates with housing first principle. Y-Foundation's housing stock is divided between Y-Kodit and M2-Kodit. Y-Kodit apartments are meant primarily for those who have trouble getting an ordinary rental home. M2-Kodit offers affordable housing for anyone who is looking for accommodation and meets the tenant selection criteria made by the Housing Finance and Development Centre in Finland. Housing counseling is offered to all residents.

This thesis investigates if housing counseling affected M2-Kodit residents' financial capability. The thesis also aims to find out if housing counseling served the residents' needs and how the service could be developed in the future.

The thesis is qualitative research, and the data was collected by interviewing five M2-Kodit residents who had used housing counseling in the past. The data were analyzed by qualitative content analysis.

The research concluded that housing counseling served clients' needs and, on some level, developed their financial capability. There were no clear development ideas for housing counseling; however, interviews pointed out some crucial elements to be kept on in the future. The study also noted negative feelings raised by seeking assistance and found that the attitudes of the housing counselors significantly impacted the client. Positive interaction and experiences can be seen as developing interest in financial matters. Experiences also influenced how help was accepted and how the interviewees felt about seeking help in the future. Speaking directly, yet respectfully, housing counselors can create a feeling of hope and realization that something can always be done.

Keywords: housing counseling, financial capability, financial social work, housing social work

CONTENTS

1 INTRODUCTION	6
2 THE PURPOSE, OBJECTIVES, AND WORK-LIFE PARTNER.....	8
2.1 Purpose and objective of the thesis	8
2.2 Research questions	9
2.3 Y-Foundation	9
2.4 Y-Foundation´s role in the thesis process	10
3 THEORETICAL BACKGROUND	11
3.1 Housing counseling.....	11
3.2 Financial capability.....	13
3.3 Feelings raised by poverty and interaction in client work	16
3.4 Behavioral finance	18
3.5 Financial social work.....	19
3.6 Housing social work	21
3.7 Capability approach	22
4 IMPLEMENTATION	24
4.1 Research method.....	24
4.2 Data collection	25
4.3 Data analysis	26
5 RESULTS	28
5.1 Feelings related to seeking help	28
5.2 Housing counseling´s ability to meet client´s needs	30
5.3 Development of residents financial capability	32
5.4 Developing housing counseling	35
6 CONCLUSION AND DISCUSSION	38
6.1 Outcome	38
6.2 Ethical consideration and reliability	40
6.3 Professional development.....	43
6.4 Recommendations	44
REFERENCES	46

APPENDIX 1. Consent to participate in the research	50
APPENDIX 2. Semi-structured interview questions.....	51
APPENDIX 3. Example of the content analysis	52

1 INTRODUCTION

Housing counseling is a service that seeks to address rent arrears and other housing problems at an early stage before eviction. The aim is to prevent homelessness and strengthen housing skills and financial capability. The National Homelessness seminar on 15.10.2021 stated that the government program aims to halve homelessness by 2023 and eliminate it entirely by 2027. The conference noted that increasing housing counseling is essential for achieving the goal. Previous experience has shown that housing counseling is effective and, therefore, housing counseling will become statutory. So far, housing counseling has focused on ARA housing, but 3 million euros has been budgeted for housing counseling in the state budget draft in 2022 for the development and expansion of the service. The aim is to extend housing counseling to all forms of housing. (Lindén 15.10.2021.)

A homeless person has no rented, sub-rented, or owned apartment. A homeless person stays on the street, in temporary housing, with friends, or with various housing services. There were 4396 homeless people in Finland in 2021, concentrated in large cities. Homelessness has been decreasing for a long time, and municipalities have invested in reducing it by increasing services and projects that prevent homelessness. In Helsinki, attempts have been made to reduce homelessness by organizing independent and supported housing, intensifying housing counseling, and cooperation with various actors. In addition, attempts have been made to prevent homelessness, for example, by granting income support for rent arrears. (Asumisen rahoitus- ja kehittämiskeskus 2022a.)

Housing counseling is a cost-effective and successful tool to prevent homelessness. In housing counseling, the client can be directed to other services, problems with housing are dealt with, and advice is given, for example, regarding the maintenance of the apartment. The most significant part of a housing counselor's work is financial guidance and dealing with rental debts. Due to the good results of housing counseling, it is planned to expand and develop it in the future. (Asumisen rahoitus- ja kehittämiskeskus 2022b.)

Unpaid rent is the most common reason for evictions (Latomaa 2011, 13). By strengthening financial capability and ensuring the right services for the client, the debt situation can be dealt with in time. The experiences of those who have used housing counseling must be heard to develop the service. Housing and financial balance are firmly linked. Therefore, it is necessary to hear whether housing counseling has sufficiently supported the client's financial capability development.

The thesis explores Y-Foundation's M2-Kodit residents' experiences of housing counseling's ability to strengthen residents' financial capability. The residents interviewed in the study were all clients of housing counseling. The research has been carried out with semi-structured interviews, and the results have been analyzed by content analysis. There are three research questions: has housing counseling served the clients' needs, has housing counseling impacted a client's financial capability, and how could housing counseling be developed in the future. These questions aim to determine if housing counseling has any role in financial capability and whether it has been successful in its work from the client's point of view. The questions also attempt to generate ideas for the development of housing counseling.

The first chapters of the thesis clarify some key concepts and relevant theories about the topic, and the work-life partner will be introduced. Later, the research process and results are presented and analyzed. Finally, professional development is assessed, and further development ideas are considered.

In summary, thesis research found that housing counseling has strengthened financial skills, taught the importance of open conversation about the economic situation, and prioritizing rent payments in everyday expenses. However, the most important financial lesson has been that something can always be done.

2 THE PURPOSE, OBJECTIVES, AND WORK-LIFE PARTNER

The second chapter introduces why the thesis was done, its aims, and its objectives. In this chapter, research questions are presented, the work-life partner is introduced, and their role is clarified to the reader.

2.1 Purpose and objective of the thesis

Financial challenges affect hundreds of thousands of Finns. The household debt ratio in March 2021 was 134.2% of disposable income (Bank of Finland n.d.). In Finland, the number of persons with payment defaults in 2020 was 385 000, which has increased yearly (Asiakastieto 2020). The economic impact of the crises near us in recent years remains to be seen. However, history has taught that those who are already the most vulnerable will experience the worst consequences of the crisis, like COVID-19 pandemic, in their economy (Furceri, D., Loungani, P., Ostry, J. and Pizzuto, P., 2020). Financial problems are reflected in housing, and rent arrears are the most common reason for eviction (Takuusäätiö n.d.). Therefore, addressing economic issues on time is beneficial in preventing homelessness and inequality.

The thesis aims to understand the role of housing counseling as a reinforcer of financial capability and to hear the experiences of users of the service. The thesis tries to make the clients' voices heard. The results provide the Y-Foundation with important information about their ability to meet clients' needs. The results can be used to develop housing counseling.

The objective of this thesis is to interview M2-Kodit residents who have used housing counseling. The second objective is to analyze the interviews and produce information for Y-Foundation.

2.2 Research questions

The thesis focuses on concepts of housing counseling and financial capability. The purpose is to find out the experiences of housing counseling from residents living in the Y- Foundation's M2-Kodit. The thesis research questions are: "Has housing counseling served the client's needs?", "Has housing counseling affected a clients' financial capability?" and "How could housing counseling be developed in the future to serve clients' needs better?". These questions aim to understand how housing counseling has served the clients' needs from a financial perspective and to provide tips on how housing counseling could be developed in the future.

The target group of the thesis is the residents of M2-Kodit who use housing counseling services. The selection of the target group was made according to the Y-Foundation's own needs. According to their experience, many surveys and studies are already being conducted for particular groups, while the experiences of ordinary ARA rental housing customers have been less heard.

2.3 Y-Foundation

The Y-Foundation is Finland's fourth largest landlord. It was founded in cooperation between several social parties in 1985 when there were almost 20,000 homeless people in Finland, most men living alone. The aim is to provide affordable housing and prevent homelessness. (Y-Foundation 2021a.)

The operating idea of the Y-foundation is based on the housing first principle. Housing is not a reward for good living skills but a prerequisite for good living. The housing first principle argues that once basic needs, such as housing, are met, it is easier to start working on any other problems. In addition to the

apartment, the client is instructed to accept government benefits and other services. (Y-Foundation 2021b.)

Today, the Y-Foundation's housing stock is divided into Y-Kodit and M2-Kodit. Y-Kodit is intended for residents with special needs, such as the long-term homeless, substance abuse and mental health problems, and individuals released from prison as homeless. M2-Kodit are ordinary ARA rental apartments, and the selection of residents for these is made in accordance with the ARA guidelines. Housing counseling is offered to all residents. (Y-Foundation 2021c.)

ARA houses are constructed with state subsidies, and ARA housing is funded by Arava or interest-subsidy loans. The apartments are intended to guarantee safe housing at a reasonable cost. (The housing finance and development center of Finland, 2019a.) Residents are selected for ARA housing based on specific criteria based on the need of the apartment, wealth, and, in some cases, income. Priority will be given to low-income applicants in urgent need. (The housing finance and development center of Finland, 2019b.) The interest in listening experiences of M2-Kodit residents is based on the fact that they usually do not have support networks related to housing or financial support. Therefore, housing counseling is the first point from which they seek help.

2.4 Y-Foundation's role in the thesis process

Based on the thesis idea paper, Y-Foundation was contacted. They were asked about their need and interest in working as a partner in the thesis where housing counseling's role in strengthening financial capability is researched. The idea was well-received, and the cooperation started right away. Communication was done via email, and the basic frameworks for further concept development were created. The thesis was also discussed in the housing counseling team.

The role of the Y-Foundation in the thesis was to acquire interviewees for research and, if needed, to provide information about the Y-Foundation as an organization and its housing counseling services. In addition, the aim was to work closely to ensure that the thesis met the organization's needs. The thesis was sent to Y-Foundation in all stages, so they know its progress. They also assisted me in matters related to obtaining a research permit.

3 THEORETICAL BACKGROUND

In this chapter, relevant key concepts are presented. The chapter explains the meaning of interaction in client work, feelings raised by poverty, financial social work, financial capability, housing social work, and housing counseling. These concepts are all close to the work of housing counselors in Y-Foundation.

In addition, two relevant theories are presented to understand better some issues related to financial well-being and social work. Behavioral finance explains individual characteristics that can affect how a person handles finances. The chapter also explains concepts of financial literacy and illiteracy. The capability approach focuses on what people can and can not do if given the right opportunities to create the life they want. Martha Nussbaum's (2011) theory suggests ten core capabilities that should be fundamental rights for all humans. Society plays a role in enabling these capabilities.

3.1 Housing counseling

Housing counseling is a key factor in housing social work. Housing counseling is developed at the turn of the 80s and 90s. The name housing counseling

originated in the 2000s. Housing counseling has been part of ARA's long-term homelessness reduction programs. Housing counseling operates on the border between housing and social work and can be considered part of housing social work. (The housing finance and development center of Finland 2019, 10-12.) The main reasons for applying for housing counseling are the challenges of rent payment and rent arrears. However, housing counseling helps with all housing challenges, such as applying for benefits, guiding in housing disturbances, and directing residents to the right services. Housing counseling is provided by municipal social and health services or welfare services as well as municipal real estate companies, national rental housing companies, and various organizations and NGOs. (The housing finance and development centre of Finland 2019, 14.)

Y-Foundation's M2-Kodit has offered housing counseling since 2016. The goal has been to reduce homelessness and evictions and increase living comfort. (The housing finance and development centre of Finland 2019, 13.) Financial difficulties, low income, and comprehensive assessment of the economic situation are strongly present in the work of housing counselors. The priority is always to find a solution to problems. Central to the work of housing counselors is addressing housing and financial problems, but also issues related to the social situation or employment. (Granfelt 2022, 15-16.) The Y-Foundation supports employment through its Uuras activities. The Y-Foundation offers its residents work opportunities to support social and economic well-being. (Granfelt 2022, 14.) Short-term jobs can provide a resident with additional income when needed. Through employment, a resident can find their strengths and sometimes even find their career path. (Granfelt 2022, 30-31.)

Housing counseling is directly linked to the prevention of evictions and the reduction of rent debts. The costs of organizing housing counseling have generally been covered by the results obtained. Housing counseling also strengthens the cooperation between landlord and tenant. (The housing finance and development centre of Finland 2019, 28-29, 35.)

Housing counseling is a valid concept because it is firmly linked to the research. Housing counseling might not be a well-known service even though it is becoming

more reachable to many people in rental apartments. Housing counseling has a lot more to offer than often thought, and it can be an answer to many housing-related or financial problems. Many researchers emphasize the importance of housing counseling. Therefore, housing counseling should be brought closer to ordinary consumers.

3.2 Financial capability

Financial capacity refers to a person's capability to cope with financial matters in a way that expenses can be covered and debt does not arise beyond solvency. Economic functioning can be seen as a person's qualities, competence, or incompetence. However, circumstances also play a role in strengthening financial capability. (Zechner 2019, 16.)

Financial capability forms from the ability and the opportunity to act. The concept includes institutional barriers. To be able to act, a person needs skills and motivation, and opportunities to access services. (Sherraden 2010, 1-2.) An individual's abilities and capabilities create financial capability. However, it is also essential to influence structures and institutions. Values and thoughts guide economic behavior. The individual must be able to make information-based financial decisions. (Viitasalo 2019, 9.)

Good financial decisions are usually associated with good knowledge and skills in financial matters. Financial decisions made due to poor knowledge can have significant consequences, especially in low-income households. Environment and childhood impact the values, norms, and understanding a person absorbs. For example, the media and friends have an impact on our choices. It has also been found that parents' deficient financial skills contribute to developing a child's skills. (Sherraden 2010, 3-4.) In Finland, a person can influence one's economic well-being, for example, through educational decisions. Although the development of financial capability is primarily a decision of the individual, all matters

affecting financial ability one can not choose. Injuries and illnesses, taxation, and basic security are things a person can not influence. The various coincidences of life may shake the economy without the individual's fault. (Zechner 2019, 16.)

Sherraden (2010) states that many who would require financial advice and training do not seek these services. The right financial services could help people act in their economic interests, but unfortunately, these services are often beyond the reach of the lowest income earners. (Sherraden 2010.) Getting a bank account might not be accessible in the United States, but these problems also affect Finns. Online banking IDs are a necessity that many people with a homeless background do not have. Obtaining IDs can be prevented by not having an identity card since it is not affordable. Some of them might not know they can get assistance from Kela to get an ID card. When one cannot pay bills in online banking, separate service fees have to be paid for the bank's services, deepening the situation. Financial services for low-income people do not meet their needs and do not attract low-income consumers. Inaccessibility to financial products and services causes financial exclusion.

Sherraden (2010) explains the importance of the interaction between financial literacy and economic inclusion. One must be an active player in managing and promoting own finances. Through knowledge, money management is understandable, and developing an early and positive relationship with a financial institution is more likely. (Sherraden 2010.) Individuals gain confidence in managing their finances and increasing their economic well-being. Sound financial decisions and financial development arise from personal economic growth. The result is very different, even harmful, if someone lacks information or services. (Zechner 2019, 16.)

Financial uncertainty is part of everyday life for many people in Finland. Professionals in the social services field need a wide range of skills to prevent financial difficulties and strengthen financial capability. The client's financial capability must be considered to appropriately meet the client's needs. Finnish social work has long focused on securing livelihoods through income transfers. However, financial social work includes psychosocial work that aims to strengthen financial

capability over the longer term. Work may consist of guidance on finances and debt, the provision of discussion support, or advice on financial capability building. In housing, financial problems can be shown in late payment of rent and living under repeated threat of eviction. These are signs a person needs support in strengthening economic opportunities. It is essential to address what is causing the eviction threat and what services would prevent the situation from arising. The most important thing for social work is to identify the need to develop financial capability and to get the right professional groups involved. (Viitasalo 2018, 96-100.)

All professionals working with people who are in financial difficulties should remember that they are not problem solvers. Professionals' role focuses on economic empowerment. Financially empowered individuals have the knowledge and skills they can effectively use to reach their financial goals, and they can use money and use services that are best for them. (Consumer Financial Protection Bureau 2015, 2.)

Although social service professionals often discuss sensitive matters, pointing out money difficulties and spending habits can be challenging. Non-judgemental approach to money issues is necessary to build a client's trust. (Consumer Financial Protection Bureau 2015, 27.)

Financial capability is one of the main concepts of the thesis, and it should also be known to every social service worker. Economic issues come up highly often in social work; however, social work often focuses on dealing with urgent problems instead of preventing them. Social work is long-term; therefore, there would be a possibility to strengthen the financial capacity. It would be possible to help clients create financial security by improving their financial capability. In this thesis, this concept was presented so that it would become familiar and its possibilities could be considered when developing a housing counseling service.

3.3 Feelings raised by poverty and interaction in client work

It is indisputable that appreciative confrontation with the client and a respectful attitude toward the client significantly impact both the client himself and the result. Good encounters are easily remembered, but negative encounters can leave a more substantial memory mark. Positive confrontation is emphasized when discussing a delicate matter, such as a poor financial situation. Feelings caused by poor financial situation and positive interaction in client work became apparent in the interview results. Therefore, it is essential to go through these concepts to understand the interviewee's points more clearly.

In welfare countries like Finland, poverty is a subjective experience since there is no absolute poverty. According to Eeva-Maria Grekula's (2019) research on contemporary poverty (2019), poverty was reflected in the answers as a lack of money and a lack of inclusion. Several respondents felt that the money was insufficient to live on, the bills lagged, and basic living expenses could not be covered. One's ability to function and opportunities to influence and participate was low. The limited options caused the respondents despair and a feeling of a negative future. Constant stress was perceived as a factor affecting their ability to function. A person with low income has fewer chances to have hobbies and develop themselves. (Grekula 2019, 9-11.)

Grekula (2019) described in her research feelings related to poverty. Respondents felt constant insecurity, shame, and anger in their situation. Many thought they belonged to lower-cast and had to tolerate humiliation. Poverty created anxiety. Many respondents mentioned fears raising mainly from financial reasons: inability to pay rent and average everyday costs. Therefore, fear of the future and survival was present. Poverty was described as something one thinks about all the time. Shame and fear were the most common words that emerged to describe the experiences of poverty. (Grekula 2019, 11-12.)

Talentia's professional ethical guidelines (2019) take a stand on respectful interaction with the client. In terms of meeting the client respectfully, it is essential to

meet the client, not the problem. By making preconceived assumptions, the worker may see a person as a problem instead of a person. According to Räsänen's (2020) research, successful encounters start with respect for the client. The employee's attitude towards the client greatly influenced the outcome. Negative attitudes can appear hidden, even if, in theory, the employee is against discrimination. The client should be seen as an active actor in his own life. (Räsänen 2020, 19-20.)

Liisa Virtanen (2021) has studied the importance of interaction in social work. The first meeting significantly impacts how ready the client is to accept help. Life situations in social work are often fragile and associated with shame. A client-worker relationship should have a suitable firmness, partnership, and care ratio. The interaction situations and how the client is met significantly affect how a confidential and functional relationship is formed between the client and the employee. (Virtanen 2021, 5-6.)

Effective interaction is reciprocal; the client is heard and understood. A respectful encounter includes accepting the client as one is without judging. In addition, the client's right to self-determination should be respected, and efforts should be made to build trust. Clients often have experiences with different service providers, and faith in the service system is often weak. Authentic presence strengthens the client's feeling of being heard. (Virtanen 2021, 9-10.)

Interactivity and respectful encounters require intense introspection and a desire to develop. It is good to recognize the worker's prejudices to avoid pitfalls. Building a confidential client relationship can sometimes take much time, especially if the client has already had many bad experiences. However, a social service worker must offer service with respect even when the client's behavior is challenging (Virtanen 2021, 11).

3.4 Behavioral finance

People make bad financial decisions all the time despite their better knowledge. In welfare countries, people have an opportunity to build their wealth, but they have trouble doing so. The main reason for that is one's financial decisions and lack of self-discipline driven by psychological and environmental factors. (Pompian 2012, 3.) Behavioral finance aims to answer why these harmful decisions are made and explain how people make decisions. Understanding one's behavior makes it possible to use that understanding for better financial outcomes. (Pompian 2012, 13.)

According to behavioral finance, there are various reasons for bad financial decisions. One of these is individual characteristics like self-control, our ability to change behavior, and resist temptations. Studies have shown that people with lower self-control do compulsive shopping more likely, suffer from credit withdrawals, and drift into over-indebtedness. People with lower self-control and no saving goals are less likely to save money. Therefore, saving rules and goals might be beneficial to save more. Lack of self-control leads individuals to know what they should do but make poor financial decisions because they can't resist spending. (Strömbäck et al. 2017, 2.) The study shows that self-control positively affects overall finances and reduces anxiety about financial matters. These people have more confidence, and they are more optimistic about their financial situation in the future also. (Strömbäck et al. 2017, 8.)

Financial literacy means a person's ability to understand financial concepts and make good financial decisions. Financial capability includes how people manage their resources and money, use the information, plan ahead and build opportunities for themselves. It is also essential to understand budgeting, managing debt, understanding the fundamental concepts of financial issues, and saving money. Environment affects financial capability since people also need opportunities to use those skills. (Despard & Chowa 2020, 24-25.)

Financial illiteracy can be seen as one reason why bad financial decisions are made. It is hard to make solid financial decisions if one doesn't know what a good decision is. Financial literacy is needed for financial planning, and all saving plans require some numeracy. Financial illiteracy is seen more among some specific groups, such as individuals with low education, women, and minorities. (Lusardi, A. 2008, 14-15.)

Despite the knowledge and good financial literacy, people can make bad financial decisions or even distance themselves from financial responsibility. People should act according to their best ability. (Barrafrem et al. 2020, 2.) Financial behavioral ignorance can be seen as avoiding or postponing decisions. People can also ignore available information either actively (refusing information) or passively (not searching for information). The threat of ignorance will increase, for example, by the thought of revealing something negative when they don't believe the information will help them, when data is hard to understand or when their perceived self-efficacy is low. (Barrafrem et al. 2020, 5-6.)

Behavioral finance is an essential concept to the thesis since it gives insights into why it might be challenging to act by the advice given and why it might not be easy to make responsible financial choices. Behavioral finance is also closely in contact with financial capability. The clients of social services or housing counseling might not be investors. Psychological, social, and cognitive factors impact behavior and choice-making. Identifying these behavioral patterns makes it possible to develop financial capability and thus achieve better economic outcomes in everyday life.

3.5 Financial social work

Financial social work aims to strengthen the economic well-being of vulnerable people. In financial social work, financial problems are dealt with holistically, not just through income transfers and employment support measures. (Viitasalo

2019, 8.) Strengthening clients' financial capability is the main aim of financial social work. In addition to financial capability, financial social work aims to promote the client's position and living conditions. Influencing public services and decision-making is part of social work. The employee advocates for the client and speaks for the client. Since financial problems are not always the client's fault, social work seeks to address the causes that have plunged the client into a problematic situation. Macro-level work includes service planning and, for example, political advocacy to develop the service system. Cooperation between the authorities is essential. (Viitasalo 2019, 10-12.)

The encounter and interaction between the client and the employee aim to understand the client's world and provide psychosocial support to strengthen the client's ability to respond to change. A client's situation requires a holistic view of the situation. The prolonged poor economic situation is changing people and narrowing their outlook. Emotions related to coping difficulties should be considered in client work, as the client may see their opportunities as unnecessarily limited and their abilities narrow. Social work must seek to build trust and strengthen faith in change without blaming the individual. (Viitasalo 2019, 10-13.)

The causes of poverty and economic challenges are manifold. At worst, poverty can be over-generational. Studies have found that, for example, children of recipients of income support are at higher risk of poverty as adults. Low-skilled, low-pension, unemployed, and part-time workers are also at greater risk of poverty. The rise in housing prices, especially in the Helsinki metropolitan area, creates a risk of poverty, especially for single people. Single people are more prominent in income support clients and have to spend relatively more money than multi-person households. The long-term sick and migrants are also at greater risk of poverty than the rest of the population. (Eskelinen & Sironen 2017, 30-41.)

The spread of the Coronavirus pandemic to Finland in 2020 caused financial uncertainty for many consumers. For some, it was concretely seen as uncertain income due to layoffs. When signs of recovery from the uncertainty began to appear, the world faced yet another crisis. After Russia attacked Ukraine in February 2022, the uncertainty of the economy has also been reflected in consumers.

The war has been visible to the average consumer as a rapid increase in inflation. It can be seen in ordinary consumers' wallets as rising interest rates and drastic price increases, e.g., in food, energy, and raw materials. In the Eurozone, the effects of the war are significant. (Ministry of Finance Finland 2022.)

The past few years have taught us the importance of being financially prepared. Those who cannot maintain financial balance experience crises in the world the hardest. Financial social work cannot necessarily prevent the poverty and indebtedness of every individual household. However, it can provide necessary guidance for facing financial crises and, in the best case, break the cycle of over-generational poverty.

3.6 Housing social work

Housing social work is working against poverty and inequality and seeks to secure housing by addressing its threats. Housing social work prevents homelessness, and the clients of housing social work can be homeless, at risk of homelessness, or individuals who experienced homelessness. (Asunto ensin 2019, 2-3.)

Housing social work aims to address psychosocial and practical problems, and its purpose is to facilitate the client's rehabilitation and prevent exclusion. Housing social work is early intervention in housing problems such as difficulties in paying rent and reports of disturbances. A financial perspective is essential in preventing homelessness and stabilizing housing, and there can often be other challenges behind financial problems. (Granfelt 2022, 11-12.)

Housing social work is implemented according to the housing first principle. According to the housing first principle, basic needs, such as housing, should be taken care of before addressing other issues. Housing social work aims to

continue housing, which means early intervention, for example, through housing counseling. (Asunto ensin 2019, 2.)

There are several structural and social factors associated with homelessness. Societal problems include urbanization, income inequality, and access to services. At the individual level, living is affected by various life management problems, poverty, illness, and changing life situations. (Asunto ensin 2019, 3.) Identifying problems and providing early support are essential in preventing homelessness. The availability of affordable rental housing is vital in homelessness work. The Y-Foundation and M2-Kodit play crucial roles as providers of affordable rental housing. Early prevention of housing problems also includes discussing financial matters and interfering with paying rent or housing skills. Intervening early will prevent homelessness and exclusion. Housing counseling plays a vital role, and cooperation can be established with numerous other actors, such as social work. (Asunto ensin 2019, 5-6.)

Examining the economic situation is part of housing social work. Livelihood-related issues are clarified by directing the client to the right benefits. In addition, the debt situation can be defined and financial advice provided. (Granfelt 2022, 16-18.)

3.7 Capability approach

The frame of capability approach was created by Amartya Sen and further developed by Martha Nussbaum. The capability approach focuses on people's capabilities: what they can effectively do and be. The capability approach sees that society should promote opportunities and freedoms to their people, who may or may not use them. People have a right to choose. According to Sen, we should focus on the quality of people's lives and remove the obstacles preventing them from living the life they value. People must have choices and opportunities to be

the person they want. Capabilities can be the basis for a comprehensive quality-of-life assessment in a nation. (Nussbaum 2011, 18-20.)

Nussbaum suggests ten core capabilities for a person to have a satisfactory standard of living. These are life, bodily health, bodily integrity, senses/imagination/thoughts, emotion, practical reason, affiliation, other species, play, and control over one's environment. Life means the ability to live a normal length of life. (Nussbaum 2011, 33.) Capabilities are not just internal capabilities in a person but opportunities created by the political, social, and economic environment, "combined capabilities". Nussbaum states that the difference is important since society might be good at creating internal capabilities; however, it might not help make the opportunity to function according to those capabilities. (Nussbaum 2011, 20-21).

It is conceivable that various limitations of capability also limit a person's ability to influence income. The physical and social environment and the services available also affect the economical solutions we can make and what is possible. The money mainly acts as an enabler of capabilities. Thus, financial capability does not seek to maximize profits and enrichment but satisfy the basic needs of life. However, in economic matters, the importance of choices is emphasized. Education, information, and the opportunities offered by society play a significant role in strengthening financial capability. Poverty and financial difficulties can be defined as a lack of capability. Capability affects many other areas of life and how we act and behave.

4 IMPLEMENTATION

This chapter describes the implementation process of the research. The first paragraph deals with the chosen research method, and later the data collection process and data analysis will be described.

4.1 Research method

The thesis is qualitative research. The goal of all qualitative inquiry is to understand a phenomenon rather than to make generalizations. It aims to capture the participants' experiences and explain their meaning to the participants. (Forman & Damschroder 2007, 40-41.) Qualitative research was selected as the method of the thesis since it seeks to hear subjective and individual experiences of housing counseling and financial issues. Qualitative research is not based on numbers but on using words to describe how the interviewees see and feel that experience (Kananen 2014, 18-19).

The implementation of the study is based on the research questions and the theoretical concepts presented earlier. A semi-structured interview was selected as the data collection method (Appendix 2). In a semi-structured interview, the topic is pre-defined, but the questions do not have an exact format or limited answer options. The main themes are covered in the interview, but the order of the questions may vary. One question or topic can be gone through more extensively with one interviewee than another. (Valli, R. & Aarnos, E. 2018.) Semi-structured interview research people who have particular experience of some situation. The interviewer first becomes acquainted with the theoretical basis of the topic, based on which the interview framework is created. The interview is based on the interviewees' subjective experiences. People's interpretations of the topic and the weight given to certain things are essential in a semi-structured interview. (Hirsjärvi & Hurme 2000, 47-48.) The semi-structured interview allowed for the

discussion of sensitive topics and let the interviewees control how much they wanted to share their experiences. Experiences of the research topic needed to be described; however, it was equally important to give them a chance to raise any relevant issues without limiting their speech too much.

4.2 Data collection

The interviews were implemented in January and February of 2022 via Teams as individual interviews. The Y-Foundation's housing counselors gathered ten residents interested in participating in the research. Interviewees were asked to fill out a consent form (Appendix 1). Some of the interviews did not take place due to the lack of a consent form or the unavailability of the interviewee. Ultimately, five of the planned ten interviews were completed.

Participating in the interview was voluntary, and no specific type of person or life situation was searched. The interview frame was used to support the discussion, but the interviewees were free to speak as broadly or concisely as they wished. Therefore, interviews raised several issues unrelated to the research questions. In particular, experiences from actors other than housing counselors emerged.

Three of the interviewees were women, and two were men. All of them were of working age; the exact age was not asked in the research. All interviewees applied for housing counseling due to difficulties in paying rent. Three interviewees were contacted by housing counseling, and two got there themselves. Communication with housing counseling had all been one or two discussions and focused exclusively on making a payment plan. Meetings with housing counselors had been phone calls or emails. The discussion and experiences with some of the interviewees were minimal; however, with some of them, the conversation was extensive and off-topic and had to be directed back to the purpose of the interview.

The shortest interview was twenty minutes, the longest an hour. The duration of the interviews was influenced by the participants describing their experiences and the diversity of their use of housing counseling. The interviews ended when all the areas were covered, and the participant had nothing to say about the topic. Interviews were recorded for later transcription.

4.3 Data analysis

Qualitative content analysis was used as the method of analysis. The qualitative content analysis examines an open data collection to find detailed information. (Hirsjärvi & Hurme 2000, 52.)

Content analysis is a three-step process. In qualitative content analysis, interview material is divided into categories which are grouped into subcategories. First, the material is reduced so that the irrelevant is condensed from the text. Then the material is grouped so that similarities are searched from the material. Same-meaning expressions are grouped into one group. (Tuomi & Sarajärvi 2018.) The subcategories are named with a descriptive title. Subcategories are combined into upper classes and main sections. (Hirsjärvi & Hurme 2000, 47-49.) After this, the material is processed, theoretical concepts are formed, and upper classes are presented. (Tuomi & Sarajärvi 2018.) The focus was on the issues that are relevant to the research questions.

The analysis of the results started by listening to the recordings several times and searching the issues relevant to the research question. The focus was simply on disassembly in words, not so much on sound pressure or gestures. The relevant parts of the interviews were written down verbatim. Verbatim expressions were reduced to simplified expressions (items) and divided into upper classes. Those results were categorized into four upper sections: feelings related to seeking help, housing counseling's ability to meet clients' needs, development of financial capability, and developmental ideas for the future. These were done based on the

research questions. An example of a content analysis category is seen in Appendix 3. In the results, interviewees are numbered from 1 to 5; interviewee 1 uses code I1, interviewee 2 uses code I2, etc.

While analyzing the participant's feelings about financial distress and seeking help from housing counseling, related statements were searched and wrote to verbatim. Those statements were simplified, picking key emotions and then categorized into a subcategory of negative feelings. There were no positive feelings around initially in the early stage of seeking help. These were added to the results since they reflected how they saw housing counselors and accepted help, although it was not one of the original research questions.

While analyzing housing counseling's ability to meet clients' needs, responses were written verbatim and simplified. Based on those expressions, three subcategories were created: expectations, help received, and whether the interviewees got what they searched for.

Searching for the answer to the third research question of the development of financial capability, the simplified expressions were categorized into what the interviewees do differently, knowledge, what the participants expect from society, and what housing counseling could do.

The fourth subcategory of developing housing counseling was divided into customer feedback, experiences from other service providers, and development suggestions based on verbatim expressions.

5 RESULTS

In this chapter, the results of the research are presented. The results are divided into four chapters according to the upper categories of the content analysis. Each chapter explains the results, including verbatim expressions of the interviewees.

5.1 Feelings related to seeking help

Every interviewee described directly or indirectly the feelings raised by poverty, inability to pay rent, or feelings regarding seeking help for their situations. Most expressed shame, a sense of not being good enough, or fear of what others think of them and how they will be faced in this situation. The responses also described hopelessness and an experience of lack of inclusion. One respondent felt like there is no control in one's own life. Guilt was also present in several responses.

Täs kato kun on syrjää ja osaton ni kyl sitä aika paljo niinku asioita tulee eteen joille on pakko vaan todeta et no can do, ei voi mitään. Joku muu minun elämästäni päättää ku minä. (14) Meaning of the translation: When you are marginalized and incompetent, you face many things where you have to say that nothing can be done. Someone else in my life will decide than me.

Tottakai kun sosiaalipummin rooli tipahtaa niin onhan siinä paljon niinku semmosta häpeää ja syyllisyyttä ja semmosta et en kelpaa, en osaa enkä sovi ja mitä mä oikeestaan täällä teen. (14) Meaning of the translation: Of course, when you get the role of the social bum, it's a lot of shame and guilt and a feeling of not being good enough, not knowing, not fitting and what am I really doing here.

Ehkä tietysti tommosissa asioissa saattaa olla pientä se että vähä välil vähä hävettää alkaa selvittää sitä. (13) Meaning of the translation: Maybe in this sort of stuff there might be a little shame to start sorting it out.

Seeking help was seen as a sign of failure. Some described how things get large on their head and how they immediately start to fear the worst. Fear of eviction came up in several answers.

No ensinhän se tietenki ahisti hirveästi, että on ite menny mokamaan sillä lailla että on tullu vuokravelkaa ja sitte kun sieltä tuli se yhteydenottopyyntö niin ensin se niiku ahisti sillai et heittääköhän ne mut ulos nyt tästä ja saankohan mie hädön ja kaikkea semmosta pyöri mielessä. (11) Meaning of the translation: First of all, of course it created terrible anxiety that I have messed up like that, that I have rental debt. Then when they asked me to contact them, I had anxiety that will they throw me out from here, will I get evicted and all that was running in my head.

Several interviewees pointed out how disappointed they were with social services in the past. Many of them found it challenging to seek help from housing counseling because they had received degrading treatment and inappropriate advice in the past. As a result, obtaining assistance has become even more challenging, and access to services has been delayed. The memory of bad experiences lives on even after years, and it has taken time to rebuild trust in the authorities and housing counseling.

Mä kävin sosiaalitoimistossa, ne kieltäytyi auttamattasta. He sanoo että joudun kodittomaksi ja että ota avioero. Noin törkeästi... mä en koskaan käy enää sosiaalitoimistossa ja pyydä apua. (15) Meaning of the translation: I went to the social office, they refused to help. They say I will be homeless and I should divorce. So rude... I will never go to social office again and ask help.

As noted, there were a lot of negative feelings around the topic. Despair and shame came up in all the interviews. Some of the answers also showed disappointment in themselves and the fact that bills can't be paid. It was visible that previous negative experiences significantly impacted seeking help and the feelings associated with it. Therefore, appreciative encounter in housing counseling towards the client was seen as significant.

5.2 Housing counseling's ability to meet client's needs

Participants did not have high expectations when they first contacted housing counseling. Several responders felt they might not be understood and feared the worst, eviction. One respondent mentioned getting in touch with housing counseling because of wanting an eviction notice, and the burden on their shoulders to be lifted. One of them thought eviction could have also been a solution to the hopeless situation. The social service may assist in paying rent debts if the person receives an eviction notice. This prevents the eviction from happening. One of the interviewees felt that it would have been a better solution for his situation than making a payment plan. The interviewee felt that paying the rent debt would have supported the future. Others hoped only to discuss the payment plan for the rent debts.

Ei mulla mitään kauheen isompia odotuksia ollu et varmaan vaan sitä et saa sovittua sen asian, et se (vuokranmaksu) on vähän myöhässä... En odottanu muuta kun et ilmoitan siitä asiasta. (I3) Meaning of the translation: I didn't have any high expectations. Maybe only that I can agree the matter, that it (rent) is little late. I didn't expect anything else than that I just inform about it.

Odotin, että olisin saanut sen häätöilmoituksen ja sitten melko varmasti fatta olisi maksanu sen rästäni. Nyt ei sitä maksa kukaan. (I4) Meaning of the translation: I expected to get eviction and then most likely social services would have paid what I owned. Now no one will pay it.

All but one felt they got the help that they needed. It became clear that many interviewees did not know what kind of help they could receive; however, they felt the housing counselors did their best for them. The interviewees agreed that the attitude toward the client by the housing counselor played an important role. They also appreciated the flexibility and emphasis. With flexibility, they meant that due dates could be delayed based on the day they get their benefits. One mentioned that it was easy to be open about the situation and it was solved fast and easily.

The one felt the housing counselors had customer service close to heart and appreciated individual service and payment plans, made to fit the client's situation. On other mentioned that the contact left a good feeling about it.

Sain apua jota hain, sain sovittua kaikki vuokranmaksut ja muut.. et sieltä ei häätöä päässy tulemaan. (I2) Meaning of translation: I got the help that I needed, I got to agree on rent payments and others... so I did not get eviction.

Tehtiin vuokranmaksusuunnitelma, joka kuukausi maksetaan ja se rästi menee pois. Ei muuten mitään... en olisi tarvinnut muuta apua, en edes tiedä olisiko ollut jotain muuta apua. (I5) Meaning of translation: We made a payment plan, every month I pay and the debt will go away. Nothing else... I would have not needed any other help, I don't even know would have there been something else.

None of the interviewees said anything negative about Y-Foundations housing counselors; however, some would have hoped for more concrete actions and different results. The interview also revealed society-level issues and issues of social welfare and problems with Kela, all that housing counselors cannot directly influence.

En saanut mitä lähdin hakemaan. En mä saanu sitä häätöä koskaan. Se (asumisneuvoja) sanoi, että ei voi tässä tapauksessa sitä laittaa, et tää on liian vähä tää velka. (I4) Meaning of translation: I did not get what I went to seek for. I never got evicted. The housing counselor said that it can not be done, it is too little amount that debt.

Sit me rupateltiin siinä niitä näitä ja kyl mä sain hänestä erittäin myönteisen kuvan. Kyllä hän minuun ainakin vaikutti sillai että hän oli jollain lailla moraaliseettisesti niinkun asiallinen ihminen. Et sillä tavalla se vähän helpotti minun oloa. Mutta se itse asiahan ei siitä mihinkään silloin muuttunut eikä ole vielä kukaan muuttunut. Ja tämän kaupungin fattigdom verketin päätöksen et ei he tätä maksa niinku sieltä täydentävästä tai harkinnanvaraisesta niin mä sain sen nyt eilen et en voi mitään sillekään. (I4) Meaning of translation: Then we chatted this and that, and I got a very positive image about the housing counselor. The housing counselor seemed to be morally and ethically decent person. That made me feel better. But the thing is that nothing changed back then and still haven't changed. This city's social work decided to not pay it as supplementary or preventive social assistance so I can not do anything about it either.

Preconceptions and negative experiences also influenced the kind of help the interviewees expected. The fact that there were hardly any expectations may indicate that it was not known what kind of help housing counseling offers. However, most hoped that the rent payment could be agreed upon. Everyone felt they were treated well.

5.3 Development of residents financial capability

Respondents found it difficult to assess the connection between their financial capability and housing counseling. The question had to be asked several times; still, the results were incomplete. The reason was probably that, for many, housing counseling was a one-time phone call or email, and no one had a comprehensive assessment of the situation. For this reason, the results of this research question were narrower than desired. However, there also came good points and realizations. In particular, there was an understanding that housing costs are primarily the cost of living, and everything else comes after that. After discussing with a housing counselor, some also reflected on their spending habits and attitudes toward spending. One also felt that there might have been some denial involved and it was good to realize the situation.

Toisaalta sitä on silleen et nyt kun mie sain mahdollisuuden hoitaa tän asian näinkin sujuvasti ja joustavasti niin nyt minun pitää pitää siitä kiinni eikä mokata tätä. Sitä on nyt tarkempi ja semmonen ja sitä vahtii et kun se tuki tulee niin vuokra ekana ja vuokravelka maksetaan. Niin sitä on nyt tarkempi noissa asioissa ku on saanu mahdollisuuden. (I1) Meaning of translation: Now when I have got a chance to take care of this so smoothly and flexibly, I have to hold on to it and not mess it up. Now I am more precise and when benefits come, rent and rent debt is payed first. So now I am more exact with these matters when I have gotten a chance.

Taloudellinen tilanne on mennyt parempaan suuntaan kun sai tehtyä sen maksusuunnitelman ja muistaa sen vuokran hoitaa heti kun tuet tulee niin on semmonen helpottunut olo. Ja jos puuttuu pari kymppiä jostain puhelinlaskusta niin hoitaa sen sitte muutoin et kunhan on sen vuokran maksanu. (I1) Meaning of translation: Financial situation has developed better when I made the payment plan and when I remember to pay rent right away after I get income, it's a relief. And if there is twenty euros missing from phone bill, it will be taken care of after the rent.

Laskut ja ruokaa. Ei mitään tarpeetonta. ... Et jos jäis jossakin kuussa vähän säästöönkin. Sitä koittaa hyvin minimaalisesti käyttää sitä rahhaa. Ja niinku viime kuussa mietin et mitkä on tämän kuun menot ja pakolliset hoitaa ja paljonko jää niin tietää vähän suunnitella. (I1) Meaning of translation: Bills and food. Nothing unnecessary. If once would have some money to save also... Try to use money minimalisticly. Like last month I was thinking what costs I have and what is necessary to pay and how much is left, so it is easier to plan.

The interviews also revealed how difficult and negative matters should be and should be talked about directly in housing counseling. They felt it was important to hear and understand that rent and rent debt need to be paid first, no matter what. One felt the only thing they got was empathy but there were no concrete actions that would have helped in the situation.

Minusta on hyvä et sekin tuodaan ilmi, että se on silleen vakava juttu kuitenkin et ei voi vaan ikuisesti jättää maksamatta et jossain vaiheessa se tulee häätö jos ei hoida niitä asioita. On hyvä, että sekin tuodaan selväksi siinä. (I1) Meaning of translation: I think it's good to point out that it's a serious matter and that it can't be left unpaid forever, at some point there will be eviction if you don't take care of those things. It is good that this is also made clear.

Mä en oikeesti saanu sieltä mitään. Sen tovin mitä mä juttelin sen (asumisneuvojan) kanssa niin, ehkä siinä meni puolisen tuntia tai reilu, niin myötätuntoa, empatiaa ja se tuntu hyvältä. Se on inhimillistä kanssakäymistä vaikka vaan puhelimesta, mutta hän tuntui aidolta. (I4) Meaning of translation: I really didn't get anything from it. That while when I was talking to the housing counselor, maybe half hour or little more, compassion, empathy and that felt good. It was humane interaction, even it was just on the phone but it felt genuine.

Respondents also highlighted the importance of gaining trust. This is also seen as a factor in seeking help from elsewhere, as the threshold for applying for help is lowered with positive experiences. They were also guided to other services. One gave an example that when rent payment did not show to the housing counselors, they still believed it was paid. The person felt that it was a sign of trust and appreciated it. That experience helped one to contact also a social worker and supplementary income support. All felt that they were treated well.

Kun sai sen alkujännityksen pääs jutuille sen (asumisneuvojan) kanssa niin nyt on hyvin matala kynnys ottaa yhteyttä ja ilmottaa just jostain eräpäivän myöhästymisestä. Sitä niiku helposti ottaa yhteyttä (I1) Meaning of translation: After the initial nervousness when I got to talk with the housing counselor, I have now very low threshold to contact and inform late payments. It is easy to contact.

Se ohjas mua vielä avunpiirii vielä lissää et voit olla vaikka sosiaalityöntekijään yhteydessä varsinkin jos on oma sosiaalityöntekijä ja voi hakea täydentävää toimeentulotukea. Sain tosi paljon neuvoja ja ohjausta siinä. (I1) Meaning of translation: The housing counselor guided me to services, that you can be in contact with social worker for example especially if you have one and you can apply supplementary assistance. I got a lot of advices and guidance.

Almost all participants felt they had got knowledge about how to handle their finances better. They have a better realization about finances and got more information. One of the respondents felt that financial capability is a combination of many small practical things and knowledge. Another had experienced a lack of inclusion and felt unable to influence their financial situation independently. The respondent felt that others were deciding on his life. It was also felt that financial capability could not be strengthened as long as financial support was insufficient and they had to live on benefits. There were also stigmas related to living on income support.

Mielenterveys on minusta semmonen iso juttu. Et jos on pelkotiloja tai tämmösii ja ei uskalla ottaa yhteyttä ku pelkää niin joku voi jättää ottamatta yhteyttä ollenkaan ja antaa vaan asioiden olla ja ne kasaautuu ja vaikeutuu entisestään. Ja se, että ois etuudet kunnossa

ja saisi oikean määrän tukia. (I1) Meaning of translation: Mental health is a big deal. If you have fear or something that you don't dare to contact when you are so afraid, someone might not contact at all and just leave it. It will get bigger and more difficult. And also that benefits would be up to date and would get right amount of benefits.

Yhteiskunta on vähän semmonen et sun pitää omistaa sitä ja tätä. Monet helposti tekee heräteostoksia koska somessa niitä markkinoidaan. ... Yhteiskunta ei hirvesti tue säästäväisyyteen. (I1) Meaning of translation: Society is a little bit like you need to own this and that. Many people do impulse shopping because it is marketed in social media. Society is not really support you to be frugal.

Mun taloudellisiin päätöksiin ei vaikuta mikään muu kuin köyhyysvirastojen antama tuki. En mä itse pysty vaikuttaa mihinkään. (I4) Meaning of translation: My financial decisions are not effected by anything else than support from social services. I can not influence on anything.

As seen from the results, housing counseling has opportunities to help the client to develop financial capability. However, on the other hand, there was also dissatisfaction with society and the opportunities it provided for developing financial capability. One can be satisfied with the results if one considers that the counseling and support were very short-term. With longer-term support, the results would also probably be more visible and more clearly presented.

5.4 Developing housing counseling

There were no negative experiences with housing counseling. If there had been negative experiences, development proposals would have been made to improve housing counseling. However, the developmental ideas were left relatively narrow since all interviewees were satisfied with the service. Some were just thankful for what they have got and had nothing to develop.

Ehkä sitä vois puhua ilmi sitä asumisneuvontaa, että olisi matalampi kynnys... En ollu itsekää kuullu asumisneuvonnasta, luulin et tulee häätö. Et moni ei varmaan tiedä et tällöinen palvelu on olemassa. (11) Meaning of translation: Maybe the housing counseling could be talked about more that there would be a lower threshold ... I hadn't heard from the housing counseling myself, I thought I would be evicted. Not many probably know this service exists.

Mulleki se tuli silleen jotenkin nettisivuilta ettimässä, ei mul ollu kyl mitään hajua siitä ennen sitä et ei kyl luultavasti ole kauheen hyvin markkinoitu. (13) Meaning of translation: I found it when I was surfing the netpage, I had no clue before that so it probably was not marketed very well.

Olin mä toki lukenu kaikki esitteet ja kyl mä tiesin et semmonen on. Mut mä lähinnä suhtauduin siihen niin et jos ihmiset ei osaa siivota tai tiskata tai jätteitään hoitaa tai ylipäättään yhtää mitään tehdä... (14) Meaning of translation: Of course, I had read all the brochures and I knew it existed. But most of all I thought about it as if you don't know how to clean or do the dishes or take care of your waste or do nothing at all ...

What is worth noting when talking about experiences, customers tell bad experiences related to social services, Kela, and the building management, never about housing counseling. There reflected feelings of not receiving the help they would have needed. They felt it would have been important to negotiate any matters.

Katoku näille sosiaalityöntekijöille kaikissa köyhyysvirastoissa on ihmiset valehdellu niin paljon et ne epäilee kaikkia... lähtökohtaisesti näihin sosiaalipummeihin suhtaudutaan niin että ei todellakaan luoteta. Et nehä valehtelee kengännumeronsakin... oon mä sen aistinu (asumisneuvojistakin). Aikasemmin kun hain tätä asuntoa niin nehän tuuppas mut jonnekin huitulan helvettiin kauheeseen slummiin. (14) Meaning of translation: Look, people have lied so much to the authoratives in social services that they suspect everyone... these social bums are treated in such a way that they are not really trusted per se. That they are lying even about their shoe size ... I have sensed it (in housing counselors) also. In the past, when I applied an apartment, they sent me to somewhere far in a terrible slum.

Interviewees wanted to give a lot of positive feedback. Mostly they were happy about the treatment they received, understanding, and easy access to the

service. Individual and humane service was appreciated. Access to the service was found easily.

Se poisti sen koko stressin ja jännityksen, se yks ymmärtäväinen ja mukava puhelu. Se pelko hävis ihan kokonaan. (I1) Meaning of translation: It removed all the stress and tension that one understanding and comfortable call. That fear disappeared completely.

Löyty helposti miten vois olla sinne yhteydessä. Ei kyl oo ollu mitään omakohtaista (parannettavaa), mulla on sujunut hyvin se. (I3) Meaning of translation: It was easy to find contact information. Personally didn't find anything to improve, it went well in my case.

Overall, the customers were satisfied with the service and there was no room for improvement. Everyone wanted to give good feedback and tell about good experiences, even if they weren't asked. The positive experience had a big impact on them. Perhaps, if the activities of housing counseling had been more familiar, the threshold to contact could have been lower.

6 CONCLUSION AND DISCUSSION

This chapter summarizes the findings that were explained earlier. Professional development is also evaluated, and lastly, future recommendations are presented.

6.1 Outcome

The importance of how to confront the client came up in every interview. The interviewees felt that how they are treated directly impacts how they accept and seek help in the future. Many brought up bad experiences with other service providers and the feeling that you can't even ask for help. This has an impact on the customer's financial performance and financial decisions. Feeling that help is unattainable can lead to reckless and desperate financial choices. It was also felt that professionals should dare to bring up financial matters and speak about them directly yet respectfully.

The interviews made it clear how accurately the customers sense the employee's prejudices and disrespect. These do not have to be direct words, but how things are presented, how the customer is listened to, and how reciprocal and trust-inspiring the conversation is. In her research, Liisa Virtanen (2019) also talked about the meaning of toughness, which also came out in my interviews. There is nothing wrong with presenting things as they are and bringing out the realities in a good way. However, there is a significant impact on how it is expressed and how the matter is resolved in a customer-oriented manner. The customer should be heard and treated as a person, not as a problem. In the interviews, several of the interviewees expressed that they can hear even on the phone whether the employee respects the customer, whether they are listened to and whether they can see the customer's situation decisively without blaming them for previous mistakes. These issues also came up in Virtanen's research.

Results related to feelings about financial distress are closely similar to the results of previous research made by Eeva-Maria Grekula (2019). Financial difficulties are not just a matter of what a person can and can not buy, it is a feeling of comprehensive exclusion from society. Opportunities are limited and shame, as well as anger, are close in everyday life. Fear was also a unifying factor in the studies. When there is little money, one has to fear all the time how to survive everyday life. In the interviews, the fear of eviction came up repeatedly. Seeking help was perceived as challenging due to previous humiliating experiences.

The residents wanted to give positive feedback to the Y-Foundation's housing counselors. It can therefore be assumed that the work has been successful. The only negative feedback came from the fact that it was felt that not everyone knew about the existence of housing counseling. Some also had a narrow understanding of the purpose of housing counseling; for example, they thought that housing counselors give cleaning tips to those who do not take care of the cleanliness of their apartment.

Based on the interviews, housing counseling has been able to meet the needs of the residents. Rent payments have been agreed upon, and everyone still has an apartment. Everyone except one also felt that they got the help they needed. One would have waited for eviction to have the rent arrears paid through supplementary income support. The customers' expectations were not very high, but on the other hand, no additional needs were revealed in the interviews that could have been expected to be met by housing counseling.

Two types of results can be seen from the answers to the research question about the effect of housing counseling on financial capability. Some of the respondents explained what they have learned. It was especially great to notice a change in one's behavior. It was found that one's actions and prioritization have a great impact on the final result. This is significant from the behavioral finance perspective. Critically investigating our behavior and understanding the reasons behind one's behavior, makes it easier to develop one's financial capability. Interviewees saw a lack of self-control in themselves as well as some social factors that

influenced their financial decision-making. It was mentioned for example advertisement and social norms that make one believe one need to buy things that are not necessities in life. However, there might be also some financial ignorance seen in the results as well. One of the respondents felt that there is almost no change in financial capability since it can not be strengthened. However, the hopelessness of one's situation and seeing opportunities as narrow is common in a prolonged difficult economic situation.

On the other hand, there were also realizations that maybe, like in Nussbaum's (2011) theory, society does not offer us opportunities to become what we want to be. This one person pointed out in the interview, feeling like developing financial capability is up to society. Can be that some of the interviewees do not have all the basic capabilities or opportunities to use them as stated in the capability approach. It would be the next step to think about how these capabilities could be developed and taken into use.

There were very few development proposals for housing counseling directly and indirectly. Most of the interviewees focused on praising housing counseling and did not find anything to improve. This might be because they did not have an idea what else could have they gotten from housing counseling and the fact that they have used the services only once or twice. There was no long-term work with the clients. The customers' needs were focused exclusively on moving the due date or individual questions, and they did not aim for a greater benefit. Some mentioned the lack of advertising. This research question could not be answered based on the interview results.

6.2 Ethical consideration and reliability

The ethics of the thesis is based on the ethical guidelines for social service professionals defined by Talentia (Work, values and ethics, 2019.) When doing research, a good scientific practice should take into account. This includes honesty,

caution, and accuracy in research work. In addition, the practice includes e.g. acquisition of research permits, transparency, and appropriate references. Data protection issues such as good handling of personal data and privacy must also be considered. (TENK 2021, 30-31.)

The research must be conducted according to the responsible conduct of research. The thesis has been done by carefully interpreting and honestly analyzing the results to the best of the researcher's ability. For the thesis, a research permit has been properly applied for from the Y-Foundation. The interviews were carried out after the arrival of the research permit. Source references are marked appropriately, respecting the original text. Y-Foundation has been allowed to read the thesis after each phase, and their feedback has been heard. Interviewees were informed about the progress of the study. They were allowed to tell as much as they wanted and were able to influence how much of each topic was covered. This was important to me as a researcher because the subject area can be sensitive. Interviewees have been informed about the purpose of the work and the processing of personal data. They also have an opportunity to get a link to the completed work. Respondents were not asked for any unnecessary personal information. Interviewees were asked to sign a consent form (Appendix 1.), and candidates who did not return the form were not accepted as interviewees. Interviewees were aware that the interviews were being recorded. Four of the interviews were conducted through Teams, making it easy to record. One of the interviews was conducted by phone using the Voice Record application. Interviewees were told that the recordings would be kept until the publication of the thesis.

The research results were not what was expected in advance. On the one hand, it is good, because the researcher must not have answers ready and should not build prejudices towards the activity under investigation. However, it was assumed that there would have been more critical perspectives on the activities of housing counseling and more developmental proposals. After the results were insufficient, it forced to think about the reliability of the research results.

A small sample essentially influences the research results. The research initially aimed for about ten interviewees, eventually ending up with five. Five people's

opinions about the operation of a large organization do not tell the whole truth. The subjectivity of the participants was also considered. It is not clear on what basis the participants wanted to participate in the research and whether people with a lot to criticize would have participated. Since I didn't recruit the interviewees myself, I also thought about what kind of people the Y-foundation asked for the research. It was positive that men and women both took part in the interview, and there was also an age distribution.

All interviewees had a very one-sided reason for applying for housing counseling and a short-term contact. They said it was a matter of a few phone calls and emails. Based on a couple of phone calls, you cannot expect a significant change in anyone's financial ability. Strengthening the financial capability would require long-term work so that the customer would gain insights into managing their finances. In addition, all the interviewees were in contact with housing counseling due to financial difficulties, which is why the experiences of housing counseling have remained very one-sided. The results could have been different if the reasons for applying for housing counseling had been different. However, since the study examined the issue from the perspective of financial capability, it was good that the interviewees had a perspective on this matter.

My inexperience as a research interviewer may also have influenced the results. I noticed several times that the conversation drifted off the rails, but I didn't know how to direct it back to the research questions. I feel that part of the reason for the lack of research results is my inexperience. The researcher should have been better prepared for situations where the questions are left unanswered. You should also have known how to ask questions differently so that getting answers would have been broader and it would have been easier to interpret them.

In my work, I have cooperated with the Y Foundation, but not with M2-Kodit. I didn't know any of the interviewees and they were from different places around Finland. I feel that my own experience with the activities of the Y Foundation did not affect the progress or the outcome of the research. The interviewees and I had a common language, Finnish. However, the results of the thesis had to be translated into English. This may leave room for interpretation if the reader is not

a Finnish speaker, as the quotations are not fully translated into English. For this reason, I wanted to leave the original Finnish direct quote in the results.

Altogether, the research gives an indication of how the clients who have used housing counseling see housing counseling and how it has influenced their financial decisions. It would be ideal if the research could be further worked on in the future.

6.3 Professional development

My strengths and weaknesses come out clearly in the thesis process. The biggest challenge has been excessive optimism about my abilities. The thesis took more time than I had originally planned. However, my interest in the subject has been a source of strength. Financial matters, addressing them and early intervention is, in my opinion, one of the biggest tasks of social work. However, talking about money can be awkward, and interfering with financial decisions can be seen as intrusive. It is challenging to talk about the financial situation in a customer-oriented way and achieve the financial balance that comes from the customer's motives, not the social service worker's interests.

Financial capability comes from the client's insights. It is a combination of knowledge and know-how, without forgetting society's contribution and opportunities. However, financial capability is a skill that can be developed. It is not about becoming rich, although it can be that also, balancing one's finances so that one can cope with the financial challenges of everyday life without much effort. This is what I hope to work on with my clients in the future, and where after this thesis, I will be a little better again.

Housing counseling has been a vague concept for me. Housing counseling plays a significant role in securing housing and intervening in financial problems early, and that's why we should consider ways to strengthen financial capability through

housing counseling. While doing my thesis, I have gained a more comprehensive picture of the work done in housing counseling and understood its relevance in society and on an individual level.

Writing the thesis has strengthened my skills as a researcher and information seeker, and I have learned entirely new abilities as an interviewer. I feel that the most significant failures occurred in the interviews' execution, and the final result did not meet my expectations. I have had to accept that the research's final result is not as comprehensive as I expected. If I were to do the thesis again now, I would think more carefully about my interview questions and think about which questions and with which methods I could best answer the research questions. I was not prepared, for example, for the fact that there were no negative experiences from the housing counseling. Due to this, the development proposals also remained limited. I could also have narrowed the topics more precisely because, in several cases, the thoughts went off the rails to matters entirely unrelated to housing counseling. On the other hand, I wanted to allow talking about everything important to them and interfere with the interview as little as possible.

In summary, doing the thesis taught me much about myself and the subject I researched. It has taught me patience and skills as a researcher. In addition, it has trained me to face clients in the middle of financial challenges.

6.4 Recommendations

It is undeniable that money should be talked about. Early identification of financial difficulties is in the customer's interest. However, financial well-being is only a tiny part of the whole life. Therefore, the work of housing counselors requires versatile skills.

In the future, the research could be expanded, perhaps into a survey, where a larger population would be searched and explicitly focused on development

proposals because they were left unanswered in this thesis. Important in housing counselors' work is bringing up the financial situation and comprehensive mapping of the financial situation. If the rent remains in arrears, there is probably a broader financial predicament in the background. It is also important to remember the order of payment of bills and the impact of rent arrears and possible eviction notices in life. It would also be interesting to see further studies about the development of financial capability with more significant amounts of participants. Finally, it would be beneficial to create a booklet on the management of financial matters intended for housing social work. The booklet could explain how to budget, educate on the consequences of rent debt, create hope, and lower the threshold of contacting housing counseling. In the same booklet, housing counseling could be explained, and their contact information could be presented. That booklet could be given to all residents moving to M2-Kodit.

Housing counseling's opportunities to demonstrate financial capability could be strengthened by intensifying support and contact with housing counseling. Singular phone calls do not guarantee long-term change, because changing behavior and learning something new takes time. Alternatively, housing counseling clients could also be referred to other financial support services, such as financial advisory services or debt counseling, already at an early stage when rent arrears accumulate.

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APPENDIX 1. Consent to participate in the research

Suostumus osallistua opinnäytetyön tutkimukseen

Osallistun vapaaehtoisesti tutkimukseen asumisneuvonnan roolista taloudellisen toimintakyvyn vahvistajana (Housing counselings role in strengthening financial capability). Tutkimusaineisto kerätään haastattelulla. Voin keskeyttää haastattelun koska tahansa ja kieltää tietojen käytön tutkimuksessa niin halutessani ilman seuraamuksia. Haastattelun jälkeen tietojani saa käyttää tutkimuksessa.

Olen saanut riittävästi tietoa tutkimuksesta ja tietojen käsittelystä. Minulla on ollut mahdollisuus esittää kysymyksiä ja olen saanut riittävän vastauksen kaikkiin tutkimusta koskeviin kysymyksiini. Henkilötietojani ei käy käytetä tutkimuksessa eikä minua voi tutkimuksesta tunnistaa. Minua ei ole painostettu osallistumaan tutkimukseen.

Allekirjoituksellani vahvistan osallistumiseni tähän tutkimukseen ja suostun vapaaehtoisesti tutkimushenkilöksi.

Aika ja paikka

Allekirjoitus ja nimenselvennys

APPENDIX 2. Semi-structured interview questions

Basic information:

Gender

Part 1:

Why did you seek housing counseling?

What expectations did you have for housing counseling?

What kind of help did you want to get from housing counseling?

Do you feel that you have received the help you went to seek for?

Part 2:

How has housing counseling affected your financial decisions?

How has your financial situation changed since you started housing counseling?

Do you feel your interest in financial matters has changed after housing counseling?

How have your financial skills developed during housing counseling?

Part 3:

What worked well and why?

What didn't work well and why?

What kind of obstacles or problems you faced during the process?

What other kind of support you would have needed?

How could the service be developed?

Part 4:

What else do you want to say on the topic?

APPENDIX 3. Example of the content analysis

VERBATIM	ITEMS	SUBCATEGORY	UPPER CATEGORY	MAIN CATEGORY
Täs kato kun on syrjää ja osaton ni kyl sitä aika paljo niinku asioita tulee eteen joille on pakko vaan todeta et no can do, ei voi mitään. Joku muu minun elämästäni päättää ku minä. (14) Meaning of the translation: When you are marginalized and incompetent, you face many things where you have to say that nothing can be done. Someone else in my life will decide than me.	Feeling of not being on control of own life			
Tottakai kun sosiaalipummin rooli tipahtaa niin onhan siinä paljon niinku semmosta häpeää ja syllisyyttä ja semmosta et en kelpaa, en osaa enkä sovi ja mitä mä oikeestaan täällä teen. (14) Meaning of the translation: Of course, when you get the role of the social bum, it's a lot of shame and guilt and a feeling of not being good enough, not knowing, not fitting and what am I really doing here.	Shame, guilt, not good enough	Negative feelings	Feelings related to housing counseling	EXPERIENCES OF HOUSING COUNSELING
Ehkä tietysti tommosissa asioissa saattaa olla pientä se että vähä välii vähä hävettää alkaa selvittää sitä. (13) Meaning of the translation: Maybe in that sort of stuff there might be a little shame to start sorting it out				
No ensinhän se tietenki ahisti hirveästi, että on ite menny mokaamaan sillä lailla että on tullu vuokravelkaa ja sitte kun sieltä tuli se yhteydenottopyyntö niin ensin se niiku ahisti sillai et heittäköhän ne mut ulos nyt tästä ja saankohan mie hädön ja kaikkea semmosta pyöri mielessä. (11) Meaning of the translation: First of all, of course it created terrible anxiety that I have messed up like that. That I have rental debt. Then when they asked me to contact them, I had anxiety that will they throw me out from here, will I get evicted and all that was running in my head	Fear of eviction			
Mä kävin sosiaalitoimistossa, ne kieltäytyi auttamattasta. He sanoo että joudun kodittomaksi tai että ota avioero. Noin törkeästi... mä en koskaan käy enää sosiaalitoimistossa ja pyydä apua. (15) Meaning of the translation: I went to the social office, they refused to help. They say I will be homeless or I should divorce. So rude... I will never go to social office again and ask help	Previous bad experiences			