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SPECIALTY SECTION
This article was submitted to
Cognition,
a section of the journal
Frontiers in Psychology

RECEIVED 04 November 2022
ACCEPTED 25 November 2022
PUBLISHED 15 December 2022

CITATION
de Bruijn E-J, Antonides G and
Madern T (2022) A behaviorally informed
financial education program for the
financially vulnerable: Design and
effectiveness.
Front. Psychol. 13:1090024.
doi: 10.3389/fpsyg.2022.1090024

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A behaviorally informed financial education program for the financially vulnerable: Design and effectiveness

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Financially vulnerable consumers are often associated with suboptimal financial behaviors. Evaluated financial education programs so far show difficulties to effectively reach this target population. In our attempt to solve this problem, we built a behaviorally informed financial education program incorporating insights from both motivational and behavioral change theories. In a quasi-experimental field study among Dutch financially vulnerable people, we compared this program with both a control group and a traditional program group. In comparison with the control group, we found robust positive effects of the behaviorally informed program on financial skills and knowledge and self-reported financial behavior, but not on other outcomes. Additionally, we did not find evidence that the behaviorally informed program performed better than the traditional program. Finally, we discuss the findings and limitations of this study in light of the financial education literature and provide implications for policymaking and directions for future research.

KEYWORDS

financial literacy and education, financial behavior, financially vulnerable people, behavioral insights, quasi-experimental field study, financial education

Introduction

A growing number of studies show the occurrence of suboptimal financial behaviors among low-income, low-educated, and unemployed consumers. These behaviors range from undersaving (Shurtleff, 2009) to excessive and overly expensive overborrowing (Skiba and Tobacman, 2008; Cole et al., 2014), as well as poor financial management (Perry and Morris, 2000; De Beekker et al., 2019). Furthermore, low-income and low-educated consumers are less able to deal with shocks in income or expenses, for example, due to the Covid-19 outbreak, which makes them financially vulnerable (Flisler et al., 2018). Survey studies consistently show that financially vulnerable consumers have lower levels of financial knowledge and skills than others (Bernheim, 1998; Lusardi and Mitchell, 2014; De Beekker et al., 2019; Klapper and Lusardi, 2020; Lusardi et al., 2020b), while lower levels of financial knowledge are associated with poorer financial management (Hilgert et al.,

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