



Integrating Financial Capability and Employment and Training Services: Participant Perspectives

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Adults with low and moderate incomes may face economic challenges, such as financial instability and barriers to upward mobility. Individuals can better meet these economic challenges with higher wages, expanded employment opportunities, knowledge of financial concepts, and access to affordable and safe financial products and services. To help support the financial well-being of people with low incomes, government agencies fund both employment and training (E&T) programs and financial capability interventions (i.e., programs and services that help people build the capacity to manage their finances). Financial capability interventions can improve economic outcomes for households with low incomes by building families' financial skills and knowledge and expanding their access to financial resources. E&T programs offer opportunities to implement such interventions, but there is currently limited evidence on the effectiveness of E&T programs in this capacity.¹

This research brief describes the experiences of individuals with low incomes who participated in four programs that integrate E&T and financial capability services. Participants were interviewed about their experiences with the programs. The interviews were conducted as part of a larger study titled,

“Integrating Financial Capability and Employment Services”, a project initiated by the Office of Planning, Research, and Evaluation (OPRE) within the Administration for Children and Families (ACF) under the U.S. Department of Health and Human Services (Box 1). The project’s goal is to build more systematic evidence for policymakers and practitioners about the extent, forms, and practices of integrating financial capability interventions with E&T programs serving adults with low incomes. It aims to identify research gaps and lay the foundation for future research and evaluation in this area. Exhibit 1 lists a glossary of terms used in the brief, drawing on prior work by Treskon et al. (2021).

Exhibit 1. Glossary of key terms

E&T SERVICES	
Case management	Identifying job seekers’ skills, personal interests, and barriers to finding a job in order to develop individualized employment plans.
Employment counseling or coaching	Meeting, typically on a one-on-one basis, with an employment specialist or counselor who helps assess needs and refers clients to available services.
Job search assistance	Providing guidance in identifying job openings, navigating the job market, or finding and selecting a job.
Occupational or sectoral training	Training that is tied to a particular occupation.
Soft skills training	Preparing job seekers for work, including training in soft skills such as punctuality, interacting with colleagues, and handling conflict.
Work-based training	Placing clients into paid or unpaid work experience, such as subsidized jobs, apprenticeships, internships, etc.
FINANCIAL CAPABILITY SERVICES	
Access to financial products	Providing access to financial products, usually low-cost, such as checking and savings accounts.
Access to public benefits	Interventions that assist qualifying individuals, usually with low incomes, in accessing public safety-net and social insurance benefits.
Credit-building programs	Programs that help people with poor, thin, or no credit build their credit through actions such as opening new lines of credit and maintaining them in good standing.
Credit counseling	Multiple one-on-one sessions delivered by a credit counselor who covers topics such as reducing debt and improving credit.
Financial coaching	Multiple one-on-one sessions that focus on topics related to achieving the financial goals set by participants.
Financial counseling	Multiple one-on-one sessions to address specific financial issues faced by participants; session goals are defined by the counselors.
Financial education	Workshops, classes, or curricula covering specific topics, such as money management, how to reduce debt, or how to manage credit.
Incentivized savings programs	Programs that provide incentives or subsidies to promote and support saving for emergencies and short-term or long-term goals.
Tax preparation services	Services, such as Volunteer Income Tax Assistance (VITA) sites, that provide free or reduced-cost tax preparation services.

We begin this brief by describing our goals, research questions, data collection methods, data analysis approaches, the final sample of interviewed participants, and our composite narrative approach. Next, we present the story of Iris, a composite character created by combining the experiences of selected interviewed participants with shared characteristics. We chart her journey through an E&T program and a financial capability intervention. This includes describing her goals and motivations and detailing the E&T services she receives, the enrollment process for the financial capability intervention, the financial capability services she receives, her successes as she progresses through the program, and the challenges she faces while participating in program services. Next, we share recommendations from all interviewed participants on how programs could improve the integration of E&T and financial capability services. Finally, we conclude by summarizing key takeaways and practical implications for addressing and meeting clients' individual needs, providing emotional support, and effectively supporting the financial goals of participants with limited to no income.

Methodology

We interviewed current and recent program participants of four programs that integrate financial capability interventions with E&T services: the International Rescue Committee (IRC), JEVS Human Services, Opportunity Council, and SparkPoint Contra Costa. These four programs participated in the InFin study's virtual site visits. The study team selected these sites due

Box 1: Integration of Financial Capability Programs and Employment and Training (InFin) Study

This brief is part of a broader project focused on understanding the integration of financial capability programs and employment and training (E&T) programs and services. Financial capability programs seek to help individuals build the capacity to manage financial resources effectively, such as by enhancing their knowledge of financial concepts, supporting their skills to make financial decisions, or providing access to financial services. In recent years, practitioners have increasingly looked to identify opportunities to integrate such financial capability programming with E&T services to support economic security for adults with low and moderate incomes (Treskon et al. 2021).

To better understand the nature and dimensions of opportunities that might arise from this integration, the Office of Planning, Research, and Evaluation (OPRE) sponsored the “Integrating Financial Capability and Employment Services” project, conducted by MEF Associates and its subcontractor, the Urban Institute. The broader project focuses on understanding financial capability interventions delivered in the context of E&T programs serving people with low and moderate incomes. The project includes a review of prior research, a survey of E&T programs, phone interviews with program administrators, virtual site visits, interviews with program participants, and focus groups with program administrators.

This publication employs a “composite character” approach (Willis, 2019) to showcase the perspectives of E&T program participants navigating financial capability services. In addition, it describes the participants who chose not to receive financial capability services and their reasons for declining. This brief is intended for E&T program administrators, client-facing staff, and financial capability service providers seeking to learn more about the successes and challenges of delivering integrated services from the perspective of a participant receiving financial capability services within employment and training settings.

For more details about the overall project and links to the full suite of publications, please visit: <https://www.acf.hhs.gov/opre/project/integrating-financial-capability-and-employment-services>

to their interesting approaches to delivering integrated employment services and financial capability services. Models for integrating these services varied in nature and scope.² Exhibit 2 provides a brief overview of each program.

The purpose of the interviews with participants was to explore their perspectives about these integrated programs. We gathered feedback on their goals when they entered the program, their experiences during participation in the program, and their opinions on facilitators and barriers affecting their engagement with services. We also invited participants to share their recommendations for how E&T programs could better provide financial capability services.

Exhibit 2. Profiles of organizations

International Rescue Committee (IRC) works in the U.S. and abroad. In the US, IRC primarily serves immigrants, a little over half of whom are refugees. We conducted a virtual site visit at an IRC location in Virginia. IRC provides E&T services including assistance with identifying career paths for living wages, business-skills training, mentorship, childcare and transportation, English as a Second Language (ESL), and access to business grants and loans. IRC also provides financial capability services through financial management, adopting the Local Initiatives Support Corporation (LISC) model.³ IRC integrates employment and financial capability services in-house.

JEVS Human Services is a non-profit located in Philadelphia, PA. It provides comprehensive employment services to those receiving public assistance benefits, including long-term TANF recipients. JEVS partners with Drexel University's Building Wealth and Health Network to provide financial education through its financial literacy program, which JEVS views as supporting similar goals as its E&T services.

Opportunity Council is a non-profit Community Action Agency serving families and individuals who are unhoused or have low incomes in Island, San Juan, and Whatcom counties in Washington State. It delivers E&T services to individual job seekers who are SNAP-eligible and/or on Medicaid. Additionally, the agency provides free voluntary financial education workshops that are open to the public. It views the workshops as supporting similar goals as its E&T services. It also offers financial coaching for families with children through its Economic Security for All (EcSA) program, which it offers simultaneously with E&T services provided by a partner, the Northwest Workforce Council.

SparkPoint Contra Costa is a collaborative of nonprofit and government entities in Richmond, California. Its financial capability services are part of a suite of services designed to build income, credit, and assets for participants that are aligned and delivered simultaneously. It provides E&T services, and its coaches support individuals in achieving their financial goals.

While arranging the virtual site visits, we asked the program's designated study contact to help with recruiting and arranging interviews with participants. We interviewed a total of 12 current and former participants from the four E&T programs selected for virtual site visits (ranging from one participant in one program to five in another). Since E&T program staff assisted in participant recruitment, it is possible that participants with strong connections to staff were more inclined to participate in the interviews, potentially resulting in more favorable views of the program compared to other

participants. Each interview lasted about 60 minutes and was conducted through video conferencing or audio conferencing. Participants received a \$30 cash card by email or mail after the interviews to thank them for their time. Interviews were recorded and transcribed. The study team thematically coded the interview transcripts using mixed-methods analysis software. We initially developed a codebook with a set of codes derived from our research questions. Afterwards, we critically read the transcripts and systematically applied the codes to relevant segments of data. Finally, we evaluated each thematic code to synthesize findings.

Sample characteristics

Exhibit 3 summarizes the self-disclosed characteristics of the 12 participants we interviewed along with their goals when they entered the program and the services they received. The participants we interviewed included parents, young adults, older adults, adults with chronic illnesses, and a refugee.

Nine participants were currently receiving services from one of the four organizations we selected for virtual site visits, and three participants had each recently received and concluded services. Two participants did not engage in financial capability services offered through the E&T program they were enrolled in; the study team selected them to learn why they did not participate in the financial capability services.

Composite character approach

Narrative approaches to qualitative data involve analyzing information in story form and offer researchers a way to share a detailed understanding of lived experiences (Riessman, 2008); however, potential drawbacks arise from the focus on individual cases and the risk of participant identification (Saunders et al, 2015). To address these concerns, researchers have recently used composite narratives to present research findings. In qualitative research, a composite narrative tells an individual story using data from several interviews (Creese et al, 2021).

Exhibit 3. Interviewed participants' background and experiences



A composite narrative blends the shared experiences of research participants with the researchers' policy knowledge and insights, based on their analysis of the data, forming a single story that illustrates common themes among participants (McElhinney & Kennedy, 2022). We used this composite narrative approach to portray the experience of a participant navigating E&T and financial capability services. We developed a composite character based on five interviewees with common characteristics and experiences and constructed a narrative for that character that reflects those shared experiences.

Composite narrative approaches have several strengths. They can maintain the benefits of narrative research methods by conveying the richness and complexity of participants' experiences while mitigating the risk of revealing individual identities (Willis, 2019). Composite narratives also enhance reader engagement and build understanding in ways that are accessible to non-academic audiences by transforming complex research data into relatable human-centered stories (Johnston et al, 2023).

For this brief, we created a composite character using a systematic and transparent approach (Willis, 2019). Our composite character, Iris, reflects the most common experiences of the participants we interviewed and is constructed from transcripts of the five interviews with participants who were parents. Being a parent was one of the most common characteristics shared by participants (see Exhibit 4). Therefore, focusing on parents allows us to convey the experiences of multiple participants. Moreover, in a survey of 62 E&T organizations offering financial capability services, conducted for another component of the InFin project, we found that many programs characterize their typical participants as parents; three-quarters of respondents said their programs served parents or primary caregivers (74 percent of organizations surveyed).

Our composite character's story synthesizes the experiences and collected data of five individuals. All quotations accompanying the composite narrative come directly from these interview transcripts. We use fictional names in the storyline, such as the name of the E&T agency and the name of the financial capability intervention, to maintain anonymity. We fictionalized the organizations and programs described in the narrative and based their service delivery and integration on particulars shared by the five participants. We mixed and matched the characteristics of all five parent participants, such as employment status and goals, to avoid overrepresentation or identification of one single participant. In selecting the characteristics and experiences to include in the composite, we tried to suspend normative judgments and assumptions related to interviewees' experiences, opinions, motivations or feelings. Our objective was to select elements of participants' experiences gleaned from our interviews that were salient to their trajectory through the program (e.g., supportive services received, goals for participation, success in meeting goals). Another objective was to capture the range of experiences shared with us by the five parent participants. We selected traits (e.g., family composition, employment status, public benefits received, service needs) and experiences (e.g., intake into the financial capability program, knowledge gained in financial education workshops, and incentives received for participation) that complemented each other to create a well-rounded character with a coherent narrative. Maintaining narrative coherence sometimes required omitting details that were significant parts of certain participants' experiences but did not align with other elements we chose to include in the narrative. For example, two of the five parent

participants disclosed receiving TANF; however, we did not select TANF receipt as a characteristic for Iris because that program’s services and requirements would not have been narratively coherent with characteristics and experiences drawn from other interviewees.

While the composite narrative approach effectively encapsulates the experiences of many of the interviewees, it does not always capture the full range of participant experiences we learned about through the interviews. As a result, we also highlight notable findings and takeaways from the interviews with the other seven participants in call-out boxes within each section of the brief below.

The InFin study looked at organizations employing diverse strategies in both the nature and extent of integrating E&T and financial capability services. However, our participant interview study sample was small (12 participants from four programs) and not equally drawn from the programs involved. In the narrative below, we describe the perspective of a participant navigating a fictional program. In this program, E&T services and financial capability services support similar goals but are provided in partnership by separate organizations, are delivered by different staff and in separate locations, are optional for participants, are informally coordinated between the organizations, and are financed through separate funding streams.

Meet Iris

Iris is a single mother with two children, a 9-year-old and a 4-year-old. She is college-educated and describes herself as a “go-getter.” She was employed part-time earning minimum wage but was laid off from her job during the COVID-19 pandemic. Iris receives federally funded employment services⁴, and she does not have childcare⁵. Due to her job loss, she can no longer afford her rent and is at risk of becoming unhoused.

Iris’s goals and motivations









Iris’s overarching goal is to become “financially healthy and secure.” Iris’s children are a source of motivation for her, and she wants to improve her financial circumstances by initially maintaining her housing, meeting basic needs, and securing childcare. Secondary goals include, gaining employment and increasing her education (Exhibit 4). Lastly, Iris wants to pay off her debt and build credit and savings once she secures employment.

Box 2: Goals and motivations of other participants

Goals and motivations mentioned by the other seven participants interviewed (not included in the composite narrative) include:

- gaining food security
- navigating public assistance program
- obtaining public benefits
- acquiring a more suitable job
- obtaining their high school diploma
- going to college
- saving up for a car
- building emergency savings
- owning a home
- car repairs
- helping others and giving back

Exhibit 4. Iris's goals and motivations

	Housing	Iris is seeking stable housing for her and her children.
	Childcare	Accessing reliable childcare is important for Iris to be able to work full-time and provide for her children.
	Public Assistance	Iris wants to access public benefits (e.g. SNAP) to help herself and her family meet basic needs.
	Education	Iris wants to complete her education and training in Information Technology (IT) so that she can earn a higher wage beyond her current educational level.
	Employment	Iris wants to obtain full-time employment.
	Paying off debt	Iris wants to build healthy financial habits and reduce the credit card debt she incurred when she lost her job and relied on credit cards to cover expenses.
	Building credit	Iris wants to increase her credit score.
	Savings	Iris wants to build savings for herself and her children.

When Iris fell behind on her rent, she reached out to a local non-profit organization called Promoting Wealth & Skills (PWS). PWS's services include:

- Housing support services
- Case management
- Financial education
- Transportation assistance
- Childcare assistance
- Employment search and coaching
- Training opportunities
- Access to matched savings account

Iris learned about PWS through a flyer in the community and then contacted the organization by phone.

Iris's journey toward financial stability

It was difficult for Iris to focus on goals like education and building savings without first meeting her family's basic needs. Iris's immediate goals after enrolling in PWS were to get help with her housing situation, obtain SNAP benefits and secure childcare.⁶ In addition to housing services, PWS offered a variety of in-house support services, helping Iris access community resources to meet immediate needs, like transportation, food security, childcare, and financial support payments.

Upon enrolling, Iris was connected to the agency's housing program to help her maintain her current apartment or seek new affordable housing. PWS also connected Iris to SNAP benefits. She was able to enroll her 4-year-old child in PWS' Head Start Program. PWS connected Iris to their E&T partner, Central Worksource, to receive employment and training services.

Iris's experience with E&T services

To meet her goal of finding employment, Iris was paired with an employment coach at Central Worksource. During the first coaching meeting, Iris and her employment coach set goals and made a plan to meet them. Her initial goals were related to employment and education. Iris's coach administered a career interest survey to help her identify a career path.⁷ The survey evaluated an individual's interests in continuing education or seeking employment.

Employment coaching

Iris's coach conducted bi-weekly one-on-one meetings with, both virtually and in-person at the Central Worksource office, to provide support as she pursued her goals. During these meetings, she received employment coaching and participated in job search assistance activities, but Iris felt that the services she received were not enough for her to reach her employment goals. Iris believed that the Central Worksource program and the staff could be more supportive of their clients. Iris was experiencing multiple stressors and she needed extra support in searching for employment or training opportunities from her employment coach.

Iris felt that the employment coach should have been more attentive and mindful of her circumstances. For example, Iris was often instructed to look at the workforce website to search for jobs herself, but she found it difficult. She shared that:

"...[If] you're like me where you don't have a home, you don't have stable housing, you have a family... and difficulties, you don't always go through a website."

Iris also believed that the employment coach should be more of an "advocate" for their clients and should have informed her about resources and job opportunities as they arose. Iris had many responsibilities to juggle, and she felt that the employment coach could be more proactive in following up and providing her with additional guidance.

Box 3: Other participants' experiences with other assistance programs

Among the other seven participants interviewed (not included in the composite narrative), those who were not receiving public assistance when they enrolled in the E&T program shared that they often applied for benefits such as Medicaid, SNAP, TANF, and public housing, with the help of their E&T or financial counselor or coach. Participants also shared that their counselor or coach helped them connect with community partners and access resources such as:

- vouchers and in-kind assistance for interview clothing
- computer classes, loaner computers, and individual laptops
- rental assistance
- gas cards to help with fuel expenses, car repair assistance, and help obtaining a driver's license
- health services, counseling, and free eyeglasses
- home weatherization
- pro bono bankruptcy lawyers and pro bono disability lawyers
- building emergency savings
- owning a home
- car repairs
- helping others and giving back

A participant in college received help completing the Free Application for Federal Student Aid (FAFSA) and applying for financial aid.

Job search assistance

Her employment coach also offered Iris additional supports related to job search assistance. Iris received assistance with writing her resume and cover letters and preparing for her interviews. The coach informed Iris about networking events where she could meet potential employers.

Occupational training

Meanwhile, Iris continued her search for employment, and her employment coach helped connect her to training benefits for which she was eligible. Iris began taking courses through LinkedIn Learning to earn an IT certification in cybersecurity. However, Iris was unaware of the time limitations on her training benefits⁸ until she exhausted them; she was required to attend a hearing so that she could continue her IT training program. Luckily, Iris became eligible for continued training benefits. However, she felt that employment coaches should be clearer and more communicative about all the benefits she was eligible for and their limitations. Iris reflected on the lack of clarity about benefits:

“A lot of times workforce [E&T service provider] doesn’t really break down what is truly offered to you.”

Due to her precarious situation, Iris faced a dilemma: either continue as a full-time student to earn her IT certification or find a job to secure permanent housing and support her children. Iris felt stressed and overwhelmed with the amount of work involved in finding employment, studying for her certification, and taking care of her children. Iris described it as a feeling of being “stuck” and was unsure whether she would be able to continue her schooling.

Iris’s experience with financial capability services at PWS

Iris attended a presentation given to all PWS participants where she learned about PWS’s financial education program, called Fiscally Fit Forum (FFF). Iris signed up for the program so that she could learn how to manage her finances.

Enrollment into the FFF program

To apply for the FFF program, Iris filled out a short intake form and submitted it via email to an enrollment staff member in the program. The staff member then scheduled a phone call with Iris to confirm her eligibility for the program, which serves families with children receiving SNAP benefits and pursuing employment or job training. Once Iris was admitted to the program, she completed an in-person orientation where the staff described the program in depth and shared expectations for program participation. Iris received a binder containing coursework materials and worksheets for the

Box 4: E&T services received by other participants

E&T services mentioned by the other seven participants interviewed (not included in the composite narrative) include:

- work-based training (apprenticeship)
- soft skills training (training on Microsoft Word, Excel, and PowerPoint)

Occupational training programs mentioned by other participants include training for a position as a forklift operator, administrative assistant, and medical administrator.

financial education workshops. The binder also included weekly budget trackers that she completed as part of her homework assignments after each class session.

Iris found the eligibility and onboarding process very accommodating. If a participant was unable to attend the group orientation, the program offered options to conduct the orientation at the PWS office or virtually over Zoom. Iris found the program requirements straightforward, and using Google Forms for the application made the process simple and easy to complete.

Service delivery of the program

Iris attended the FFF workshops — a series of financial education classes — in the morning over Zoom for five weeks. The program offered flexibility so that if Iris missed a workshop, she could make it up by attending an afternoon session or watching recorded content. Iris missed a couple of classes due to family emergencies and technology issues. Having online workshops helped Iris participate in the financial education workshops—the online meetings saved Iris time and money she otherwise would have put toward finding childcare, paying for transportation, and commuting.

What did Iris learn from the FFF program?

Iris learned about budgeting, saving, credit, tenant rights, financial education for children, and homeownership. Guest speakers at the workshop series included a credit union representative and a tenants' rights lawyer. Iris found the workshop on tenants' rights particularly useful as she had been in a difficult rental situation recently; the workshop taught her skills and tools that she felt she could have applied in that situation.

Through the budgeting workshop activities, she practiced how to track spending accurately and budget effectively. The workshop on credit helped her understand all the factors that affect credit; for example, checking your credit too frequently can bring your credit score down. Iris learned how to pull, read, and dispute items on her credit report. She also learned the difference

Box 5: Other participants' experience with enrolling in financial capability services

The other seven participants interviewed (not included in the composite narrative) noted that they heard about the financial capability program through flyers at their E&T offices or presentations about programs that could help participants meet their TANF work requirements.

Two participants only received E&T services, and they shared that they chose not to enroll in the financial capability services because they felt that they did not need the services or felt they could not engage with the services because of immediate needs they had to deal with. The participants also felt that they did not earn enough money to be able to save. However, the participants did work on budgets with their employment coach to discuss their sources of income and what expenses they should expect as they continue seeking employment.

Box 6: FFF program services

FFF services include:

- Financial education workshops for families
- Tenants' rights workshops
- Up to \$20 matched savings account per month
- Incentives for completing homework assignments, surveys, and the program as a whole
- Mindfulness lessons and self-reflection activities on finances
- Post program peer-mentorship

between cashing a check at a bank versus a check-cashing business and the various fees and hidden terms and conditions involved in the latter. Additionally, the workshop series helped Iris understand how her benefits would change as her income changed, for example:

“...[I learned about] how you get into different brackets, the more you make, the less you make, the different things that you will still qualify for, won’t be able to qualify for anymore with making certain incomes.”

A guest speaker from the local credit union introduced Iris to various financial products and helped Iris set up her matched savings account. The financial education program is matching contributions that Iris makes to the account for a year. For every dollar Iris saves, the program adds a dollar, up to a maximum of \$20 every month.

FFF facilitators

Iris found the financial education course facilitators to be dynamic, passionate, experienced in the subject matter, and dedicated to helping their clients. She noted,

“[She] really bonded with them because [of] their energy and just their confidence and their motivation, and they weren’t afraid to be themselves.”

The emotional support provided by the facilitators helped Iris stay motivated and engaged in the program as she worked to overcome the hurdles in her life.

FFF incentives

Iris received incentives for completing various tasks, such as \$5 for each homework assignment and \$100 for completing the program. The program deposited the incentives directly into her matched savings account. The incentives motivated her to complete all her assignments, surveys, and the course.

FFF’s focus on self-sufficiency

Iris wants to move along a path toward self-sufficiency and not rely on public benefits. She valued the program’s focus on long-term goals and its emphasis on teaching participants to thrive rather than merely survive. As she explained:

“[The program’s focus was] how are you going to make it long term? ...Not, how are you going to make it paycheck to paycheck? -- But how can we set this up to where you eventually don’t need services? You don’t need any of these things. You’ll be able to be self-sufficient.”

FFF's focus on wellness

A unique aspect of the FFF program was a wellness component, which included mindfulness lessons and self-reflection activities, intended to have a “therapeutic” effect on participants. During the program, Iris learned not only about financial behaviors but also about how her mental state could affect her finances. She practiced mindfulness, meditation, and journaling. Iris believes that these self-awareness and self-management skills have contributed to her personal growth. She noted:

“I don’t care how much money you have, if you’re mentally not together, none of that means nothing.”

Iris connected socially with the other participants in the workshop and felt like she belonged to a community. She liked the supportive atmosphere of the classes and looked forward to the group discussions where she felt she could speak openly about her challenges and receive support and engagement:

“I look at my situation sometimes and I’m down on myself, and I met some great women in that class who were going through things as well, so I didn’t feel alone in that, and that’s what really made me want to participate as much as I did because I wanted to be there for them, just like they were all being there for me.”

Iris was sad when the classes ended and exchanged contact information with other participants to stay in touch.

Financial education for children and post-program mentorship

Another component of the program that Iris liked was the guidance she received in teaching her children about finances through games and activities. PWS gave Iris tools and resources to teach her children lessons on the value of money, the difference between wants and needs, and how to use basic financial tools like a checkbook. She realized that her children could benefit from the lessons. She described an interaction she had with her daughter:

“Because they’re like mom, I want this ... my daughter could not tell the difference between \$1,000 or \$100 ... both in her mind, are like, well, you know, Mom goes and makes that. ... we had to talk about you know how much your time is worth and when you breakdown that \$100 item when you’re only making \$10.00 an hour, how many hours of your life are you willing to spend on that? So that’s been a really cool illustration for them to learn.”

Iris believes educating her children in personal finance at an early age is instrumental in preparing them for navigating their finances as adults:

“so they’re not my age and have no idea what they’re doing.”

Box 7: Other participants' experiences with financial capability services

The two young adult participants interviewed (not included in the composite narrative) shared that the program's focus on incremental changes helped them build positive behaviors and increased their self-confidence. The fixed schedules of the workshops helped them attend regularly.

The other five participants interviewed (not included in the composite narrative) also expressed their appreciation of the program, specifically:

- Appreciation for the guidance and support of staff in understanding and navigating benefit cliffs and community resources, as well as connecting them to helpful community partners
- Appreciation for the emotional support from staff
- Appreciation for judgement-free space provided by the program

Box 8: Challenges faced by other participants

Challenges mentioned by the other seven participants interviewed (not included in the composite character narrative) include:

- the social stigma of talking about money
- reluctance to receive financial capability services or seek assistance
- balancing full-time work with training and education
- access to reliable transportation
- barriers to using technology and navigating online workshops
- barriers to employment due to age
- inconsistency and lack of reliability in programs' transportation support services
- lack of interactive lessons in the financial education workshops
- lack of inclusivity and accountability for clients' biases against others in the program (e.g., encountering homophobia from other participants)

The FFF program offers peer-mentorship to participants who complete the financial education workshop series. A peer mentor is a former FFF program participant who will provide support, guidance, and accountability for Iris as she continues working toward her financial goals. Iris looks forward to having a peer mentor for one year. She feels that the peer mentor will help her stay engaged in the FFF program:

“ I like the fact that [it's] somebody that I can relate to, and that can give me that one-on-one advice, and ...[who] will know my situation. That's really important to me, because I think you know you, you read a lot of books, you hear a lot of seminars, and sometimes it's really, really hard because they tell you the information, and it's like 'OK, bye, bye.'”

Challenge of balancing immediate needs and financial goals

A particular challenge Iris encountered was balancing her short-term needs with long-term financial goals. Iris's priorities were meeting basic needs and averting crisis situations, and she felt that her income was not enough for her to budget or save. She found it challenging to apply all the lessons from the financial workshops to her own personal finances. As she described it:

“you can't budget because you have nothing to budget, because you're a year in debt ... even though I know what it is I have to do to try to save money, it was like you can't save what you don't have... so it's like once my income begins to increase, then yes, I can utilize more of what I learned...”

Overall, Iris feels grateful and appreciative of the help and guidance she received from PWS. Iris will continue working on her employment and housing goals while also building healthy financial habits to achieve long-term financial security.

Recommendations

During interviews, we asked program participants for their recommendations on how E&T programs and financial capability interventions could improve. They recommended various support services to address unmet needs impacting their participation in employment or financial capability services. This included expanding recruitment and engagement initiatives, and changes to service delivery. Program participants also made recommendations related to staffing, organizational expansion, and policy advocacy. Below, we share the recommendations made by the 12 participants we interviewed, including the five interviewees we included in the composite narrative and the remaining seven participants we interviewed but who were not part of the composite.

One set of recommendations focused on **additional supports** that could contribute to participants' success related to improving their employment situations and financial wellbeing:

- ▶ Offer cell phones and cell phone services directly to program participants.
- ▶ Offer computer classes onsite to build computer literacy and technology skills (often needed for employment).
- ▶ Provide program participants with connections and referrals to permanent affordable housing solutions.
- ▶ Provide access to mental health counselors and services for program participants on an ongoing basis (rather than just providing referrals to a mental health agency during moments of crisis).

Participants shared advice for ways in which organizations could boost **recruitment and engagement** in financial capability services:

- ▶ Expand recruitment efforts to more communities of color and broader demographics of people in need of financial capability services.
- ▶ Conduct more outreach to young adults so they are equipped with financial literacy skills as they embark on their adult lives.
- ▶ Improve engagement of college students by pairing them with long-term coaches who act as mentors, allowing them to feel more comfortable talking about finances and resources.

After reflecting on their own experiences navigating financial capability services, participants suggested ways in which organizations could improve **service delivery**:

- ▶ Although many participants liked the convenience of online classes, some participants recommended holding classes in person instead of virtually to build stronger connections with instructors and facilitate deeper engagement with course material.
- ▶ Increase course length to allow participants to delve deeper into topics and spend more time with the content. Participants would like more time to practice the skills they are being taught, more guest speakers, and more time to work in groups.

- ▶ Extend services during the evening hours to accommodate full-time working participants and families.
- ▶ Reduce class sizes to allow for more one-on-one interaction and engagement.
- ▶ Set Zoom etiquette guidelines with all participants at the beginning of the program, including expectations for professional behavior and proper dress, and use Zoom controls to mute participants and minimize background noise.
- ▶ Incorporate more interactive activities during financial education workshops instead of facilitators “spewing information.”

Finally, participants suggested improvements that organizations could make to their **organizational structure and practices**:

- ▶ Follow through with services promised to clients, especially crucial services like transportation.
- ▶ Secure more funding to expand and sustain services.
- ▶ Expand to more locations.
- ▶ Adequately compensate staff for their work and provide staff access to the services provided to clients, such as mental health and financial capability services.
- ▶ Provide training to staff on approaches and tools such as “community meetings” that help individuals express their emotions and share their experiences; this would allow staff to prioritize the mental health of participants and empower people to make wise financial decisions.
- ▶ Provide training to staff to address bias and ensure the program is creating an inclusive and safe space for all participants; for example, provide training to staff on how to intervene and respond to LGBTQIA+ bias expressed by program participants in group settings.
- ▶ Prioritize program participants’ voices and their lived experiences to shape policy—for example, host spaces where individuals can share their experiences and advocate for others in similar situations so government officials can see and understand the realities faced by marginalized communities.

Discussion

We close this brief by presenting a few takeaways and our recommendations for practitioners that build on the real-life experiences reported by participants during the interviews, as well as their input and recommendations. As reported in *Understanding Financial Capability Interventions within Employment-Related Contexts for Adults with Low Incomes: Final Report* (Elkin et al., 2024), we also drew on other components of the InFin study, including information gathered from several organizations providing integrated E&T and financial capability services, to identify our takeaways and recommendations. The participant interviews complemented the other study components by providing first-hand insights into the strengths and shortcomings of financial capability services integrated with E&T services. By providing additional information on context, barriers, and facilitators, the participant interviews informed and bolstered our recommendations for practitioners.

Training staff to meet participants' needs holistically

Data gathered from participant interviews suggests that employment coaches and financial coaches play important roles in participants' lives. In addition to their core responsibilities of providing E&T and/or financial capability services, coaches support participants in meeting their challenges in multiple ways. Along with identifying community resources and making referrals to community partners, coaches provide social and emotional support to clients as they navigate challenging times in their lives. Given this context, practitioners can consider how best to train staff to center participants' needs and support participants holistically. For example, the Drexel Building Wealth and Health Network trains its financial education coaches to use a trauma-informed approach that addresses the associations between trauma and financial health.

Providing support to address participants' life challenges that affect program engagement

Data gathered from participant interviews also reveals many challenges individuals face that directly impact their ability to engage with services. These include access to transportation (to get to financial education classes or coaching sessions) and access to devices and the internet (to attend online classes or sessions). Practitioners should consider identifying participants' needs that affect engagement and providing direct support to help them enroll in, engage in, and complete programs. Examples of direct support include bus passes, gas cards, loaner laptops, free cellphones, and wi-fi hotspots.

Tailoring financial capability services

A common challenge noted by participants was that their current financial situation (unemployed, employed part-time, or employed with low wages) limited their ability to practice the skills learned in financial education workshops. Financial coaches work one-on-one with participants and are typically able to tailor their approach to suit participants' current financial situation. For example, SparkPoint's coaches work with participants to identify individualized goals and develop step-by-step action plans; IRC's coaches work with refugees to establish their credit and build financial assets in the United States. However, financial education workshops or classes typically use a standardized curriculum. Practitioners should ensure their chosen curriculum meets the needs of the population they serve. For example, Opportunity Council's FLARE workshop series includes a workshop on tenants' rights presented by a tenants' rights lawyer as a guest speaker.

Building and maintaining peer support

Participants highlighted community and peer support as positive elements of financial education workshops. To strengthen these aspects of their programs, practitioners can incorporate additional community-building activities in their workshops and explore options for sustaining peer support beyond workshops. For example, the Drexel Building Wealth and Health Network hosts a Network Advisory Council where former participants can continue to meet regularly, engage socially, and support each other. Opportunity Council's EcSA program pairs participants with a peer mentor after they complete the financial education workshop; the peer mentors work with participants over the course of one year to set and work towards financial goals.

Conclusion

Overall, the participants who took part in the interviews believed the integrated financial capability and E&T services in which they engaged were useful in helping them move towards their goals. However, they also identified challenges to meeting those goals both within their own lives and in the design and delivery of the services they received. By incorporating their insights into service delivery, practitioners can improve program structures, strengthen engagement, and enhance supports to foster financial well-being for individuals with low incomes.

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Endnotes

- 1** A literature synthesis by Treskon et al. (2021) provides more background on E&T and financial capability interventions that aim to support the financial well-being of adults with low and moderate incomes and their potential for combined delivery.
- 2** The study's final report (Elkin et al., 2024) explores the range of ways organizations integrate E&T and financial capability services, which can vary along different dimensions of integration (for example, if the services are intended to align with each other or simply support each other; whether they are offered within the same organizations or through partnerships; whether they are delivered by the same staff and in the same locations; and whether programs are designed to automatically enroll individuals in both sets of services or offer one set as optional).
- 3** [LISC](#) is a national non-profit that supports a network of organizations providing employment and financial capability services.
- 4** The interviewees provided details on participation in other public assistance programs that we did not include in the composite character narrative.
- 5** Participants did not disclose receiving unemployment insurance or child support at program entry.
- 6** Participants did not describe their experience of enrolling in and receiving support from other public assistance programs like TANF.
- 7** An example of a career interests survey used by programs involved in the InFin study is the Washington Career Bridge: Where Are You Going? Career Quiz on [CareerBridge.wa.gov](#).
- 8** Examples of training benefits typically available to individuals with low-income include Individual Training Accounts (ITA) vouchers and education and training benefits available through TANF employment services. While TANF rules differ by state, federal work participation rules limit states from counting an individual's vocational educational training activities towards work participation requirements for more than 12 months (Hall, 2016).

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