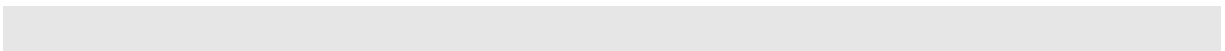
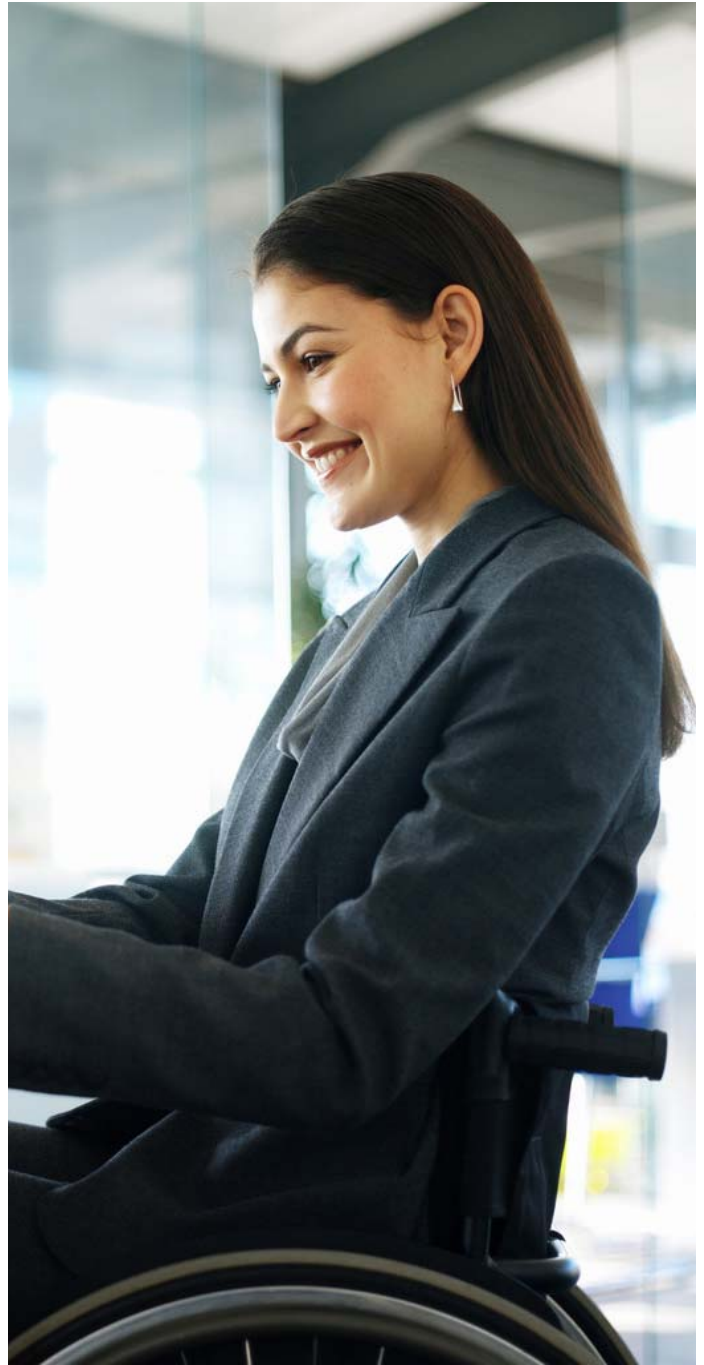


**Financial  
Career  
Pathways:**

**Lessons  
from a  
Sectoral  
Demonstration  
Project  
for Workers  
with  
Disabilities**

by the  
International Association  
of Jewish Vocational Services

in partnership with  
Los Angeles Jewish Vocational Service  
MetroWest Jewish Vocational Service  
San Francisco Jewish Vocational Service



# I.

## Executive Summary

There has been an increase in interest in recent years in sectoral approaches to employment and training, which focus equally on the needs of key industry sectors within a local economy and on a region's workers. In this context, the International Association of Jewish Vocational Services' (IAJVS) Financial Career Pathways project has important lessons to offer about the challenges and advantages of sectoral approaches when a seriously disadvantaged population is the target of the effort.

Financial Career Pathways was a two and a half year initiative led by IAJVS, implemented by Jewish Vocational Service affiliates in three major regions of the U.S., funded by the United States Department of Labor (U.S. DOL), and focused on the financial services industry and workers with disabilities. The project also had an incumbent worker training component that was not intended to serve individuals with disabilities.

Financial Career Pathways exceeded its goals despite the fact that the nation's banking sector went into a major tailspin before the project's end, and at least two of the three sites will sustain the program in the same or modified form after the end of the federal grant. They will do so, in large part, because of the strong support of the employer community. The project also underscored the value organizations like the Jewish Vocational Services bring to the partnership with an industry sector. In this case, the fact that the JVSs implemented the project as a network provided the added advantage of cross-site peer learning. Finally, Financial Career Pathways demonstrated that a serious long-term sectoral approach can have major payoffs for disadvantaged workers.

At the same time, the program experienced serious challenges. These challenges, in large part, reflect the

*The IAJVS Financial Career Pathways project has important lessons to offer about the challenges and advantages of sectoral approaches when a population with serious barriers to employment the target of the effort.*

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tension inherent in a model that tries to serve very disadvantaged workers at the same time that it remains committed to an industry sector and the needs of those employers. The three sites' response to these challenges varied. To some degree these variations reflected differences in the programs they implemented. Two of the sites began their projects after receiving the U.S. DOL grant and, as a result, the focus of their pre-employment program was singularly on workers with disabilities. The third site had a pre-existing financial services sector program that served all workers with serious barriers to employment; the program for individuals with disabilities was simply incorporated into it.

These differences in program design affected program implementation and outcomes. Other differences among the sites also may have had an impact on the experience of the pre-employment programs, including the demographics of the population served, the kinds of disabilities of the participants, the longevity of the project, the physical location of the project, the background of staff, and the presence (or absence) of a strong champion within the industry.

The tension between Financial Career Pathways as a program for workers with disabilities versus a program for the financial services industry ultimately resolved itself in two very different models. The first was a pipeline program for disadvantaged workers, including those with disabilities, into entry-level banking jobs; the second was a program for workers with disabilities into customer service occupations, including banking.

Finally, the Financial Career Pathways initiative's incumbent worker component was less central to the project but the experience of the San Francisco site demonstrated the ways that the expertise of organizations like JVS can contribute to industries in their effort to retain and grow the skills of their incumbent employees.

*Although the project exceeded its goals, Financial Career Pathways experienced real challenges. Many of these reflect the inherent tension in a model that tries to serve very disadvantaged workers at the same time that it remains committed to an industry sector and the needs of those employers.*

*The tension between Financial Career Pathways as a program for workers with disabilities versus a program for the financial services industry ultimately resolved itself in two very different models.*

## II. Background

For almost two decades, workforce development practitioners and policymakers have been exploring the efficacy of an approach that recognizes that successful employment and training programs have to meet the needs of employers as well as jobseekers. Dual customer, sector-focused employment programs identify the labor market requirements of key industry sectors in a local economy and form partnerships with employers designed to meet their needs while, at the same time, providing opportunities for employment and career advancement for local workers, including those with serious barriers to labor market success (see box on next page.)

Organizations with expertise and a proven track record broker the relationship between employers and workers. The Jewish Vocational Services, located in major metropolitan areas across the country, are this kind of “workforce intermediary.” Numbers of JVS organizations have been active in the emerging sectoral “movement” and because they serve disadvantaged individuals, JVS agencies have tended to focus on how sectoral approaches can provide opportunities for individuals with serious barriers, including individuals with disabilities.<sup>1</sup> Therefore when the United States Department of Labor (U.S. DOL) was interested in including programs for workers with disabilities in the President’s High Growth Job Training Initiative (HGJTI) it looked to the JVS network as a potential provider.

In 2005, U.S. DOL targeted the financial services sector

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<sup>1</sup> See for example, International Association of Jewish Vocational Services, *Enhancing Employment Opportunities for Individuals with Disabilities: An Employer-Directed Approach*, December 2007.

as part of the HGJTI. A Financial Services Workforce Solutions Forum, held that year in Chicago, identified three areas of industry need the workforce community might address:

- *Recruitment and retention.* According to those attending the Forum, the sector needed access to new labor pools to meet its demand for more entry-level workers. Workers with disabilities were recommended as a good target population.
- *Training strategies.* Training programs also had to be developed based on clearer definitions of the skills required by the industry.
- *Development and/or strengthening of career ladders and lattices.* Career ladders and lattices should be developed to support the industry's goal of improving worker retention.

Emerging from the conference, IAJVS, in partnership with several local Jewish Vocational Service affiliates, submitted an unsolicited proposal to U.S. DOL for a Financial Career Pathways program. In the subsequent negotiations, the Department of Labor urged the IAJVS project to focus specifically on individuals with disabilities. This target population was chosen both because it was identified as one possible source of new labor by the Financial Services Solutions Forum but also because a) employment for people with disabilities lags behind that of other workers and they are underrepresented in high growth industries, and b) the three proposing JVS sites and IAJVS all had deep experience working with people with disabilities.

The ambition of the resulting program was to address all three areas of industry need identified at the Chicago meeting. The IAJVS program, as proposed, had two components. The first, a pre-employment program, would focus entirely on workers with disabilities. Its purpose would be to construct a new pipeline of entry-level workers into the industry. A training course, carefully tailored to the skills of demand

### **Sectoral Strategies for Workforce Development**

- Target a specific industry or cluster of occupations, developing a deep understanding of the interrelationships between business competitiveness and the workforce needs of the targeted industry.
- Intervene through a credible organization or set of organizations, crafting workforce solutions tailored to that industry or region.
- Support workers in improving their range of employment-related skills, improving their ability to compete for work opportunities of higher quality.
- Meet the needs of employers, improving their ability to compete within the market place.
- Create lasting change in the labor market system to the benefit of both workers and employers.

*From Sectoral Strategies for Low-Income Workers: Lessons from the Field (Conway, Blar, Dawson, Dworak-Munoz 2007)*

jobs in the industry, was the centerpiece of this part of the initiative. The second component of the IAJVS program would be designed to help existing financial services employees develop career advancement strategies. The incumbent worker program would serve both workers with disabilities and those without.

In both aspects, the Financial Career Pathways Program was explicitly designed as a demonstration or pilot, with the intent to “try out” and “demonstrate” strategies to build the capacity of the financial services industry to “recruit, train, employ, and retain workers with a disability.” The plan was to show proof of concept through a program of direct services aimed at these workers and financial services employers.

Five specific goals were identified in the IAJVS proposal:

1. Engage the financial services sector and build its capacity to attract, employ, and retain workers with disabilities to meet their demand for entry-level workers.
2. Develop strategies and test approaches to create a model program for the employment and retention of people with disabilities in the financial services industry.
3. Serve a total of 174 workers, including 114 entry-level job seekers with disabilities and 60 incumbent workers seeking advancement in the financial services industry.
4. Build replicable models and tools.
5. Accomplish all of the above through partnerships with major financial services companies, One Stop Career Centers, community colleges, and the three IAJVS affiliates.

Each participating JVS brought real depth of experience to the effort (see box on page 9). U.S. DOL funded the program to run from August 1, 2006 through July 31, 2008; the grant was ultimately extended to December 31, 2008. The total grant amount was \$1 million; each site was awarded \$290,340 for the two and half year program.



## The International Association of Jewish Vocational Services

The International Association of Jewish Vocational Services (IAJVS) is a not-for-profit membership association linking 28 social service agencies in the United States, Canada and Israel. Each year, the IAJVS family of agencies -- with a combined budget of over \$400 million -- serves more than 360,000 individuals.

The IAJVS network has expertise in providing an array of services including rehabilitation services, employment and training programs, supported employment, case management, refugee and immigrant programs, volunteer service, and career development. The rehabilitation services provided by the network include:

- Vocational programming in workshops and supportive or supported employment opportunities in community settings for individuals with mental retardation, mental illness, and/or physical disabilities;
- Vocational rehabilitation services to individuals with emotional, intellectual and/or physical disabilities;
- Support services to mental health consumers through job search assistance and on-site job coaching; and
- Residential care, home-health care, attendant care, and community living for persons with mental retardation, mental illness, and/or physical disability.

The IAJVS network also has considerable experience working with employers. Among the services provided employers across the country are job placement; customized, on-site educational instruction and technical skills training programs for company employees; vocational consultation; and outplacement services.

IAJVS supports the work of its member organizations by providing them with technical assistance, research and information services, grant opportunities, professional development conferences, and national collaborations. Prior to overseeing the Financial Career Pathways Program, IAJVS administered the disAbility Employment Initiative, also funded by the U.S. Department of Labor, aimed at providing computer training to people with disabilities.

### III.

## Financial Career Pathways Pre-Employment Program

The pre-employment program was the heart of the IAJVS Financial Career Pathways project and the first of the program components to be implemented. The groundwork for its launch included collaboration among all three sites on the development of a baseline curriculum. The staff at each site also began more aggressive outreach efforts within the financial services sector in their region to bring more banks into the project and engage them in program and curriculum design.

One of the initial challenges of the initiative, even before the grant from U.S. DOL was awarded, was to get the banks on board for a program aimed at workers with disabilities. The initial approach to potential bank partners in all three sites was for a more general pipeline program, but after U.S. DOL urged the focus on workers with disabilities many banks were ultimately convinced to continue supporting the program.

The second challenge was to develop a standardized curriculum that would work for all three sites. The curriculum previously created by JVS LA for their BankWork\$ program formed the basis of the common curriculum, but the differences among the sites were substantial enough that each made appreciable modifications to it. Led by IAJVS, the sites also engaged in considerable peer-to-peer learning throughout the life of the initiative. One vehicle for this learning was regular monthly calls among sites.

Despite the close collaboration, however, there were notable differences in the three sites' projects as they

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emerged and evolved. The challenges each confronted were similar but the way these challenges were addressed by each site was heavily dependent on local factors and conditions.

### **A Wealth of Experience**

- **Jewish Vocational Services, Los Angeles:** JVS-LA, founded in 1930, serves over 24,000 people a year and offers several career services programs aimed at local, high demand industries, including one in health and a new program called BankWork\$ developed in partnership with several local banks. JVS-LA also has a history working with individuals with disabilities, offering services such as vocational evaluation and assessment, assistive technology, individual job preparation and placement, and skills training. The organization drew on this experience to extend the BankWork\$ program to workers with disabilities.
- **Jewish Vocational Services, MetroWest:** JVS-MetroWest, soon after its founding in 1939, established a Vocational Rehabilitation Center and a range of associated programs. That center (now the Joseph L. Weinberg Vocational Center) served almost 800 people in 2007-08 and provided JVS-MetroWest with a strong foundation for the Financial Career Pathways Program. In addition, JVS-MetroWest has considerable experience with other types of job placement programs and with customized corporate training, conducted on-site at company sites (in 2007-08, 138 companies and approximately 12,600 employees were served).
- **Jewish Vocational Services, San Francisco:** JVS-SF also operates several programs for persons with disabilities (serving approximately 1,000 annually). JVS-SF has received national recognition for its work as a practitioner in the newly emerging approach to workforce development often called “sector strategy”, which attempts to improve employment outcomes for disadvantaged populations by targeting and working closely with a specific industry sector. As a sign of its commitment to this approach, JVS-SF has organized much of its service delivery by sector. Financial services is one of the targeted sectors.

## A. Project Summaries

### MetroWest

**Background.** JVS-MetroWest was drawn to both targets of the IAJVS Financial Career Pathways program: workers with disabilities and the focus on the financial services industry. Organized in 1939, MetroWest has a long history of commitment to the challenge of helping individuals with disabilities become and remain employed. More recently, MetroWest had identified customer service-type jobs as an important target for employment for many of its customers, both those with and those without disabilities. The IAJVS project promised to bring together these areas of focus and expertise.

Over the course of the project, the pre-employment program garnered considerable support from local banks and banking associations. Nine major banks participated: Sovereign Bank, PNC, Washington Mutual, Valley National, Citibank, Commerce, Investors, the Bank of New York, and Pershing (a securities clearinghouse). The New Jersey Bankers Association and New Jersey League of Community Bankers also offered their stamp of approval, helped with publicity, and encouraged member support. (The two organizations merged at the end of 2008.)

In response to the banks' articulated skills shortages, the JVS-MetroWest's pre-employment program focused on entry-level bank teller positions. Drawing on JVS-MetroWest's rich history working both with individuals with disabilities and in customer-service-based industries, the Financial Services Project received guidance and support from both the Education and Training and Rehabilitation Services divisions of JVS-MetroWest.

All of the participating banks contributed to the program in a variety of ways and some were deeply involved in program design and implementation. Other partnering organizations also played important roles in the project's success, including disability organizations, the One Stop Career Centers, and the New Jersey Division of Vocational Rehabilitation. Participants ranged from low-income inner city residents to those from more suburban communities. All had disabilities; a few had language barriers as well.

**Employer-Focused Activities.** Sovereign Bank was involved from the program's inception in shaping its purpose, focus, content, and approach. JVS and Sovereign staff engaged in extensive consultation and conversation at the start of the program to ensure that the resulting training addressed the bank's skills and hiring needs. Other banks were then added to the program's informal advisory group.

Banks were interested in the program for a range of reasons. For some it was a way of giving back to the community as good corporate citizens. For others, the impetus had more to do with their own human resources needs. High turnover among tellers meant that many banks were experiencing real labor shortages that they hoped the JVS-MetroWest program would help address. Often they had applicants but not qualified candidates for their key customer service positions. The JVS program offered the possibility of well-trained workers who, because of their disability, might be more likely to stay with the bank.

As they worked with the Financial Services Project, the banks took on an expanding set of roles and became more and more deeply involved. The charitable foundations of two participating banks made financial contributions; most banks participated in the training sessions, conducted mock interviews, provided resume consultation, made presentations on working in a bank environment, and offered field trips to the program's students. Some bank representatives also began to be interested in the work of JVS-MetroWest more broadly, leading them to join JVS's Business Advisory Council. Overall, bank participation considerably exceeded the expectations of JVS staff.

JVS staff also worked hard to immerse themselves in the culture of the banks and understand the banks' needs as clearly as they could. For example, a JVS staff person attended the classes one bank holds for prospective and new employees to learn basic banking skills and to hear first hand how that bank described itself, its hiring requirements, the characteristics of the job, and its expectations for employees. The combination of heavy bank involvement and this staff work meant that the training program was closely tailored to the requirements of its employer customers, although none of the JVS staff had direct experience in the banking sector.

**Outreach and recruitment.** The target population for the Financial Services Project was a diverse one, based on the diversity of the communities in and around East Orange where JVS is located. The program served a large number of African-Americans, Latinos, and other recent immigrants who came from the greater Newark area and also somewhat more affluent workers from surrounding suburban communities.

JVS employed a range of outreach strategies. These included running advertisements in newspapers directed at immigrant communities; placing announcements in newsletters of disability groups; posting notices at One Stop Career Centers and working with their counselors to make referrals; asking for internal referrals from other JVS programs; and seeking referrals from counselors at the Division of Vocational Rehabilitation (DVR). DVR was the largest source of

program participants but other disability organizations, such as the Multiple Sclerosis Society, were also very important.<sup>2</sup>

Recruitment was a challenge for MetroWest both because teller jobs tend to have relatively low wages compared to the needed skill and hiring requirements and because the job necessitates heavy customer interaction, which is not a good fit for individuals with certain emotional or psychological disabilities such as depression, as tellers are required to be upbeat and sales oriented. Approximately one-third of JVS-MetroWest's program participants had these kinds of barriers to employment. JVS staff had begun the project expecting that the banks would have a better mix of back office and front office jobs than turned out to be the case.

**Assessment.** The evaluation unit at JVS-MetroWest was responsible for screening applicants. The screening process could last anywhere from three to ten days, depending on the applicant. Assessment components included structured interviews, work history and transferrable skill analysis, achievement and aptitude testing, career interest inventories, work samples and situational assessment. The intensity of the assessment resulted in a very low dropout rate. Participants also were almost uniformly successful in being able to do the work and complete the program. What the assessment process predicted less well was students' interview skills, presentation skills, test anxieties, and ability to successfully find and keep a job as a bank teller.

**Training.** The training program ran every day (9 am to 3 pm) for eight weeks. Six cycles of training were held at JVS. One important modification made by JVS-MetroWest to the common curriculum developed by the three sites was to include a greater emphasis on money handling since that was critical to the bank partners; this change was also incorporated by JVS-Los Angeles. Customer service training also received greater priority. JVS-MetroWest chose to use their organization's education and training department's Customer Service Skills Training CD-Rom to provide students a multi-dimensional training experience. The use of the CD allowed students some ability to self-pace their learning and gave them a greater sense of control over the material. However, students also received regular classroom instruction both from a JVS instructor and from the presentations by representatives from the participating banks.

**Placement and retention.** Despite the strong support from the participating banks, placement of program graduates was a major challenge. In the end, however, fully 70 percent of program participants got jobs and, in large part, their new employment used the customer service and clerical skills they had learned in the Financial

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<sup>2</sup> According to JVS staff, banking jobs are a good fit for many workers with MS.

Services program. However, of the students placed in jobs, only about half were in banks or other financial services institutions.

There were several reasons that JVS found it difficult to get their graduates hired by the banks. One was the complexity and rigidity of the banks' hiring procedures. Banks required on-line applications and tests which were often confusing and screened out applicants for odd reasons. Also, the banks' interview process tended to be fractured, with the human resources department doing the interviewing but the bank manager responsible for the actual hiring.

JVS had to learn the complexities of the process, as well as the variations among institutions, to craft placement strategies. For example, JVS learned to go to both the HR department and the bank manager to advocate for a client. In another case, JVS found that one financial institution would only hire through temporary placement agencies. They then began to direct their graduates to "temp" for a while, which ultimately resulted in several permanent placements.

Another problem in placement was students' own evaluations of the job market. Some students made the choice to look for work outside the banking industry because they thought that the pay and benefits were likely to be better in other sectors. These participants found a variety of jobs, such as receptionist, legal assistant, payroll clerk, and library assistant, using their customer service and other new skills.

Finally, as the project entered its final phase, an unprecedented banking crisis hit the industry. This was another reason some graduates found better opportunities in other sectors.

In general, workers with physical disabilities were easier to place than those with cognitive or emotional disabilities. Some of the banks were extremely savvy from the start about the accommodations necessary to effectively employ workers with physical disabilities. A key staff person from Sovereign Bank had a family member with a disability and so was unusually sophisticated about needed accommodations. Most banking staff were less clear about the commitment they would be making; however, JVS staff reported that in general the banks had little difficulty meeting the demands of workers with special physical needs.

## **San Francisco**

**Background.** As in MetroWest, the commitment of JVS-SF to the financial services sector in particular and sector-focused work in general preceded the IAJVS project. About five years prior to the inception of Financial Career Pathways, JVS-SF

reorganized its service offerings to both businesses and individuals around targeted industry sectors. These included the business sector (financial, legal, retail); the non-profit and public sectors; and health care (nursing and other allied health). The shift to the new strategy was based on evidence from JVS-SF's years of practice and from the work of others around the country that suggested that both employers and workers – particularly low-income, low-skilled workers – are better served by sector-focused approaches to workforce development. As part of their new focus, JVS-SF cultivated and maintained close relationships with the banking sector. JVS-SF also had a long history of working with individuals with disabilities.

**Outreach and recruitment.** From its inception, recruitment was one of the program's greatest challenges and JVS-SF worked hard to find a critical mass of participants to fill each class. This was true even when, for the second and third program cycles, staff made the decision to open the classes to individuals who did not have disabilities.

The problem with recruitment persisted despite a vigorous outreach effort. JVS-SF worked closely with the Department of Rehabilitation and virtually all the relevant community-based agencies and public organizations in San Francisco to reach out to low-income workers, particularly those with disabilities. Staff distributed flyers; attended meetings and job fairs; talked to referring counselors in other programs to reassure them that the training would be a good fit for their clients; and even adjusted program start times to accommodate the needs of potential participants.

Despite these efforts, applicant pools were never large. Staff concluded that some potential applicants may have been put off by the relatively low wages and high skill requirements of entry level teller jobs (compared even to other similar jobs for which JVS-SF offered training). Starting teller wages ranged from \$10.00 to \$12.00 an hour; many jobs had no benefits, and some were only part-time.<sup>3</sup> At the same time, skill requirements were high. Tellers must have high school level math skills, good customer service and presentation skills, the ability to multi-task and learn an ever-changing range of financial products. JVS-SF had hoped that low-income job seekers, particularly those with disabilities, would see these jobs as the first step up a career pathway. There are real opportunities to move into better paid, full-time jobs for those who persist in the banking industry; tellers can move up to "lead teller" jobs and then to service manager.

The recruitment problem was more complex than simply the failure to attract large numbers of applicants. Among those who did apply, there also were many who simply did not conform to the industry's desired employee profile. JVS-SF staff

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<sup>3</sup> A similar JVS-SF training program for administrative staff in a health care setting offered starting wages of \$15 per hour and more obvious advancement opportunities.

concluded that to address this problem they would have needed an unusually large pool of applicants, rather than a relatively small one.

**Worker Assessment.** Assessment for the financial services training was extensive. Applicants were required to have at least a high school diploma or GED and then participated in three days, four hours per day, of assessment of both their “hard” and “soft” skills. These included written and verbal communication skills, math, and computer skills. Assessment activities focused on: self-assessment, presentation assessment, TABE assessment of math and reading, customer service assessment, sales assessment, attention to details assessment, cash handling assessment, computer assessment, and self-directed search.

As the program proceeded, assessment took on a more holistic quality. Staff got better at working with applicants to determine whether there was a reasonable fit between them and the job being trained for. In general, the assessments were good predictors of an applicant’s ability to succeed in the program, though they did not correlate well with a student’s likelihood of being hired in the banking industry since there were unforeseen barriers to entry.

**Training.** A total of four training cycles were held for the pre-employment program component. The training itself extended for 30 days at 6.5 hours per day (or 195 hours in total). Training mostly took place at the JVS-SF offices in downtown San Francisco, which are easily accessible by public transportation. The curriculum covered eight basic areas of subject matter:

- Best Practices in securing employment (22.5 hours)
- Bank services 101 (18 hours)
- Cash handling (25 hours)
- Basic computers (25 hours)
- Success in the workplace (30 hours)
- Branded customer services (25 hours)
- Communication – verbal, written, nonverbal, listening, conflict resolution (30 hours)
- Principles of selling (19.5 hours)

Many days included both a classroom and a computer session.

Bank partners were heavily involved in the training through participation in employer panel presentations and by hosting site visits. At many of the classes, employer representatives talked with students about their bank’s culture, expectations, skill needs, hiring process, and career possibilities. They offered real peeks into the everyday life of working at a bank.

In the end, however, this did not translate into banks' hiring program graduates. As a result, in the later program cycles, JVS-SF staff began to place somewhat more emphasis on general office training; they found that their clients were more likely to find employment outside the banking industry than in it.

**Placement and Retention.** In the effort to place program graduates, JVS-SF worked actively with the banks, meeting with local bank recruiters and the banks' diversity panels, and engaging in aggressive individual job development. Nonetheless, they were stymied by both structural barriers imposed by the banks' hiring processes, program graduates' lack of relevant employment experience, and the mismatch between many of the graduates' personal characteristics and the banks' hiring preferences.

The structural barriers were particularly frustrating. Several of the participating banks used contractors for screening and hiring, who were paid based on the number of hires and retentions. Even the most qualified program graduates had an almost impossible time getting through the screening process to an interview. In many cases, this was because graduates did not have the sales and customer service experience the recruiters were looking for. The very few graduates who were able to land interviews by circumventing this third-party screening were often able to overcome the experience deficit by presenting other qualifications.

The other major placement challenge was the character of the teller job itself. For the large majority of program participants whose disability was psychological or neurological, the heavy customer contact and pressured environment of the teller job made it a bad fit. By the conclusion of the program, only 40 percent of program participants had found jobs.

## Los Angeles

**Background.** In Los Angeles, the relationship between JVS and the financial services sector began when a key industry leader in Los Angeles approached JVS-LA with his concern about growing skill and labor shortages in banking. Guided by his vision, numbers of banks were then brought together to assess their common skill needs. A survey, designed and administered by JVS, concluded that the greatest demand was for bank tellers.

In response, JVS developed a training program designed to bring workers with barriers to employment into the financial services industry. Together with the banks, which put up matching funds, JVS applied to the State of California for discretionary Workforce Investment Act funding but failed to receive a grant. The banks moved forward with the program on a smaller scale using their own funds. On a parallel

track, JVS-LA also joined with sister sites in San Francisco and New Jersey in the proposal submitted by IAJVS to U.S. DOL.

The resulting effort was a marriage between the BankWork\$ program, already underway, which was focused on a broader participant group, and the national program, focused on workers with disabilities. The program design called for workshops that served both workers with disabilities and those with other kinds of barriers to employment. The U.S. DOL funds paid only for the workers with disabilities; all other participants were funded from other sources. From the beginning, the JVS-LA program benefited both from the presence of a strong industry champion and the fact that the program manager had spent much of her prior career in banking.

**Employer-Focused Activities.** Prior to the launch of BankWork\$, JVS-LA conducted an extensive analysis of various occupations in the banking industry, looking at both demand and supply, employer practices, and career opportunities. Bank teller emerged as the job with the highest turnover and a job where demands on the workers – for example, in customer service and sales – had risen steeply.

Employers were queried about the main areas of weakness they experienced in their employees. The BankWork\$ curriculum was built around the banks' responses. To an important extent, this resulted in a greater emphasis on basic employment skills (such as punctuality, attendance, and appearance) than originally planned. Banks were also asked about their willingness and preparedness for hiring workers with disabilities. Some bank partners even signed MOUs.

Six banks were originally full partners in BankWork\$. In return for their active participation, these banks were given first access to the program's graduates. The participating banks were: Union Bank, Bank of America, Wells Fargo, City National, US Bank, and Pacific Western. Two additional bank partners were added over the course of the project: Washington Mutual and Citibank. The banks' commitment to the program was underscored by their financial support. Approximately half the funding for BankWork\$ came from the banks themselves.

**Outreach and recruitment.** Initially, for the BankWork\$ project overall as well as its component focused on workers with disabilities, outreach and recruitment was difficult. Staff distributed flyers to partnering organizations, as well as posting them in public places such as libraries. Staff also worked to establish a referral channel from the California Department of Rehabilitation's district offices, as well as other agencies serving individuals with disabilities. JVS even tried using radio public service announcements as recruiting tools. The size of Los Angeles made the outreach problem particularly daunting, as well as the fact that the location of the

training was not easily accessible by public transportation, although it was on a bus route. Many of the individuals JVS was targeting did not have cars.

Midway through the federally funded program, recruiting problems seemed to fade away. Location may have played an important role. After the first year, JVS-LA moved the program to a more central location, one that was easily accessible to low-income black and Latino workers who had limited career opportunities. The move helped cement a somewhat new targeting strategy, which seemed to work.

Another key factor may have simply been that the project began to establish a positive reputation. Increasingly, many new recruits came to BankWork\$ by word of mouth. They heard about the program at church or friends and family members had participated.

Throughout, BankWork\$ continued to market aggressively. They ran more public service announcements, were featured on a major Spanish-language radio station, published their offerings in the outreach booklet of the Expo Center (where the program is now located), and involved social service agencies in a variety of ways.

By the end of the IAJVS project, BankWork\$ was receiving about 300 calls a month from prospective students. Of these, approximately 150 applied for every class of 35. In all, ten classes were offered.

**Assessment.** From the beginning, the key outreach challenge was not in finding any individuals but finding individuals with serious barriers to employment—especially those with disabilities—who also could meet the skill and other employment requirements of the banks. To ensure a good fit with the needs of the industry, JVS implemented a complex screening and assessment process which they refined over time.

Based on criteria identified by the banking partners, applicants were required to fill out a five-page application, go through two oral interviews, take the TABE test for literacy and numeracy skills, and pass a criminal background check. The assessment process continued during the training program. Students who did not show up or were disruptive in class were asked to leave. Some students were also given personality inventories, administered by partner banks. (NOTE: The personality tests started about halfway through the program so that students would experience the assessments prior to having to take them at a bank during the application process - not really as an assessment for enrollment in the program.)

JVS staff came into the program highly experienced in assessment but through the work with the banks they became increasingly expert at screening for the characteristics the banks valued most. As such, staff became more willing to refer

individuals to other programs if they did not seem appropriate for banking. Another lesson staff learned was that how well someone performed in class did not necessarily predict the ease with which they would be hired by a bank. The banks placed a great deal of emphasis on personality characteristics. JVS staff got better and better at screening for this over time.

**Training.** The employer partners were critical in shaping and presenting the curriculum. Bank employees participated in every class, provided videos (on subjects ranging from handling conflict to balancing the cash drawer), conducted mock interviews with each student, provided bank tours, and so on. After every program cycle, bank partners also would meet with JVS to evaluate the class and tweak the curriculum before the next cycle. For example, the class began to place greater emphasis on federal banking regulations, such as FDIC protection, in response to the banking crisis.

Students were also actively engaged in shaping the class and curriculum. Students engaged in peer-to-peer learning; provided each other feedback; and were asked to evaluate each program at its conclusion.

About halfway through the federally-funded program, BankWork\$ expanded the program from eight to ten weeks to provide more time to work with students on job placement.

**Placement and retention.** Prior to graduation, each program participant was instructed to apply to each of the partnering banks online. On graduation day, all banks were in attendance and each had a separate interview room. Each student interviewed with each bank. JVS staff acted as the students' agents, with the banks working through them. JVS was successful in getting the banks to agree to make hiring decisions within 30 days, so if a student was not hired by one of the eight participating banks within that timeframe, JVS would begin to work with other financial institutions to hire the individual. Students who could not be placed in the banking industry were encouraged to apply for other customer service-type jobs.

The close and on-going relationship between BankWork\$ staff and the banks taught them critical lessons that helped improve program placements over time. Staff learned, for example, that the banks hire cyclically and so students who are on the market in March through May have a better chance of being hired than those who graduate at other times of the year. Adjusting their placement strategy increased BankWork\$ placement numbers.

Making the hiring tailored and personal was also important. For example, BankWork\$ ensured that representatives from each bank attended every graduation

ceremony. The class instructor then talked about each student, promoting them to the hiring managers who were present.

BankWork\$ met with the banks quarterly to offer and receive extensive feedback about all aspects of the program. In response, the program made changes to the curriculum, to the calendar of course offerings, to its assessment process, and to the ways it prepared students to enter the job market. But the banks made changes as well. For example, BankWork\$ staff reflected back to the banks that their hiring process was extremely cumbersome and difficult, resulting in about half the bank partners implementing a more streamlined hiring process.

Because of this careful work, BankWork\$ overall had an 80 percent placement rate and 70 percent retention rate; however only 46 percent of workers with disabilities had been placed by the conclusion of the project.

## **B. Participant Characteristics and Program Outcomes**

Together, the three sites served 145 workers with disabilities in the pre-employment program, considerably exceeding the project's goal of 114. Almost 60 percent of participants were female; half were black and 43 percent were white. Hispanics represented only 14 percent of the total. Most (72 percent) were under the age of 45. A surprising number (43 percent) had a two- or four-year college degree. Significantly, more than half of all participants experienced psychiatric/emotional disabilities or learning/neurological disabilities, though most of these participants were concentrated in Los Angeles.

The characteristics of the program participants varied in interesting and important ways across the sites. In MetroWest, the number of women in the program was only slightly greater than the number of men (54 percent versus 46 percent). The Los Angeles program, on the other hand, was dominated by women (71 percent) while the San Francisco program was dominated by men (68 percent). Los Angeles participants were considerably younger than those in the other two sites. A total of 62 percent were under the age of 35 in the JVS-LA program, compared to 36 percent in San Francisco and 35 percent in MetroWest. Alternatively, only 17 percent of the LA participants were age 45 and above while 36 percent of the San Francisco participants and 37 percent of the MetroWest participants were over 45.

In MetroWest and Los Angeles, over half of participants were black (53 percent and 56 percent respectively) while only 28 percent of those in San Francisco were African-American. Whites were 47 percent of program participants in MetroWest, 40 percent in San Francisco, and 41 percent in Los Angeles. Latinos were a small minority in all three programs (14 percent), including Los Angeles, where they comprised only 16 percent of students.

One of the most striking differences among sites was in the educational levels of participants. In Los Angeles, almost 83 percent had a high school degree or less and only 14 percent had an AA degree or above. In contrast, 63 percent of MetroWest participants and 64 percent of San Francisco participants held an AA degree or above. (It should be noted that potential participants in LA without a high school diploma or GED would only be accepted if coursework was initiated prior to enrollment and was expected to be completed prior to graduation.)

Another important difference among sites was in the types of disability their participants experienced. In Los Angeles, 84 percent of participants experienced psychiatric/emotional or learning/neurological disabilities whereas the share in San Francisco was 36 percent and in MetroWest only 33 percent. Alternatively, San Francisco’s share of individuals with physical or medical disabilities was 64 percent and MetroWest’s share was 62 percent. Overall, Los Angeles was almost the mirror image of the other two sites.

Finally many more (18 percent) of MetroWest’s participants were employed when they entered the program than in the other sites (4 percent in San Francisco and 2 percent in LA).

To summarize, then, the pre-employment program participants at the MetroWest site were about half men and half women; half black and half white; slightly more than a third below 34 and roughly the same number over 45; most had a two-year or four-year college degree; and most experienced a physical or medical disability. The San Francisco participants were over two-thirds male; 40 percent were white and the rest mostly evenly divided between Asian and black; 36 percent were under 34 and 36 percent over 45; most had a two-year or four-year college degree; and most experienced a physical disability. The Los Angeles participants were overwhelmingly female; most were black and under the age of 34, though 41 percent were white; over 80 percent had no more than a high school degree; and most experienced an emotional or cognitive disability.

**Table 1  
Participant Characteristics**

Characteristic		MetroWest		San Francisco		Los Angeles		Total	
		#	%	#	%	#	%	#	%
Total		57	100%	25	100%	63	100%	145	100%
Gender	Male	26	46%	17	68%	18	29%	61	42%
	Female	31	54%	8	32%	45	71%	84	58%

Characteristic		MetroWest		San Francisco		Los Angeles		Total	
		#	%	#	%	#	%	#	%
Age	18-24	9	16%	2	8%	22	35%	33	23%
	25-34	11	19%	7	28%	17	27%	35	24%
	35-44	16	28%	7	28%	13	21%	36	25%
	45-54	13	23%	8	32%	7	11%	28	19%
	55 and above	8	14%	1	4%	4	6%	13	9%
Race	American-Indian or Alaska Native	0	0	0		0	0	0	0
	Asian	0	0	7	28%	2	3%	9	6%
	Black	30	53%	7	28%	35	56%	72	50%
	Native Hawaiian or other Pacific Islander	0	0	1	4%	0	0	1	
	White	27	47%	10	40%	26	41%	63	43%
Ethnicity	Hispanic	7	12%	3	12%	10	16%	20	14%
	Non-Hispanic	50	88%	22	88%	53	84%		
Education	No High School Diploma	0	0	0	0	7	11%	7	5%
	High School Diploma/GED	21	37%	9	36%	45	71%	75	52%
	Associate Degree	12	21%	4	16%	2	3%	18	12%
	BA/BS or above	24	42%	12	48%	9	14%	45	31%
Benefits	SSI	1	2%	7	28%				
	SSDI	4	7%	9	36%				
	SSI/SSDI	2	4%	0	0				
	TANF	2	4%	0	0				
Empl. Status	Employed	10	18%	1	4%	1	2%		
	Unemployed	47	82%	24	96%	62	98%		
Type of Disability	Visual Impairment	3	5%	1	4%	0	0	4	3%
	Hearing			1	4%	1	2%	2	1%
	Speech			2	8%	0	0	2	1%
	Mobility	9	16%	6	24%	3	5%	18	12%
	HIV/AIDS	1	2%	1	4%	0	0	2	1%
	Psychiatric/Emotional	16	28%	5	20%	26	41%	47	32%
	Seizure			2	8%	0	0	2	1%
	Learning and/or Neurological	3	5%	4	16%	27	43%	34	23%
	Medical	14	25%	1	4%	6	10%	7	5%
	Other Physical	8	14%	2	8%	0	0	10	7%
Unknown	3	5%	0	0	0	0	3	2%	

The evaluation of program outcomes is complicated by the historic banking crisis which hit the Financial Career Pathways programs during their crucial second year. Collectively, the program enrolled 145 workers with disabilities or 127 percent of the

project's goal. A total of 118 participants completed the training program, a number which exceeded the project's overall enrollment goal of 114. Enrollments ranged from 63 in Los Angeles to 57 in MetroWest and 25 in San Francisco. In San Francisco, all of those enrolled completed training; in MetroWest 83 percent of enrollees completed training and in Los Angeles 73 percent completed training.

The total number of those finding new jobs was 79 participants, just slightly shy of the project's goal of 81. However, that number represented approximately 55 percent of total participants. On the other hand, of those who did complete training, 67 percent were placed in unsubsidized employment and in MetroWest fully 85 percent of training completers found jobs. In Los Angeles, the share was 63 percent and in San Francisco, 40 percent.

Average wage at placement ranged from \$11.30 in Los Angeles to \$11.44 in MetroWest and \$12.03 in San Francisco. The distribution of wages differed among sites. In MetroWest, 65 percent received between \$10.00 and \$12.50 per hour, with 24 percent receiving over \$14.00 per hour and 12 percent receiving less than \$10.00. In Los Angeles, 92 percent of participants were placed in jobs paying between \$10.00 and \$12.50 per hour. In San Francisco, 60 percent were placed in the \$10.00 to \$12.50 per hour range and another 30 percent received \$13.00 per hour and above. In Los Angeles, virtually all placed workers received employer-supported medical benefits, as well, whereas only about half of those who got jobs in MetroWest and San Francisco received these benefits.

Hours worked at placement ranged from 30.9 in MetroWest to 32.6 in San Francisco and 35.38 in LA. In MetroWest, however, most participants (44 percent) were placed in jobs where they worked 30-39 hours; 26 percent worked less than 30 hours per week and 29 percent worked 40 hours. In San Francisco, 60 percent were placed in full-time, 40 hour per week jobs and another 10 percent in 30-39 hour per week jobs; 30 percent worked less than 30 hours per week. Los Angeles had the highest share (65 percent) of 40 hour per week workers at placement; 19 percent worked 30-39 hours and 15 percent less than 30 hours.

**Table 2  
Program Outcomes**

	MetroWest		San Francisco		Los Angeles		Total	
	#	%	#	%	#	%	#	%
Total	57	100%	25	100%	63	100%	145	100%
Completed Training	47	83%	25	100%	46	73%	118	81%
Placed in Unsubsidized Employment (Percent of Total Enrollments)	40	70%	10	40%	29	46%	79	55%
Placed in Unsubsidized Employment (Percent of Participants Who Completed Training)	40	85%	10	40%	29	63%	79	67%
Average Wage at Placement	\$11.44		\$12.03		\$11.30		\$11.78	
Average Hours Worked at Placement	30.9		32.6		35.8		33	
Medical Benefits at Placement	19	48%	5	50%	28	97%	52	65.8%

## **C. Principal Challenges and Accomplishments**

For all three sites, the critical challenges were recruitment and placement. The impediments to recruitment were, on the one hand, finding workers with disabilities who could meet the banks' hiring standards and, on the other, overcoming negative impressions of the job among potential recruits. The solution, the sites agreed, seemed to be casting a wide enough net to allow for a relatively large selection pool.

Another explanation for the placement challenge lies in the fact that in all three sites the banks had many fewer back office jobs within commute reach of participants than IAJVS had expected when the project was originally conceptualized. Back office jobs, which would have been a better fit for many of the project's trainees, were often geographically inaccessible to them. Most trainees relied on public transportation and these jobs tended to be located in suburban or exurban areas.

The banks' cumbersome hiring process was a barrier in all three areas. And, finally, in all three locations, at least some program graduates concluded that they could get jobs with better pay and benefits in other industries.

Despite these relatively serious challenges, the Financial Career Pathways Program can claim important accomplishments. The first is the fact that the projects collectively exceeded their goals in terms of serving, placing, and facilitating the retention of workers with disabilities. This was particularly remarkable given the fact that the critical second year of the project was one in which the American

banking industry experienced its most serious crisis since the Great Depression – a crisis that not surprisingly had a major effect on their ability to hire and retain workers. Banks across the country closed, merged, and/or survived only as a result of federal bailouts. To some degree, projects met their goals by placing program graduates in occupations and industries needing many of the same skills they were teaching in the financial services classes. But many also continued to find work in banking.

A second accomplishment lies in the three sites' success in deeply involving employers in all aspects of program implementation. Had the banks continued to experience labor shortages, rather than downsizing and economic crisis, it is possible that all the projects would have been able to develop a viable pipeline for new entrants based on the learning that occurred because of the partnership. The projects were becoming increasingly savvy about how to recruit, screen, and train to the banks' requirements.

One tangible product of the intense engagement of the banks is a curriculum for training front-line customer service employees in the banking industry that has been vetted, tried, revised, and tailored to the requirements of several settings. This curriculum will continue to be used in some of the projects as they continue into the future and can serve as a resource to others around the country interested in initiating projects within the financial services industry.

Third, although the sites were not as successful as they hoped in building the banks' internal capacity to hire and manage workers with disabilities, they made some real headway. In MetroWest, for example, the project was able to demonstrate that hiring people with disabilities could indeed be a successful strategy for reducing turnover. In Los Angeles, the banks streamlined their hiring process at least partly in response to feedback from BankWork\$, which may have a broad and lasting positive effect on the ability of disadvantaged workers to gain access to the sector.

Finally, an important indicator of the initiative's success is that at least two of the sites – Los Angeles and MetroWest – intend to continue the program in its current or somewhat modified form. And San Francisco will fold many of its practices into JVS's overall business services division. BankWork\$ in Los Angeles enjoys on-going support from the banking community and has received new funding from the California Employment Training Panel. The program will continue to serve workers with disabilities as well as other individuals with barriers to employment.

MetroWest plans to develop a broader customer service training offering with various tracks, including one in financial services. JVS-MetroWest has been successful in receiving approval from the New Jersey Department of Labor to provide training on a fee-for-service basis and staff has begun recruiting from the One Stop system as well as providers of disability services.

## **D. Explaining the Differences among Sites**

As the descriptions of each program suggest, there were a great many similarities across all three sites in program design, program implementation, and the critical challenges each faced. What is more intriguing are the differences.

While we cannot know with certainty the reasons for the differences among the sites in experience and outcomes, there are several interesting possible answers. For example, there is some evidence that one reason for JVS-LA's growing success in recruitment may be the relative longevity of the project compared to the other two sites. The JVS-LA project seemed to gain credibility and build a reputation within the communities where it was recruiting which eventually produced an extremely large applicant pool for each class.

The fact that BankWork\$ was never solely targeted at workers with disabilities may have made an important difference as well. Los Angeles staff was convinced that they would have had a much more difficult time developing a successful partnership with the banking industry on the basis of a more narrowly cast disabilities program.

The target population also may have had an impact on the success of the sites' recruitment efforts. More than half the individuals served by both Los Angeles and MetroWest were black. In Los Angeles, the fact that many had relatively low levels of education compared to the other sites may have made entry level employment more attractive to them than to participants who felt that they had more options.

The differences in the placement experience of the sites are more difficult to explain. All three sites agreed that participants with emotional or cognitive disabilities were the most difficult to place. The fact that fully 84 percent of the participants in Los Angeles had emotional or cognitive disabilities may help explain some of the difficulties they experienced in placing them in banking jobs. However, strategy may have played a role as well. MetroWest, the site with the most success in placing students, early on appeared to have more aggressively abandoned a sole focus on the financial services industry and looked to place students anywhere where they could use their new skills.

## IV. Incumbent Worker Program

At all three sites, the original plan for the incumbent worker component of Financial Career Pathways was to reduce turnover through a program of individualized mentoring and coaching between new entry-level employees and established employees at financial services institutions. The program was to be modeled after one JVS-SF had successfully offered legal services employers.

What the sites discovered, however, when they approached their bank partners with this idea was that none was interested in having an outside organization offer mentoring to their employees. In fact, in two of the three sites – Los Angeles and MetroWest – the banks were completely unwilling to have JVS provide services to their existing workforce.

Neither of the organizations has a good explanation for why. The reasons given by the banks revolved largely around questions of privacy. However, both MetroWest and JVS-LA have worked with incumbent workers in other sectors. MetroWest, in fact, is expert in doing so since one wing of the organization specializes in providing customized on-site services to employers.

In San Francisco, the one site where a bank, Wells Fargo, was willing to partner in the development of an incumbent worker program, the outcomes were satisfying both to the employer and to JVS. Wells Fargo's corporate training department was able to clearly articulate the new perspective and skill set that JVS added to their existing arsenal of offerings for employees. More promising still, the interaction with JVS may have effected a lasting change in corporate behavior. Wells Fargo seems committed to continuing the program that provided career advancement opportunities for front-line workers (lead tellers) either

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through an on-going partnership with JVS or by bringing the new training program in-house.

## **Program Summaries**

**San Francisco.** The STAR (Strategic Advancement and Retention) Program was a partnership between JVS-SF and Wells Fargo. It took Wells Fargo and JVS many months of discussion to land on an appropriate design for an incumbent worker training program and the one they finally agreed upon was targeted to lead tellers. The program goal, as its name implies, was to provide lead tellers the recognition, incentive, and skills needed to move from their current roles as “individual contributors” to first-tier managers.

The STAR program was launched in May 6, 2008 with 22 enrollees. Most participating tellers were young women, many with some college – some still in college – who had already moved up the career ladder from teller to lead teller. (To qualify as a lead teller, tellers must be employed in their job for at least a year, meet their sales goals, and have a balanced cash drawer.) None of the participants were individuals with disabilities.

Seven sessions were held over a three-month period. Each session was a full day. Half the day the class was led by a JVS staff member who focused on career development issues, communications, and other “soft skills”; the other half day was led by a bank employee who talked about advancement within Wells Fargo, the culture of the bank, and key banking issues. Most sessions also included a guest speaker from the bank. Students were provided textbooks and other materials they could take with them.

Wells Fargo chose to focus on lead tellers because the bank thought this population could benefit from a program that made their career pathways more transparent. Wells Fargo also hoped that this kind of offering by the corporate training department would make lead tellers feel more appreciated and valued by their employer.

Bank representatives were active at every level of the project, from design and execution through evaluation. Managers at Wells Fargo’s San Francisco training center reached out to the bank managers in the area to educate them about the new program and gain their buy-in. Bank supervisors nominated lead tellers who showed particular promise for participation in STAR. Supervisors in the branch banks also contributed to curriculum development and worked with participants on their “homework” assignments.

From Wells Fargo's perspective, STAR exceeded expectations. Interest was greater than anticipated, signaling to the bank the value of this kind of training to their employees. Supervisors reported that participants came away feeling better prepared and more highly valued. One possible indicator of success is the fact that slightly over 55 percent of the class (11 of the 20 participants who completed the program) was promoted to service manager after completing the class.

Among the lessons learned by JVS-SF staff was the critical importance of ensuring that staff assigned to an incumbent worker project have personal credibility with the employer. They also noted the length of start up time associated with the development of a new program that has to be highly tailored to the needs of an employer. In addition to the work involved in conceptualizing and designing the program, for example, JVS-SF had to develop a whole new set of teaching materials; materials they had used in previous classes could not be simply imported into this one. Over time, the program developed from individualized mentoring and coaching of entry level employees into a full-fledged training program on career management. The transition was extremely time-intensive.

JVS-SF staff also concluded that the class, as presented, was somewhat too long and the time between classes should have been tightened. On the positive side, staff believed they had proved their ability to bring value to the employer and learned lessons they hope to use in developing similar programs with other industries experiencing high turnover

The Wells Fargo employees who worked on the STAR Program echoed the usefulness of the partnership with JVS-SF. They noted that Wells Fargo conducts a fair amount of functional training with their employees but had little experience offering the kind of "foundational" skills that JVS-SF brought to the table. They hoped to continue to offer similar programs in the future and suggested more co-facilitation with JVS-SF, so the two staffs could learn from one another. JVS is exploring continuing the program with Wells Fargo, as well as offering it to other companies, perhaps on a fee-for-service basis.

**Los Angeles.** JVS-LA, like San Francisco, struggled during the first year of the Financial Career Pathways Program to better define this project component. Originally, JVS-LA was hoping to partner with Wells Fargo but local management turnover at the bank put that partnership in peril. The design of the program also went through several changes, moving away from mentoring and toward the idea of workshops for new incumbent workers, possibly linked to the bank's employee orientation program.

Ultimately, however, JVS-LA was unable to interest Wells Fargo or any of the other banks in an incumbent worker program separate from BankWork\$. Instead,

BankWork\$ set up a career advancement component for interested graduates. The project was open to former BankWork\$ participants working in the financial services sector and established specific career goals for each participant. The program then supported participants in achieving those goals by providing coaching and mentoring. The longer term outcomes the project tracked are merit salary increases, promotions, and job changes that support the individual's career goals. Each participant also set individual short term goals. All bank partners participated in the program.

**MetroWest.** JVS-MetroWest also was unable to interest their banking partners in an incumbent worker program. As a result, the New Jersey site finally developed an incumbent worker project with a brokerage firm, Stifel-Nicholaus Financial Services, to enhance the customer service skills of some of its administrative assistants. The employer's interest in the program was primarily retention and/or upgrading of current employees through enhancement of communication and customer service skills.

The customer services training program built on a curriculum JVS-MetroWest had previously developed, which was then tailored in response to input from Stifel-Nicholaus and from participants in the training program. The initial program design utilized a CD-Rom-based introduction to customer service work geared to the national retail standards. After the first class, JVS staff realized that the material was too basic for many of the Stifel-Nicholaus employees and revised it to address the participants' needs better. The instructor, a consultant to the industry, was able to easily adapt the course content.

The resulting classes included an introduction to customer service, building on what the members of the class already knew; communications skills, both verbal and nonverbal; applying communications skills, listening, telephone communication, customer contact; attitude, personal appearance, and work ethic; working with dissatisfied customers and handling problems with co-workers.

The program began in May 2008 and ran for five sessions, with 22 employees participating. Stifel-Nicholaus valued the program and MetroWest plans to utilize the successful program model with other industries.

## **Participants Served and Outcomes**

All three sites met or exceeded their enrollment goals for the incumbent worker program, despite the difficulty each encountered in getting this component of the

project off the ground. In total, 63 participants were served.<sup>4</sup> More than two-thirds of those participating were female. MetroWest did not report demographics beyond gender. In the Los Angeles and San Francisco sites, over half the participants were white and about a third were Asian; only 12 percent were black. Just over one-third of those participating in the incumbent worker programs were Hispanic. Most were young; over 75 percent were under the age of 34 and fully 44 percent were 24 years of age or less. Over 70 percent of incumbent worker trainees had a high school degree or GED or less and fewer than 10 percent had a bachelor's degree or above. Overall, the incumbent worker trainees were considerably more female, younger, and less well-educated, and many fewer were black.

**Table 3  
Participant Characteristics**

Characteristic		Los Angeles		MetroWest		San Francisco		Total	
		#	%	#	%	#	%	#	%
<b>Total</b>		21	100%	22	100%	20	100%	63	100%
Gender	Male	5	23.8%	7	31.8%	7	35.0%	19	30.2%
	Female	16	76.2%	14	63.6%	13	65.0%	43	68.3%
	Unknown	0	0.0%	1	4.5%	0	0.0%	1	1.6%
Age	18-24	7	33.3%			11	55.0%	18	43.9%
	25-34	6	28.6%			7	35.0%	13	31.7%
	35-44	6	28.6%			1	5.0%	7	17.1%
	45-54	2	9.5%			1	5.0%	3	7.3%
	55+	0	0.0%			0	0.0%	0	0.0%
Race	Asian	0	0.0%			12	60.0%	12	29.3%
	Black	5	23.8%			0	0.0%	5	12.2%
	Hawaiian/ Pacific Islander	0	0.0%			1	5.0%	1	2.4%
	White	16	76.2%			6	30.0%	22	53.7%
	Other					1	5.0%	1	2.4%
Ethnicity	Hispanic	10	47.6%			4	20.0%	14	34.1%
	Non-Hispanic	11	52.4%			16	80.0%	27	65.9%
Education	No HS	1	4.8%			0	0.0%	1	2.4%
	HS/GED	19	90.5%			9	45.0%	28	68.3%
	AA	0	0.0%			8	40.0%	8	19.5%
	BA and above	1	4.8%			3	15.0%	4	9.8%

<sup>4</sup> There is no demographic information on the MetroWest project because the participating employer did not provide those data.

## Principal Accomplishments

At all three sites, the JVs succeeded in establishing programs aimed at retention and advancement of front-line financial services workers. Since the incumbent worker efforts were not initiated until the second year of the U.S. DOL-funded grant, however, it is too early to evaluate their long term effectiveness and staying power. It would be interesting and useful to do so. In all three cases, it appears that the program may survive in some form, perhaps with other employers. The implicit theory of change is that programs such as these would improve retention and career advancement of workers in jobs with relatively high turnover.

The results for participants were impressive in all three sites. In MetroWest, all program participants received merit pay increases. In Los Angeles, about 30 percent received merit pay increases and more than 81 percent were retained in their job for at least 12 months. In San Francisco, 75 percent of participants received a merit pay increase; 55 percent received a promotion; and all either retained their current position or moved into a new job.

## V. Progress Against Project Goals

Financial Career Pathways had five specific project goals and made substantial progress against all except one. They were as follows:

- *Engage the financial services sector and build its capacity to attract, employ, and retain workers with disabilities to meet their demand for entry-level workers.* The goal of building industry capacity to hire workers with disabilities was the most difficult. The banks *were* interested in building a new pipeline for entry-level workers including workers with disabilities but not in building a pipeline composed exclusively of those individuals. At the same time, Financial Career Pathways did successfully train and place numbers of workers with disabilities in the banking industry, clearly convincing the banks not to discriminate on this basis.

- ***Develop strategies and test approaches to create a model program for the employment and retention of people with disabilities in the financial services industry.*** Financial Career Pathways was extremely successful in testing a set of models and approaches. Inadvertently, in fact, the project compared two quite different strategies for achieving the goal of employing and retaining workers with disabilities in the financial services industry. The lessons learned from each will be discussed at length in the following chapter of this report. Overall, the project benefited from the role of IAJVS, which brought the sites together to work on common project components (such as curriculum development), to discuss common problems, and to share learning.
- ***Serve a total of 174 workers, including 114 entry-level job seekers with disabilities and 60 incumbent workers seeking advancement in the financial services industry.*** The projects served a total of 208 workers, including 145 entry-level job seekers with disabilities and 63 incumbent workers.
- ***Build replicable models and tools.*** One lesson emerging from Financial Career Pathways is that a cookie cutter approach will not work. However, the project developed an extremely well-received curriculum that can be tailored to the needs of specific sites and learned valuable, replicable lessons about screening, assessment, and placement.
- ***Accomplish all of the above through partnerships with major financial services companies, One Stop Career Centers, community colleges, and the three IAJVS affiliates.*** As described throughout this report, all three sites built strong and lasting relationships with employers and depended heavily on other community agencies and organizations, particularly for recruitment.

*Financial Career Pathways was extremely successful in testing a set of models and approaches. Inadvertently, in fact, the project compared two quite different strategies for achieving the goal of employing and retaining workers with disabilities in the financial services industry.*

## VI. Lessons Learned

One of the key goals of Financial Career Pathways was to “develop strategies and test approaches...for the employment and retention of people with disabilities in the financial services industry.” And, indeed, the project was rich in lessons learned. Among these lessons is the tension inherent in a dual customer model aimed at a population with serious barriers to labor market success. In the pre-employment program, all three projects wrestled with the sometimes mismatch between the characteristics of the workers they were committed to serve and the needs and hiring requirements of the banking industry. The banks were arguably quite reasonable in their insistence on three points, given the demands of their business: a) they would hire only or predominately for the teller position; b) they would hire only workers with the required skills, which in most cases included experience in cash-handling; and c) they would hire only individuals with the personality to function effectively in a highly demanding customer service environment

To the extent to which the projects remained focused on the banking industry, they had no control over the first of these hiring requirements. The projects had expected the banks to offer a mixture of “front office” and “back office” jobs. The fact that in the end the banks were only hiring for teller positions increased the tension between the program’s two goals: serving workers with disabilities and serving the banking industry. For some significant number of program participants, back office jobs would have been a much better fit. The projects’ principal recourse for changing the kind of jobs they could offer program participants

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*Employers will make reasonable accommodations for workers with disabilities but only to the extent to which those individuals meet their hiring requirements in every other way.*

was to begin to look outside the banking industry for other occupations that employed many of the same skills. MetroWest and San Francisco took this approach most aggressively. Many of their clients who successfully completed the training program found that they could use the skills they had just learned in a variety of customer service and office-type settings, often at higher wages and with better benefits.

In addressing the banks' third hiring requirement – that workers have personal characteristics appropriate to customer service – the Financial Career Pathways projects had a greater number of potential strategies. One was to carefully screen applicants to meet the industry standards. All three sites got more sophisticated in their screening process as the project matured. The constraint to this strategy, however, was that projects could only pick and choose among the applicant pool if it was large enough to allow them to still satisfy their enrollment goals. Also, of course, they had to be careful about the grounds on which they turned applicants away.

Another strategy was to make the program less restrictively targeted on a single population group. The thinking was that if program graduates were a mixture of workers with disabilities and other workers, banks would be better able to absorb a few harder-to-employ individuals at a time. Also, the program would not be stigmatized. The inclusion of BankWork\$ in the Financial Career Pathways initiative provided a kind of controlled experiment with this strategy since BankWork\$, from its inception, was not a program for workers with disabilities. Their experience does seem to suggest that a broader program was more appealing to the banks.

The banks second hiring requirement – that applicants have the necessary skills – was the target of the training program. However in the midst of working with the banks on the design and delivery of the training, sites discovered that banks rarely would hire even the best trained and otherwise well-qualified graduates unless they also had experience with cash handling, including some customer service. As described earlier, at least one project began to urge its participants to take a part-time job in a fast-food or retail setting while they were in training to gain the requisite experience.

This complex set of experiences can be summarized in the following lessons learned:

1. **For a dual-customer strategy to be successful there has to be a good fit between the targeted population group and the targeted occupation (or career ladder).** The fundamental goal of a dual-customer, sectoral strategy is to address the needs of both jobseekers and employers simultaneously. The challenge in beginning with a specific target population is to find sufficient

numbers of this group of workers who also meet the employers' hiring requirements.

The best way to ensure success is by careful work during the design phase of a project, researching employers' labor needs and the characteristics of the jobs they need to fill. However, as this project demonstrates, even with considerable research and conversation it may be difficult to get down to the real bases on which firms' hire.

Another approach to facilitating a good match between jobseekers and jobs is to cast a wide net.<sup>5</sup> In order to do so, organizations must build credibility within the community and among employers about their ability to serve both effectively.

Programs also need a carefully tailored upfront screening process for applicants. In the Financial Career Pathways program, all three sites had extensive assessment components from the start but became increasingly adept over time at screening for the banks' requirements.

2. **Employers will make reasonable accommodations for workers with disabilities but only to the extent to which those individuals meet their hiring requirements in every other way.** One of the clear lessons of this project is that employers are willing to overcome prejudices that prevent them from employing otherwise qualified individuals, but they are not willing to hire people they consider unqualified. This rule extends equally to hard and soft skills. The banks would not hire workers who lacked the necessary literacy, numeracy, and cash handling skills. They also would not hire tellers who did not have the social skills to work effectively with the public and serve as an attractive "face" for their business.
3. **When targeting a population of individuals with disabilities, type of disability matters.** An important corollary to the hiring rule is that type of disability matters. For there to be a good fit between a jobseeker with a disability and a particular job, the disability cannot be such that it negatively affects the worker's ability to perform a core job function. In this case, the key problem tended to be disabilities that affected customer service skills.
4. **Employer involvement in a program is not sufficient to ensure that a program is actually meeting their hiring needs.** At least some employers will

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<sup>5</sup> Anne Roder with Carol Clymer and Laura Wyckoff, *Targeting Industries, Training Workers and Improving Opportunities: The Final Report from the Sectoral Employment Initiative*. November 2008: Public/Private Ventures ([http://www.ppv.org/ppv/publications/assets/263\\_publication.pdf](http://www.ppv.org/ppv/publications/assets/263_publication.pdf)).

participate in workforce programs as an act of civic engagement. Also there may be a disjuncture between the actual hiring managers or supervisors and the individuals from the company's human resources or other department participating in the training program.

5. **A deep and on-going partnership with the targeted industry sector is, however, critical to success.** The kind of partnership that engenders real honesty and builds trust takes time to develop. The presence of a respected champion or champions from within the industry is extremely helpful, especially in the early stages of a project. Workforce intermediary staff who themselves are from the targeted industry or have experience working with the industry also can facilitate communication and speed the learning on both sides of the partnership.

These lessons in combination led the projects toward two different models, both of which address the core challenges of the Financial Career Pathways program. The first model – which MetroWest and San Francisco have moved toward – rejects a narrow sectoral focus on banking in favor of a set of related “business services” or “customer service” occupations that require similar skills sets but offer jobseekers a wider range of employment options. The resulting programs may remain sectoral and dual customer in that they offer a core skills set and then choice among a set of specialized skills tailored to the needs of specific industries. By widening the range of occupations and industries, the programs also may be able to widen the kinds of jobseekers they serve. Workers whose disability may prevent them from being good candidates for one job, may be a perfect fit for another.

The alternative model, which Los Angeles is pursuing, is to continue to deepen its roots within the banking industry. In doing so, JVS hopes to build on its growing reputation within the community and with the banks as an organization capable of delivering a steady stream of qualified job applicants.

Finally, one last thought on lessons learned. Although some of the banks resisted allowing the projects to work with their existing employees, the San Francisco incumbent worker project demonstrated the value workforce “intermediaries”, such as JVS, have to offer. Quite rightly, San Francisco is hoping to extend this model to other industries.

## VII. Conclusion

The lessons from this project echo those from other dual customer, sector-focused demonstrations and from evaluations of projects serving individuals with disabilities.<sup>6</sup> By bringing these two strands of work together, Financial Services Pathways highlighted, amplified, and shed more light on the challenges associated with trying to be responsive to the labor market needs of employers while at the same time opening up new job opportunities to workers with serious employment barriers. More narrowly, the project also provided insight into approaches to serve workers with disabilities.

The lessons for dual customer, sectoral workforce strategies are especially timely given the growing investment in them by states, philanthropic organizations, and even the federal government. The experience of Financial Services Pathways suggests that the narrower the focus on a specific population, the less well a traditional sector strategy works. At the same time, other components of the dual customer approach remain crucial, such as the role of a workforce “intermediary,” to broker the relationships between jobseekers, employers, and service providers, and the importance of building close partnerships with employers.

The primary lesson from this project about serving workers with disabilities underlines the centrality of understanding the target industry (or industries). When hiring workers with disabilities, employers are willing to make reasonable accommodations but not

*The experience of Financial Services Pathways suggests that the narrower the focus on a specific population, the less well a narrowly-focused sector strategy works. At the same time, other components of the dual customer approach remain crucial, such as the role of a workforce intermediary and the importance of building close partnerships with employers.*

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<sup>6</sup> See for example, Roder, Clymer, and Wyckoff, *op cit*, and International Association of Jewish Vocational Services, *op cit*.

relax hiring criteria related to the essential functions of the job.

Finally, Financial Services Pathways provided strong illustration of the usefulness of demonstration projects. IAJVS and its network of respected service providers meant that each site began with the experience and reputation to launch a complex project that required deep relationships with employers as well as with other agencies and organizations within the community. As a result, meaningful lessons could be learned from the experience of each site that can help to inform future efforts with similar goals.