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Beyond Employment: Lower-Income Participants Experiences in a Healthcare Training Program

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ABSTRACT

Purpose: The purpose of this study was to gain a deeper understanding of participant experiences in a healthcare training program for medical assistants, pharmacy technicians, and certified nursing assistants in areas beyond employment procurement or retention. During the year 2020, employment rates decreased and the cost of living increased. Those changes ultimately put lower-income populations at risk for not meeting the basic needs of life, as it became increasingly more difficult to obtain an adequately paying job. Healthcare training programs for lower income individuals allow for participants to gain the appropriate knowledge and experience required for working in the healthcare industry while also providing them necessary skills and confidence for securing and maintaining employment. While the primary objective of the Genesis Center Healthcare Training Program was to increase employment rates, this study found the program substantially contributed to participant's lives in many ways that will contribute to their overall life satisfaction, financial well-being, and mental wellness for many years. **Method:** This current research adds to existing literature by utilizing a mixed methods sequential exploratory strategy that analyzes quantitative survey data (n=51) and qualitative data from phone interviews with program participants (n=19). **Results:** Findings from this study provide evidence that healthcare training programs for lower income populations may improve participant lives by increasing financial well-being and financial capability. Participants also reported enhanced opportunities, increased motivation, and improved mental health following participation. **Conclusion:** Employment programs for future allied health professionals targeting lower income populations should ensure that financial coaching and additional supports are included in their protocols. Future research on these types of training programs should include pre/post measures and ideally experimental design procedures using standardized measures for life satisfaction, financial well-being, and mental health.

Keywords: healthcare training, lower income populations, financial well-being, life satisfaction

INTRODUCTION

In the year 2020, the cost of living increased by 1.3%, or an additional \$240 a year in the United States according to the cost-of-living adjustment (COLA) figures from the Social Security Administration (SSA), and employment decreased by almost 38% due to the COVID-19 pandemic.^{1,2} Additionally, the poverty rate increased in 2020 for the first time in five years.² These changes put lower-income populations at risk for not being able to keep or obtain jobs that allowed them to meet the basic needs of life. The financial stress associated with job loss and inability to make ends meet has been found to noticeably reduce life satisfaction and to mediate the relationship between job loss and mental health outcomes such as depression and anxiety.^{3,4} To address employment issues in the healthcare field, training programs offer lower wage workers an opportunity to gain skills and certifications for a career in a field with stable employment and advancement opportunities. While improved employment outcomes for participants is typically the key outcome of interest for evaluators, participation in these programs may lead to other life changes that are equally important but often overlooked; these life changes may contribute to long-term employment success. During the height of the COVID-19 pandemic, when multiple factors negatively impacted the workforce and people's lives and job prospects were bleak, healthcare training programs continued to offer services. This study explores participant perceptions of how a healthcare training program changed their lives in areas beyond employment status.

Healthcare Training Programs

For lower income individuals, healthcare training offers a valuable opportunity to find employment in an area of work that often offers benefits and opportunities for advancement.⁵ Training programs for lower income populations are important to remove barriers to employment and help provide access to higher quality jobs. Barriers, such as lack of training or experience, make it more difficult for lower wage workers to find higher-paying jobs with more advancement opportunities.⁶ One program that targeted these barriers, the Health Profession Opportunity Grant Program (HPOG), led to improved educational progress for participants, a higher number of individuals in the healthcare field, increased earnings, increased job quality, and fewer participant barriers to employment as compared to a control group.⁷ These findings show how training programs for low-income individuals are crucial to increase employment in these populations.

Lower income individuals are often enrolled in not-for-profit (noncredit) programs, such as the HPOG. These programs offer shorter training sessions, which may lead to participants becoming employed faster. These training programs aim to improve the education and earnings of adults with lower income by providing well-articulated training steps tailored to the local job market and accompanied by guidance and other support, such as financial coaching.⁸ Noncredit programs are often created based on specific job market needs. This allows the students to learn skills that are applicable to jobs in their local areas and propels them into the workforce more quickly and easily as they are not subjected to a time-consuming curriculum.⁹

While research has shown that healthcare training programs lead to better employment outcomes, provide economic advantages to participants, have quicker time to program completions than other options, and help to meet the needs of disadvantaged populations, one area that has received less attention is whether these training programs improve participants' lives beyond employment.^{5,7} Limited evidence suggests that job training programs for low-income individuals may provide non-economic benefits in terms of better psychological health and increased levels of motivation and morale.^{10,11} Research in other areas is lacking. For example, while financial stress and job loss have been linked to reduced life satisfaction, it is not clear if job training programs help to improve life satisfaction, a key ingredient for determining an individual's quality of life.^{3,4,12} Defined as the expression of positive feelings and lack of negative feelings, life satisfaction is the cognitive perception of one's overall subjective well-being.^{13,14} Higher life satisfaction corresponds to better physical and mental health outcomes.¹⁵

Financial outcomes, such as financial well-being and financial capability, are other areas that may be impacted by job training programs. The Consumer Financial Protection Bureau defines financial well-being as financial security and financial freedom both in the present and future.⁶ Financial well-being is achieved through enhancing one's financial security and effectively managing one's economic life in order to reduce stress levels.¹⁷ Previous work on financial well-being has found that good employment and income matter to becoming financially secure and in control of finances.¹⁸ Financial well-being is associated with lower levels of financial stress and higher overall life satisfaction.^{12,19, 20} Financial well-being can act as an important predictor when evaluating overall well-being across the lifespan.¹³ A related construct is financial capability, when an individual has the financial awareness, skills, and opportunity to balance a budget, track finances, make an economic plan for the future, select financial products, and keep apprised of new developments.²¹ Financial capability has been shown to have a positive impact on overall well-being.²²

Genesis Center Healthcare Training Program

At the time of this study, the Genesis Center's employer-centered training program was designed to address employment challenges for those with barriers to employment, including those with lower levels of literacy and those who speak limited English. This healthcare training program provided instruction, industry-recognized credentials, work experience/internships, and job

placement services for individuals within the Providence, Rhode Island metropolitan area. Programs included training to become a medical assistant (MA), pharmacy technician (PT), or a certified nursing assistant (CNA). Programs were 6-months, 8-weeks, and 12-weeks long, respectively. In addition to the healthcare training content specific to each program, all MA, PT, and CNA training participants also received financial opportunity coaching (FOC) throughout their training programs. FOC included both group sessions and one-on-one assistance with students. Group sessions occurred during classes and included topics such as basic banking, budgeting, the difference between wants and needs, fixed versus flexible expenses, and the importance of building credit. In contrast, the one-on-one sessions were specially tailored to each person's needs. During Fiscal Year 2020 (FY2020), the Genesis Center was funded to provide an enhanced level of support services to training participants beyond what Genesis Center had provided to training participants in past years. These additional supports included emergency support funds that participants could utilize if problems arose during the training, such as an inability to meet rent costs or other financial assistance to meet basic needs, or for work-related reasons, such as interview clothes or transportation costs. These added supports also included participation stipends that provided participants with a check three times throughout the training. Each check ranged from \$250 to \$500.

This training program was funded as part of the Real Jobs Rhode Island initiative, a business-led workforce and economic development initiative implemented by the Rhode Island Department of Labor and Training starting in 2015. The goal for the initiative was to support industry-led partnerships in implementing workforce training programs designed to enhance and increase the skills of Rhode Island's workforce.²³ Healthcare was identified by the Rhode Island Department of Labor and Training as one of the industries in greatest need due to the size of the industry in the state and gaps for certain positions.²⁴ An evaluation of Real Jobs Rhode Island found that all partnerships mostly evaluated items such as completion rates, employment rates, internship placements, certificate achievement, and/or job promotion following training participation. Some also included measures of training satisfaction among employers or wage increases among trainees.²⁴ However, outcomes beyond employment for these programs have not yet been examined.

Study Purpose

Although studies have shown how health training programs can impact individual's lives economically, there is currently a gap in the literature about how these programs might contribute to life improvements beyond employment. It is important to note that these Genesis Center training programs took place amid the COVID-19 pandemic when the need for healthcare professionals was (and remains) critical. Therefore, training programs, like the Genesis Center, had to quickly modify their plans and adapt to the new way of conducting their training virtually. During this time, many training participants (and others) struggled to obtain employment due to personal or industry barriers, such as a lack of childcare, facility interruption or closures (e.g., nursing facilities, adult day centers, clinics), or certification issues (e.g., lack of testing, not meeting internship requirements).²⁴

As part of a larger evaluation, this study aimed to understand the impact of the Genesis Center's Healthcare Training Program, with emphasis on money management and job training effects, on participants' lives. The current study focused on two research questions:

1. What were the demographic, employment, financial well-being, financial capability, and life satisfaction characteristics for participants in a healthcare training program designed to enhance career readiness and employment?
2. How did participants perceive the impacts of the training program related to overall life improvements?

METHODS

Study Design

This mixed methods study utilized a sequential exploratory strategy that used quantitative and qualitative data to examine the experiences of training program participants.²⁵ This study included two primary methods: 1) surveys, and 2) phone interviews with training program participants. This study was approved by the university's Institutional Review Board (IRB).

Participants/Sampling/Recruitment

This evaluation focused on analyzing three training cohorts, which included MAs, PTs, and CNAs (n=127). These Genesis Center trainings occurred between July 1, 2019-June 20, 2020. It is important to note that all cohorts were impacted in some way by the COVID-19 pandemic. For example, some trainings started and finished in-person, but related internships or employment opportunities were impacted; some trainings transitioned from being in-person to being held online; and some trainings were held fully online.

The Genesis Center staff gathered intake data from participants at enrollment, which included demographics, income, and two scales that assessed financial well-being and financial capability. The online survey following participation consisted of quantitative items with a mix of standardized measures and specific close-ended questions tailored to the program experience. A consent form

was presented at the beginning of the survey where participants indicated whether they agreed to be in the study. Participants received a \$30 Amazon gift card for completing the online survey. At the end of the online survey, survey participants indicated if they were willing to take part in the phone interview. The online survey was sent to 127 Genesis Center Healthcare Training participants in June of 2020, and data were collected until October of 2020. The final response rate was 40%.

Of the 51 participants who completed the online survey, 35 participants indicated an interest in the phone interview. Of these, 19 phone interviews were completed after all willing participants were contacted. All interviews were conducted by trained graduate students under the supervision of a faculty member who specializes in qualitative research methods. Interviewees were read the consent form prior to audio recording, and researchers obtained verbal consent from participants. Interviewees were assured that their participation in this study would be kept confidential and that any quotes used in the final report would be de-identified to ensure individual anonymity. The audio recordings were professionally transcribed. Participants received a \$40 Amazon gift card for participating in the phone interview.

Quantitative Measures and Analyses

To assess life satisfaction after the training, participants completed the Riverside Life Satisfaction Scale.²⁶ Using a 7-point Likert scale (1 = strongly disagree to 7 = strongly agree), participants rated six items that assessed current satisfaction with life (e.g., I am satisfied with where I am right now). We created a scale from the existing six items to measure overall life satisfaction. After reverse coding three of the items, responses were summed into a scale with higher scores indicating greater satisfaction. As researchers are suggested to examine each item on the scale individually, we also reported scores for the individual items.²⁶ This scale achieved acceptable internal reliability in this sample (Cronbach's alpha = .70).

Prior to and following the training, participants completed the Financial Well-Being Scale consisting of 10 items designed to assess perceptions of financial stability and health (e.g., I could handle a major unexpected expense; my finances control my life).¹⁶ Six items were reversed coded and then all items were summed to create an initial scale that ranges from 0-40. The initial scale scores were then matched to the CFPB FWB scoring rubric to establish final financial well-being scores, with higher scores indicating greater financial well-being.¹⁶ Cronbach's alpha for the scale was .80. The second scale, the Financial Capability Scale, consisted of six items that assess recent financial behavior (e.g., do you currently have a personal budget, spending plan, or financial goal?); in the last two months have you been charged a late fee on a loan or bill?).²⁷ Scores on this scale can range from 0 to 9, with higher scores indicating better financial capability. Cronbach's alpha for the scale was .60.

To gather demographics for this sample, we examined education level, employment status, gender, primary language, age, and race/ethnicity. Participant education level was collapsed into two groups, 1) high school or less, and 2) some college or more. Employment status was coded into two groups, 1) Full-time/part-time employed, and 2) unemployed/not in the labor force. Participants' race/ethnicity was also coded in two groups, 1) Hispanic, and 2) other. Primary language was recorded in three categories, 1) English, 2) Spanish, and 3) other.

Two software packages were used to analyze the data. For the online survey and initial enrollment data, the original Excel data provided by Genesis Center were transformed using the Statistical Package for the Social Sciences (SPSS-IBM, v. 26) software into an SPSS dataset. SPSS was used to clean, code, and analyze the quantitative data. Descriptive statistics and frequencies were run to better understand the characteristics of the sample. To code and sort responses from the interviews, transcripts of the phone interview were uploaded into a qualitative data analysis package, NVivo.²⁸

Qualitative Analysis

Using a narrative research approach for qualitative analysis, we sought to understand meanings that participants give themselves, their environment, and their lived experience.²⁹ The interview guide included questions about the reasons for Genesis Center training participation, the benefits of Genesis Center training, participants' financial situations before and after Genesis Center, how the training contributed to employment preparedness and life enhancement, changes made due to COVID-19, and any suggestions for the program. The interview guide was developed after reviewing the literature for qualitative studies of training programs and consulting with Genesis Center staff about the program. Some of the questions asked in the phone interviews included, "How confident do you feel about getting a job in healthcare or keeping a job in healthcare now that you've completed the training program?", "Do you feel prepared to get a job after taking part in the program?", "How do you feel the training program has contributed to your financial situation?" and "Do you feel like the program has contributed to your satisfaction with life?"

To analyze the transcripts from the interviews, two researchers (one graduate student, one faculty member) initially reviewed the first three transcripts to identify key themes.³⁰ After comparing codes and discussing the coding process, the student researcher systematically coded the remaining transcripts using the key themes and adding new codes as needed. Some comments were

coded into multiple themes depending on the nature of the response. The faculty researcher then reviewed the finalized codes and created sub-codes within each key theme. The student researcher reviewed these additions and went through all the transcripts one more time to ensure all comments were appropriately coded into the key themes and sub-codes. The two researchers met to discuss the final list of codes and discuss how to present the findings in the report. This study specifically examined how participants' experiences with the Genesis Center healthcare training programs contributed to life improvements, including life satisfaction, financial well-being, and financial capability. After reviewing responses, we identified the six themes presented in this article.

RESULTS

Research Question 1: Characteristics of Sample

See Table 1 for the results related to participant characteristics. In total, 51 individuals completed the online survey after participating in their respective healthcare training program. The average age of these participants was 25 years old, with ages ranging from 19 years old to 40 years old. The sample was predominately female (89%). About 1/3 of the sample reported they were employed or in the labor force at the time of the post-survey. Additionally, 20 participants reported an education level of at least some college. Most individuals stated their primary language as English (59%) or Spanish (35%). Lastly, more than ¾ of the sample was Hispanic. For life satisfaction, possible scores could range from 7 to 42 points, with higher scores indicating higher levels of life satisfaction. For this sample, the average score was 25, with a range from a low of 11 to a high of 39. Previous literature with adult samples has recorded slightly lower average scores (22) for the RLSS.³¹ For individual items, respondents noted the most satisfaction with "I like how my life is going," (M = 5.5, SD =1.5), and the least satisfaction with "I am satisfied with where I am in life right now," (M = 4.6, SD =1.9).

Of those who completed the online survey, 19 took part in the phone interview. The characteristics of this sample were similar to the survey participants. For example, the average age was 24 years old, the majority of participants were female (82%), and more than half were unemployed (68%). Again, the majority of the sample had a high school diploma or less (68%), was of Hispanic background (84%), and had a primary language of either English (n=10), Spanish (n=8), or Other (n=1).

Table 1. Characteristics of survey and interview sample

| | Survey Sample (n=51) | Interview Sample (n=19) |
|---|-------------------------|----------------------------|
| Variable | %(n) or Mean (SD) | %(n) or Mean (SD) |
| Gender (Survey n=47; Interview n=17) | | |
| Male | 10.6 (5) | 17.6 (3) |
| Female | 89.4 (42) | 82.4 (14) |
| Employment Status (n=50) | | |
| Fulltime/parttime | 32.0 (16) | 31.6 (6) |
| Unemployed/not in labor force | 68.0 (34) | 68.4 (13) |
| Education Level | | |
| ≤ High School | 60.8 (31) | 68.4 (13) |
| ≥ Some college | 39.2 (20) | 31.6 (6) |
| Primary Language (n=50) | | |
| English | 60.0 (30) | 52.6 (10) |
| Spanish | 36.0 (18) | 42.1 (8) |
| Other | 4.0 (2) | 5.3 (1) |
| Ethnicity | | |
| Hispanic | 78.4 (40) | 84.2 (16) |
| Other | 21.6 (11) | 15.8 (3) |
| Age | 25.34 (5.1) | 24.0 (4.4) |

| | Survey Sample (n=51) | Interview Sample (n=19) |
|---|-------------------------|----------------------------|
| Life Satisfaction | 25.36 (6.4) | 25.21 (6.5) |
| “I like how my life is going” (Survey n=47) | | |
| Strongly disagree | 2.1 (1) | 0.0 (0) |
| Moderately disagree | 4.3 (2) | 10.5 (2) |
| Slightly disagree | 6.4 (3) | 5.3 (1) |
| Neither agree/disagree | 8.5 (4) | 10.5 (2) |
| Slightly agree | 8.5 (4) | 10.5 (2) |
| Moderately agree | 44.7 (21) | 42.1 (8) |
| Strongly agree | 25.5 (12) | 21.1 (4) |
| “If I could live my life over, I would change many things” (Survey n=47) | | |
| Strongly disagree | 4.3 (2) | 0.0 (0) |
| Moderately disagree | 8.5 (4) | 10.5 (2) |
| Slightly disagree | 2.1 (1) | 5.3 (1) |
| Neither agree/disagree | 19.1 (9) | 15.8 (3) |
| Slightly agree | 27.7 (13) | 26.3 (5) |
| Moderately agree | 19.1 (9) | 21.1 (4) |
| Strongly agree | 19.1 (9) | 21.1 (4) |
| “I am content with my life” (Survey n=47) | | |
| Strongly disagree | 2.1 (1) | 0.0 (0) |
| Moderately disagree | 4.3 (2) | 5.3 (1) |
| Slightly disagree | 2.1 (1) | 0.0 (0) |
| Neither agree/disagree | 19.1 (9) | 26.3 (5) |
| Slightly agree | 23.4 (11) | 15.8 (3) |
| Moderately agree | 34.0 (16) | 26.3 (5) |
| Strongly agree | 14.9 (7) | 26.3 (5) |
| “Those around me seem to be living better lives than my own” (Survey n=46) | | |
| Strongly disagree | 6.5 (3) | 10.5 (2) |
| Moderately disagree | 6.5 (3) | 5.3 (1) |
| Slightly disagree | 10.9 (5) | 0.0 (0) |
| Neither agree/disagree | 50.0 (23) | 73.7 (14) |
| Slightly agree | 10.9 (5) | 5.3 (1) |
| Moderately agree | 8.7 (4) | 5.3 (1) |
| Strongly agree | 6.5 (3) | 0.0 (0) |
| “I am satisfied with where I am in life right now” (Survey n=46) | | |
| Strongly disagree | 13.0 (6) | 15.8 (3) |
| Moderately disagree | 6.5 (3) | 10.5 (2) |
| Slightly disagree | 2.2 (1) | 0.0 (0) |
| Neither agree/disagree | 23.9 (11) | 26.3 (5) |
| Slightly agree | 15.2 (7) | 15.8 (3) |
| Moderately agree | 21.7 (10) | 10.5 (2) |
| Strongly agree | 17.4 (8) | 21.1 (4) |

| | Survey Sample (n=51) | Interview Sample (n=19) |
|--|-------------------------|----------------------------|
| "I want to change the path my life is on" | | |
| (Survey n=45) | | |
| Strongly disagree | 11.1 (5) | 5.3 (1) |
| Moderately disagree | 6.7 (3) | 5.3 (1) |
| Slightly disagree | 4.4 (2) | 5.3 (1) |
| Neither agree/disagree | 26.7 (12) | 21.1 (4) |
| Slightly agree | 15.6 (7) | 26.3 (5) |
| Moderately agree | 6.7 (3) | 5.3 (1) |
| Strongly agree | 28.9 (13) | 31.6 (6) |

We also compared the survey participants to the full training sample to examine if the survey sample was representative of all training participants. As shown in Table 2, the survey respondents (n=51) did not significantly differ from those who did not complete the online survey (n=76) on any of the study measures. A comparison of the phone interview participants (n=19) did not reveal any significant differences (table not shown).

Table 2. Demographic comparisons between those who did and did not complete the survey

| Variable | Completed online survey | | Chi-Square Value |
|--|-------------------------|--------------|------------------|
| | Yes (n=51) | No (n=76) | |
| M Age SD | 25.34 (5.1) | 26.21 (8.0) | |
| Gender (Yes n=47; No n=66) | | | .12 |
| Male | 10.6 (5) | 8.7 (6) | |
| Female | 89.4 (42) | 91.3 (63) | |
| Employment Status (Yes n=50; No n=73) | | | .32 |
| Fulltime/parttime | 32.8 (16) | 37.0 (27) | |
| Unemployed/not in labor force | 68.0 (34) | 63.0 (46) | |
| Education Level | | | .01 |
| ≤ High School | 60.8 (31) | 61.8 (47) | |
| ≥ Some college | 39.2 (20) | 38.2 (29) | |
| Primary Language (Yes n=50; No n=67) | | | .76 |
| English | 60.0 (30) | 59.7 (40) | |
| Spanish | 36.0 (18) | 38.8 (26) | |
| Other | 4.0 (2) | 1.5 (1) | |
| Ethnicity (No n=75) | | | 1.28 |
| Hispanic | 78.4 (40) | 69.3 (52) | |
| Other | 21.6 (11) | 30.7 (23) | |

Table 3 provides descriptives and comparisons of the financial measures before and after program participation. As shown, post-program scores for both financial well-being and financial capability were significantly higher compared to before the program started. Specifically, survey participants' financial well-being scores increased from 47.5 to 53.6 ($p < .001$), and financial capability went from 4.6 to 5.3 ($p < .001$); the interview participants had similar results.

Table 3. Financial well-being and financial capability scores (pre- and post-program)

| Variable | Survey Sample (n=49) M (SD) | Interview Sample (n=19) M (SD) |
|---|--------------------------------|-----------------------------------|
| FWB (Pre) (Survey n=41; Interview n=16) | 47.49 (10.36) | 45.06 (11.46) |
| FWB (Post) | 53.55 (9.70)*** | 53.37 (10.22)*** |
| FCS (Pre)(Survey n=40; Interview n=16) | 4.55 (2.06) | 4.13 (2.19) |
| FCS (Post)(Survey n=34; Interview n=13) | 5.26 (1.66)*** | 5.08 (1.71)*** |

$p < .001^{***}$

Research Question 2: Life Improvements

Throughout the qualitative interviews, participants mentioned various ways in which Genesis Center contributed to improved life situations, with the key themes highlighted in Table 4. The themes include enhanced opportunities in life, increased motivation and plans for the future, increased stability, enhanced mental health, increased confidence, and enhanced feelings of pride in accomplishments and abilities. We provide the number of comments to convey the frequency at which themes were discussed, but these numbers are not to be over-interpreted because in qualitative research, all experiences are equally valid and important.

Table 4. Number of comments related to life satisfaction (n=19)

| Contribution to Life Satisfaction | # Of interviews mentioned |
|---|---------------------------|
| Enhanced Opportunities in Life | 15 |
| Increased Motivation & Plans for the Future | 6 |
| Increased Stability | 7 |
| Enhanced Mental Health | 5 |
| Increased Confidence | 5 |
| Enhanced Feelings of Pride in Accomplishments and Abilities | 2 |
| Total # of Comments | 40 |

Enhanced Opportunities in Life

The Genesis Center training programs aimed to help its participants in their careers and with finances, but while doing that, they were also impacting the lives of their participants. As one indicator of life satisfaction, participants reported that the Genesis Center contributed to providing them with enhanced life opportunities through general life improvements, such as new access to community resources or new people within their network to talk with or exchange ideas. Other participants discussed ways the program helped them with decision-making and ways to make positive life choices, which they believed would lead to lifelong improvements in their overall well-being.

Additionally, some participants talked about transitioning from being a stay-at-home parent or having part-time employment to having full-time employment, and this change led them to having increased financial resources and thus better financial well-being. Related to employment, many interviewees mentioned how the programs have given them options for careers in the future:

"They've helped me out in my personal life, in my career, just really in all aspects of my life, I'm so grateful to them. They have gone as I told you above and beyond for me, and I really think that they would do that for anyone, really." - Medical Assistant participant

Some participants mentioned increasing savings or purchasing a vehicle and how this contributed to enhancing their life opportunities. One participant detailed how the program has contributed to their financial freedom to help achieve the things they want in life, such as buying a house:

"The credit [instructor], he talked to me about everything.... Now I'm looking to fix my credit because I want to buy a home. He's helping me out with that, so that's already towards my long-term goal." - Medical Assistant participant

Finally, in almost every interview, participants mentioned how much their lives were impacted by the healthcare training program. These comments often conveyed the significance of the impact of the program, particularly in improving their life satisfaction and overall life improvements.

"My life truly changed with this program." -Medical Assistant participant

"I really can't stress enough how they have had a positive impact in my life, and I know the life of all the other girls that were there, as well. I can't thank them enough for taking a chance and helping me out." - Medical Assistant participant

"Not only was it genuine care [we received], dare I say love." - Pharmacy Technician participant

Increased Motivation and Plans

Several participants described being in difficult situations in life prior to joining their training program. Participants mentioned feeling "lost in life" before completing the program and how the Genesis Center helped to change that for them. Participants felt as though the program gave them purpose in life. For example, one participant stated:

"I feel like before going there, I was not really looking forward too much, because nothing was working out in my favor... having something to look forward to, that really helped." - Pharmacy Technician participant

Participants also felt their lives now had more direction, meaning they were now more proactive about their careers and organizing their life. After completing the program, participants felt motivated to continue setting goals for themselves with the confidence that they will reach their goals. In general, participants emphasized how the program helped them to gain motivation to plan for their future. For example, one person discussed their educational plans:

"I really thought I wasn't going to be [anything] in life. I didn't think that I would be here a year and a half later, would finish school and stuff like that, and even motivated [me] to go back to school, because I don't want to stop here now, I want to continue going." - Medical Assistant participant

In other situations, participants felt strongly that the program contributed to their family's long-term housing prospects and hope for the future. Before participating in the program, some individuals expressed not being happy with their career, themselves, or their life overall. They never imagined they would be where they are now-- happy with their life and looking forward to the future.

"My partner and I, we're both saving up. We're looking forward to our future, we're planning on buying a house. That seems more in our capability now than it did when I was working retail and I was earning \$10 an hour and it wasn't cutting it for anything really. It's looking a lot better." - Medical Assistant participant

Increased Stability

Participants mentioned feelings of stability when describing post-program life satisfaction. Many of them communicated feeling more financially stable and more capable of making decisions that will benefit their long-term financial situation by learning how

to save and budget. Before joining the Genesis Center, many participants did not have a stable job or even have the option of obtaining a stable job. Interviewees felt that Genesis Center enabled them to get reliable employment and thus feel more "stable":

"I feel less worried, more stable because I have a pharmacy tech license. I can now use that if I can find something to go with that." - Pharmacy Technician participant

"I do feel more stable, because it was really hard for me to get a good job a long time ago, and now, I have a good job." - Pharmacy Technician participant

Participants mentioned feeling less worried after completing the program now that they have access to a steady job and income. In addition to a stable job, participants also felt as though the Genesis Center aided them in developing a stable mindset as well.

"I definitely am more stable than I was when I entered the program, but yes, I definitely feel mentally like, 'Okay, you know what, yes, today's a bad day, or this week or month hasn't been good, but I could get back up.'" - Pharmacy Technician participant

Enhanced Mental Health

Some participants went beyond feeling more stable to state they felt Genesis Center contributed to enhanced mental health, which enabled them to complete the program and work towards job procurement. Many interviewees mentioned that the Genesis Center helped to change their mental outlook on life. Participants consistently mentioned how the staff at the Genesis Center was supportive of their situations and continued to push them to be the best they could be. Two participants specifically expressed increased happiness after completing their program. Some participants mentioned how their mood improved following the program, and one person specifically said that the program helped them out of depression:

"It's just amazing what the Genesis Center did for me, and I really appreciate it and I'm truly happy right now. Before, I really was not happy with my life, with myself. I wasn't happy with my career; I wasn't happy with anything. I needed a change and Genesis Center did that for me." - Medical Assistant participant

"I was depressed and then I got out of it because, going to school every day, having something to look forward to, that really helped." - Pharmacy Technician participant

Increased Confidence

The Genesis Center healthcare training program also helped to increase participant confidence within many aspects of their life. Participants expressed feeling more confident in achieving the goals they are setting for the future. For many participants, being a part of this program was a huge step forward in their life, and they felt that since they completed the program, they could take on anything to which they set their mind.

"I am reaching the goals that I set out to do and I am so more confident that whatever goals I set forth, later on, I'll be able to reach." - Medical Assistant participant

According to the interviews, the staff at the Genesis Center were able to instill confidence in the participants. Many participants mentioned that they feel more confident in themselves and their capabilities, both in the healthcare field and in general. Even if participants were not where they wanted to be financially or career-wise at the moment they were interviewed, they were confident that they would get there eventually.

"With confidence - one of the teachers of Pharmacy Tech, she was very great. She was a great teacher, and she was just talking about how we have to be confident, and we have to go for what we want." - Pharmacy Technician participant

Enhanced Feelings of Pride in Accomplishments and Abilities

The training programs provided participants with the opportunity to work towards and accomplish their goals. Because of this, a couple of participants stated how good they felt about themselves:

"I feel like I'm definitely in a field that I want to be in and I'm achieving. I just feel really content with life right now." -Medical Assistant participant

"If I didn't do the program, I wouldn't be able to work as a CNA. It feels good to have a better job." - CNA participant

One participant stated that the people around her were proud of her as well:

"It's given me more of a peace of mind, and I feel like I'm actually being more proactive, and doing stuff, and actually focused on getting my life together. Even my family sees it and they're all really proud of me." - Medical Assistant participant

While most comments about the program and its impacts on participants were positive in nature, some participants did communicate continued struggles with finding a job and not feeling satisfied with their lives at the time. This was often due to the ongoing COVID-19 pandemic or personal difficulties.

"In my case, I didn't feel confident. I knew I didn't have enough English, enough knowledge, or enough money." - Pharmacy Technician Participant

Though this was not a frequent response from participants, we deemed it important to include to enhance the trustworthiness of the data.

DISCUSSION

With a primarily young, female, and Hispanic sample of healthcare training participants, findings from the quantitative portion of the study indicated that completion of the Genesis Center Healthcare program was associated with improved financial well-being and financial capability, despite only 1/3 of the sample being employed at the time of the survey. The significant change in financial well-being and financial capability from pre- to post-training suggests that participants benefited from the financial and money management focus of the healthcare training. The qualitative themes echoed these findings around financial outcomes and identified other ways in which participants felt that the Genesis Center program improved their lives, including enhanced opportunities in life, increased motivation and plans for the future, increased stability, enhanced mental health, increased confidence, and enhanced feelings of pride in accomplishments and abilities.

Oftentimes the success of job training programs is determined by job rates alone, which in the sample of this healthcare training program showed some positive results for participants but not for everyone at the time of the post-survey. Like returns on education, job training provides benefits to human capital that extend past immediate employment and wages.³² Similarly, results from this study related to financial well-being and life changes show potential benefits beyond employment outcomes. The many themes that arose around how learning new skills led to a changed perspective even without having gotten a new job (increased happiness, reduced depression, new desire/ increased motivation to take a long-term perspective) suggests that healthcare and other job training programs should be evaluated on a range of outcomes beyond immediate gains in the job market. It is likely that these subjective indicators of career success, such as feeling more hopeful and more confident in attaining a job, may translate into greater likelihood of achieving objective indicators of career success, such as a new job or higher wages and thus should be assessed concurrently. Indeed, studies suggest that psychological capital (e.g. optimism, hope) may be as important as human capital (i.e., skills) in obtaining new jobs and persevering in job searches.³³

Existing policies and interventions, such as the American Jobs Plan, Workforce Innovation and Opportunity Act, and the Temporary Assistance for Needy Families program aim to support low-income individuals in regard to employment opportunities and increased wages.^{34, 35,36,37} By expanding access to postsecondary education programs, support services, and trainings, these policies are positioned to help disadvantaged populations obtain employment opportunities while simultaneously increasing the skilled labor pool for employers. The findings from the current study suggest that such education and training programs may benefit from also providing financial coaching to participants. Although we cannot definitively attribute positive changes in financial well-being and

capability to the Financial Opportunities Counseling, participant narratives described this counseling as critical to improving their credit and their financial planning, and thus their overall confidence and well-being. It may be that holistic approaches, similar to those employed by Genesis Center, help ensure that education and training programs provide participants with both the skills and the attitudes needed to move ahead in the workforce, especially for populations who are more vulnerable to financial challenges and instability.

Research on positive impacts of job training programs on earnings is well-established.^{38,39,40} The current study adds to the literature by identifying several areas beyond earnings that may change for low-income participants in healthcare training programs, including feelings of confidence and better capability to acquire higher-paying jobs and attain higher incomes. State programs, like Real Jobs Rhode Island, could benefit from expanding evaluations of job training programs to include short-term outcome measures, such as increased confidence and better mental health, that may contribute to better long-term employment outcomes. While job rates are certainly important to examine in the long-term, it can be difficult to examine job rates immediately following program participation or even within the first couple of months following program participation due to various limitations in people's lives that need to be considered, such as childcare, transportation, or major unexpected events, such as the COVID-19 pandemic. Job training programs could utilize the findings from this study to help identify short-term, standardized outcome measures that tap into relevant concepts, such as motivation, confidence, stability, and/or mental health. This could aid job training programs in conveying their success, particularly when employment outcomes might not tell the full story.

Limitations

There are a few limitations of this study that should be noted. First, the small sample size and 40% final response rate for the phone interviews precluded us from conducting more advanced statistical analyses with the quantitative data. There is also potential for bias due to offering Amazon gift cards as an incentive for participation. Additionally, life satisfaction scores were only collected post-program, so we were unable to assess change in this construct. Our study was also limited in external validity. Our sample consisted of largely female and Hispanic participants living in an urban area in Rhode Island and thus the findings may not apply to other groups of job seekers in the healthcare field. Last, it is important to note that the training program took place amidst the COVID-19 pandemic, so it is possible the program contributed more or less to their lives than it would have during different times.

CONCLUSION

This mixed methods evaluation of the Genesis Center Healthcare Training Program provides evidence that healthcare training programs for lower income populations should go beyond employment outcomes to fully assess participant changes. Further, such programs should consider offering financial coaching as part of training services. Participants mentioned feelings of enhanced life opportunities, better mental health, increased confidence, and motivation, as well as improved financial planning and increased hope for obtaining a job since completing the training. These results also point to the need for more research around the potential impacts of health training programs that cater to lower income populations. We suggest that such research assess key psychological indicators that are linked to employment success (e.g., life satisfaction, hope, optimism, mental health) both pre- and post-program to identify changes to participants' lives beyond employment and earnings. Understanding the impact of these trainings is important to further assist lower income populations in improving their financial situation and life outcomes.

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