

THE
UNIVERSITY
OF RHODE ISLAND

REAL JOBS RHODE ISLAND CASE STUDY:

Real Jobs Partnership of Northern Rhode Island

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Real Jobs Partnership of Northern Rhode Island

Real Jobs Rhode Island (RJRI)

In 2015, The Rhode Island Department of Labor and Training (DLT) awarded funding to workforce development collaborations throughout the state. Funding was provided through development grants to create sector-based partnerships and create a plan to provide workforce training aimed at sector needs. Implementation funding was then provided for these partnerships to develop training materials and train workers in Rhode Island in targeted industries including healthcare, technology, marine trades, and the arts. Sector partnerships were developed through public private partnerships including that included industry, workforce intermediaries and educational institutions to address the economic needs of the state.

I. Sector Need

The Real Jobs Partnership of Northern Rhode Island (NRI Partnership), initiated by the main applicant Connecting for Children and Families (CCF), was designed to provide competency-based training that met the goals, skills shortages and gaps, and real-time job opportunities for banking, insurance, call centers and bookkeeping/accounting jobs within the finance and insurance sectors in Rhode Island. This partnership targeted under- or unemployed individuals in northern Rhode Island, particularly the regions of Woonsocket, Pawtucket, and Central Falls, because these individuals tend to have a lower education level compared to the traditional worker pipeline.

The need for this partnership was identified through Rhode Island Department of Labor and Training (DLT) data on *2022 Occupational Projections* indicating these key issues:

- The financial services sector is one of the largest employers in the state.
- The jobs in highest demand for individuals with a high school diploma are Customer Service Representatives in banking and insurance, paying an hourly wage up to \$16.50 an hour.
- Bookkeeping and accounting clerks rank fifth in the top 10 with high demand in the banking and insurance industries as well as across the small business community, paying up to \$18.21 an hour.
- While the job openings were mostly entry-level positions that require a high school diploma or GED, with additional training, these positions can lead to higher-paying positions and a career path within the financial services industry.

The NRI partnership additionally conducted interviews and surveys with regional employers within the sector to isolate the explicit skills gaps it was encountering among applicants, as well as the minimum core and occupational competencies needed for critical positions. It found that:

- Employers validated the need for specific training to maintain and guarantee a pool of qualified candidates who would not only obtain entry-level jobs but would also be interested and invested in a career path.
- Employers identified that even though they receive a high volume of applicants for available positions, it was increasingly difficult to find qualified entry-level call center representatives.
- Employers acknowledged the lack of job readiness soft skills (e.g., professionalism, appearance, interviewing skills, career awareness, customer service orientation, initiative, written and verbal communication, ability to follow instructions, adaptability, problem-solving) and math/reading skills among the majority of applicants for their positions.

Therefore, the NRI partnership was fashioned as a collaborative project between employers and industry partners as a mechanism and potential solution to ensure an appropriate pipeline of qualified candidates into these positions and additionally compensate family-sustaining wages to individuals without a college degree.

III. Grant History

The Connecting for Children and Families' (CCF) Center for Financial Success initially received funding from DLT seven years ago, through the Governor's Workforce Board. The Center is responsible for implementing training programs that target financial literacy, financial counseling, and income tax assistance, in addition to offering food pantry services to the broader region. CCF became aware of the Real Jobs Rhode Island program as a result of this previous DLT participation and relationship building. The CCF was formerly a member of a pilot project related to bookkeeping skills that was noted to have been successful according to the various performance metrics of completion rates, employment acquired, and higher education opportunities. This encouraged its excitement to build upon these improvements in future endeavors.

CCF saw the RJRI planning and implementation grants as an avenue to expand its efforts and include the business community in ways it had not previously. Thus, it partnered with the North Rhode Island Chamber of Commerce due to its numerous connections to businesses and nonprofits in the area as well as with the Community College of Rhode Island (CCRI) and Roger Williams University to assist with the educational training components to develop the NRI Partnership. It also planned to work with the RJRI Insurance Innovation Partnership.

IV. Goals and Objectives

The NRI Partnership was developed to address the insufficient capacity in the region to meet the current and projected workforce needs in the financial industry. To address this need, the NRI Partnership planned to train under- or unemployed individuals to meet the demands of their workplaces and prepare them for advancement within their companies.

The Real Jobs of Northern Rhode Island Partnership worked to meet the following goal:

1. Implement the Northern Rhode Island Career Academy and provide competency-based training that supports under- or unemployed individuals to gain skills and real-time job opportunities in banking, insurance, call centers, and bookkeeping/accounting.

Specifically, the NRI Partnership sought to meet the following objective:

- Provide training for 60 participants and additional support services as needed.

IV. Partnerships

Through industry research and outreach, the NRI partnership identified the financial industry as the target area for employment within the region. Therefore, the partnership brought together a variety of industry employers in the sector as well as secondary education partners because they had the expertise necessary to meet the specific needs of the target population and ensure successful employment. The chart below details the partners and their specific responsibilities.

Table 1: Partnership Members and Responsibilities

<p>Connecting for Children and Families (CCF)</p>	<p>Lead Applicant: responsible for designing and providing the curriculum and instruction for some of the training modules; serving as the fiscal agent for the NRI partnership; establishing and coordinating the project management team, project leadership, and partner cooperation; overseeing and managing project implementation; identifying and recruiting program participants; providing Case Management and Employment Plans for each participant.</p>
<p>Community College of Rhode Island (CCRI), Roger Williams University, Northern Rhode Island Chamber of Commerce, Innovative Insurance Partnership</p>	<p>Responsible for developing customized training and curriculum for various modules; developing and implementing pre- and post-assessment of trainees; embedding opportunities for trainees to practice competencies in a simulated or real environment; tracking student progress.</p>

<p>Amica Insurance Company, Bank of America, Citizens Bank, Navigant Credit Union, Pawtucket Credit Union, Innovex</p>	<p>Responsible for developing mechanisms to connect with, recruit, and/or interview training participants for job vacancies; committing to interviewing successful training participants who met the minimum educational, background check, and skills requirements; hiring qualified candidates; providing feedback on trainees hired; providing data to describe career advancement patterns for workers who completed the program.</p>
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V. Implementation Activities/ Processes

Goal # 1: Implement the Northern Rhode Island Career Academy and provide competency-based training that supports unemployed and underemployed individuals to gain skills and real-time job opportunities in banking, insurance, call centers, and bookkeeping/accounting.

Recruitment & Pre-Screening

To determine eligibility and suitability for the NRI Career Academy training program, the NRI Partnership conducted a formal intake assessment with each candidate. A core component of participant recruitment was screening for “career fit,” meaning those participants who saw themselves entering and advancing in the financial services sector. During the pre-screening process, NRI Partnership gathered information about each participant’s suitability for the program, their motivation for participating, how their employment/career plans aligned with the program, the extent that they had undertaken career exploration, and practical matters, such as the likelihood of the applicant attending regularly, participating fully, and completing their individualized training plan through the NRI Career Academy. All applicants also completed a background check. The NRI Partnership also worked to assess potential barriers to participation, such as child care, transportation, financial barriers to employment due to public assistance, ability to work/citizenship, or immigration barriers. In the case of any challenges, the NRI Partnership identified strategies for resolving barriers or referring the candidate for further assessment and linkage to services they needed. Any pre-screening costs were paid for through the NRI Partnership.

Assessment Process

Once participants were screened and determined to be a good fit for the NRI Career Academy, participants were required to participate in a comprehensive assessment. Participants were expected to meet a minimum level of functional ability in math and language arts to ensure

they could benefit fully from the planned activities. Employer partners had identified the following specific characteristics as important for successful employment:

- High school diploma or GED,
- Interest in financial services subjects, and
- A minimum level in the ACT KeyTrain Career Curriculum assessment of level 3 in math and a minimum level 4 in reading (the equivalent of 5th grade in math and 8th grade in reading).

Employer partners stressed the importance of going beyond reading comprehension when assessing the literacy level of candidates and looking for their ability to apply math concepts and use information gleaned from text in a work context. For that reason, the partnership decided not to use the Comprehensive Adult Student Systems Assessment, known as CASAS. Instead, the partnership utilized ACT WorkKeys assessments, which offers a valid and reliable assessment tool of applied math and reading, and ACT KeyTrain, which offers a pre-assessment and online training program that trainees can use to prepare for the assessment.

The assessment involved a measurement of a participant's baseline skills and a deeper dive into career fit through interest and aptitude inventories and personality scales and career coaching. During this skills assessment, the NRI Partnership also assessed the candidate's ability to succeed in the program. Candidates with skills gaps that were too wide to address successfully through the program were referred to other programs. For the in-depth assessment, the skills assessment process included the following steps:

- Complete an interest inventory.
- Complete the DISC workplace profile.
- Assess for career fit in finance and insurance industry.
- Identify the appropriate occupational track.
- Resume review and mock interview.
- Business writing ability.
- MS Office (MS Word, Outlook, Excel, PowerPoint) – PROVE IT assessment administered by the Department of Labor and Training's One Stop Career Center in Woonsocket.
- Customer Service Orientation – PROVE IT assessment administered by the Department of Labor and Training's One Stop Career Center in Woonsocket.

Training Series

The NRI Partnership designed the NRI Career Academy using a competency-based approach that matches participants with the specific training components that they need to obtain an entry-level job in the financial services sector and allows for individualized learning while accommodating multiple learning styles and levels of engagement. Using this 'a la carte' model allowed employers to choose trainings based upon specific skills needed, which resulted in a systematic and organized approach that created a more efficient pipeline into employment.

Trainees have been satisfied because they are only required to take the classes most suited to enhance their specific skills. Training time for each trainee varied due to the highly customized nature of this training model.

The training partners for the program included the Community College of Rhode Island (CCRI), Roger Williams University, and CCF. Regarding specific curricula development, CCRI utilized curriculum from the American Banker Association modified to meet the needs specified by the industry partners, and all training partners designed and/or modified curricula to meet the needs of the employer partners. The Bookkeeping and Accounting curriculum was modified during the implementation phase based on input from small businesses in northern Rhode Island that had specified a need for bookkeeping and accounting clerks. The following chart depicts the modules, the training provider, and a summary of topics covered.

Table 2. Training Module Overview

Core Skills	
<p><i>Applied Math and Reading (16 hours)</i> <i>Connecting for Children and Families</i> Math: Solve problems that require multiple types of mathematical operation (e.g., addition, multiplication, fractions, conversions, percentages, averages, ratios, rates); ability to understand context, interpret, and solve word problems.</p> <p>Reading: Identify main ideas and clearly and unclearly stated details; understand and interpret context; choose the correct meaning of a word & understand workplace jargon; practical application of materials taught; choose what to do when changing conditions call for a different action (follow directions that include “if-then” statements).</p>	<p><i>Soft Skills Training (32 hours)</i> <i>Connecting for Children and Families</i> Professionalism; responsibility/dependability; working with others; verbal communication; following rules; adaptability; conflict management; problem-solving; initiative; organizing and planning (time management); appropriate use of social media; financial skills literacy.</p>
<p><i>MS Office (10-30 hours)</i> <i>Connecting for Children and Families</i> Learn to navigate and appropriate use the functions of Microsoft Word, Outlook, and Excel. These functions include (but were not</p>	<p><i>Business Writing (15 hours)</i> <i>Connecting for Children and Families</i> Understand the audience for their written document; construct a clear, succinct letter with a beginning, middle, and closing; write in</p>

limited to): Creating a new document, enter text, and save it; open and edit existing documents; create and edit tables, format and print documents, envelopes, and labels; compose and send an email message, learn to reply and forward a message, add and save an attachment; schedule appointments and events; format cells, rows, and columns; use simple arithmetic functions in formulas; print worksheets and workbooks.

complete sentences; use acronyms appropriately; use appropriate grammar; write appropriate emails; use email etiquette; spell correctly.

Resume Writing (4 hours)

Connecting for Children and Families

Understand the purpose and use of a resume; understand the different types of resumes; build a strong resume that showcases their skills and experience; update and customize their resume for specific employers and open positions.

Interviewing Skills (16 hours)

Connecting for Children and Families

Ability to research the company, the interviewer, and the position; anticipate questions and prepare responses; dress appropriately; use appropriate verbal and body language; prepare to respond to interview questions; effectively explain gaps in their resume or challenges in their employment history; answer common questions asked in interviews and elements of a strong response; ask good questions; exit the interview and follow up after the interview.

Occupational Trainings

Call Center Basics (16 hours)

Roger Williams University

Pace of work, type and variety of calls, and overall expectations; role in a call center; how each individual in the call center affects the success of the operation; how individual agents can have a positive impact on service to the customers and the work environment of their co-workers; how individual and overall call center performance is measured; correct techniques for greetings, closings, holds, transfers and callbacks; master voice

Sales Essentials (12 hours)

Roger Williams University

Complete sales process; approach people in the correct and appropriate manner; act as a consultant for customers; listen for customer and prospects needs; educate customers and prospects on possible solutions (including up-selling); use proven strategies to close sales; maintain customer information; use relationship management techniques to generate sales.

tone and inflection to boost effective communication on each call; control calls and know how to regain control for better agent handling times.

Customer Service Essentials (14 hours)

Roger Williams University

Display the right attitude; appropriately greet customers; use courtesies, etiquette and positive language to make each customer contact smooth and pleasant; actively listen to (and empathize with) customers; determine customer needs; identify customer specific solutions and services (and makes appropriate referrals); Communicate clearly; “read” a customer’s current emotional state and body language; identify difficult customers; handle unhappy, angry, irritating and abusive customers; reach mutually satisfactory compromises; address or resolve customer challenges and complaints; follow-up on open customer issues or promises.

Banking and Cash Handling Basics (16 hours) *Community College of Rhode Island*

Transactional accounts (checking); financial assets (savings accounts, bonds, stocks, mutual funds) and the importance of long-term financial goals and growing wealth; cost of borrowing; credit reports and scores and how they affect borrowing; identity theft and fraud; missing pieces in a customer’s banking relationship; how to accept checks, cash, and other forms of payment from customers and prepare specific types of funds, including traveler’s checks, savings bonds, and money orders; perform reconciliation procedures for a cash drawer or account; count and balance cash drawer with accuracy; perform basic to advanced mathematical calculations.

Bookkeeping and Accounting (150 hours)

Connecting for Children and Families

Collect and monitor information; analyze and solve problems; maintain confidentiality; conduct oneself in an ethical manner; use relevant computer applications; check and verify source documents such as invoices, receipts, computer printouts; allocate and post financial transaction details to subsidiary books; transfer data to a general ledger; reconcile and balance all accounts; draw up financial statements (trial balance, income statement, balance sheet); track and maintain inventory records; maintain internal control systems; manage accounts payable and accounts receivable; prepare checks, payments and bank deposits; prepare and process payroll; comply with relevant reporting requirements.

VI. Achievements

Partnerships

High-Level Education Partners

One of the greatest successes of the program was attributed to having great educational partners. The lead applicant, CCF, noted that participants appreciated being exposed to college-level instructors and higher quality trainings. Furthermore, it was also noted that the industry/employer partners had a good pulse on the business community; they were highly engaged in the NRI partnership, all of which served to strengthen the training program and curriculum.

Recruitment

Effective Use of One-Stop Career Centers

The NRI Partnership effectively utilized the Rhode Island's One-Stop Career Center System to help administer participant assessments, and developed a new partnership with the Woonsocket Public Schools, and have worked to develop relationships with other school departments in northern Rhode Island.

Recruitment through Woonsocket Public Schools

The NRI Partnership found success in working with Woonsocket Public Schools to recruit individuals for the training program. This collaboration worked well since the NRI partnership is based in Woonsocket, and potential training participants have children who attend school in Woonsocket.

Trainee Barriers

Growth of Participant Confidence

One major success the partnership noted was the fact that many trainees who initially lacked confidence seemed to improve significantly and “come out of their shell” over the course of the training. The ability for trainees to elevate confidence in themselves and their skills was evident, particularly during role-playing exercises and mock interviews.

Facilitating Participants in Overcoming Personal Barriers

For those who completed the training, the NRI Partnership helped to overcome many personal and family barriers. This training program gave participants a chance for employment in jobs that provided a living wage and provided skills and opportunities beyond what may have been otherwise possible for these individuals.

Training

Flexible Training Model

The competency-based model used for the training program allowed for maximum flexibility for the participants so that individuals who only had minor skills gaps could advance

more quickly to the interview stage with potential employers. Participants identified as having greater skills gaps had the opportunity to participate in more of the training components before they were interviewed for a job opening.

Effective Training Curriculum

Overall, the training curriculum worked well and the partnership found that the call center module helped training participants find jobs.

Transition from Training to Employment

Placement in Training-Related Employment

The NRI Partnership was able to successfully place most training participants in employment. The partnership noted that receiving phone-calls regarding participants' job placements was extremely rewarding and provided NRI evidence of their success.

Other

Ability to Adapt

The NRI Partnership displayed a strong ability to adapt its program to overcome challenges. This skill was exemplified when the partnership utilized existing recruits who faced barriers in the banking industry. The partnership provided recruits with training for jobs that did not have these obstacles. This worked well for those who participated.

Table 3. Performance Metrics

IG-29 Real Jobs Partnership of Northern RI (CCF)	Start Date of First Cohort	Proposed End Date	Target Enrollment	Enrolled	Target Completed	Completed
Recruitment, Training, and Employment						
Finance, CS & Insurance Academy - (3 cohorts) (Job Seekers)	4/4/16	6/24/16	20	20	15	13
Total Participants placed in training-related employment			20	20	15	13
Total Participants retained in training-related employment			20	20	15	13
Other Objectives						
Total Participants that earn an industry recognized credential					15	13
Percent Achieving Competencies						100%
Total Participants that exit public assistance (when applicable)					TBD	10*
*Number of trainees employed who were on public assistance. Exit from public assistance is anticipated as a result of employment.						

VII. Challenges

Partnerships

Explaining Program to Upper-Level Management

The NRI partnership's initial partners were very excited about the training program, but had to convince upper-level management in its partner companies to get on board with participating in the training program. Despite this time obstacle, however, upper-level management generally supported the NRI Partnership's training program.

Recruitment

Difficulty Recruiting Committed Trainees

The major challenge identified by the NRI was related to recruitment and retention of participants in the program. NRI's initial recruitment strategies consisted of flyer advertising and a small amount of in-person recruitment sessions. This initial strategy did not produce the desired recruitment outcomes and were later altered to use more aggressive strategies. Further, because the target population for the NRI training program has less education, less knowledge about career jobs, lacks problem-solving skills, and often encounters many family barriers, the grantee had a difficult time identifying people willing to fully commit to the program, and also had a difficult time keeping people in the program, mostly due to family and financial issues (e.g., child care, getting another job, lack of follow through).

Identified Recruitment Locations

NRI hoped for a significant number of recruits to come through the Department of Labor and Training's One Stop Career Center. However, despite holding presentations at the One Stops, these efforts did not amount to many referrals.

Trainee Barriers

Lack of Childcare

Lack of childcare was stated as the biggest barrier encountered by trainees. Though most of the children of training participants were in elementary or middle school, the individuals in the program still required before/after school childcare. In addition, the current systematic issues with DHS made it very difficult for participants to be able to enroll in the program because people lacked SNAP benefits, childcare subsidies, and other family supports. The NRI Partnership worked diligently with each individual to "think outside the box" to identify informal supports to help with childcare, but it remained an obstacle.

Training

Difficulty Retaining Program Participants

The NRI Partnership discussed difficulties in retaining training program participants and how it lost participants at different phases (including referrals, admittance, enrollment, and graduation) due to personal circumstances, such as childcare issues.

Administrative Challenges due to Flexible Model

While the competency-based model is considered a best practice and is more cost effective than other training approaches, this model does make it difficult to structure administrative systems to track participation because the systems are designed to track trainings with a set schedule over a certain amount of time. Therefore, if someone exits the program early, even if the reason made logical sense based on individual competency, the system would recognize that person as 'incomplete' for the program. Regardless of these administrative barriers, the NRI was encouraged by RJRI to move ahead with its plan in order to meet the needs of employers and program participants.

Transition from Training to Employment

Credit Scores

An unexpected impediment that was not anticipated was related to the need within the financial and banking industry for employees to have good credit histories in order to obtain jobs. This rendered most recruits ineligible for these employment positions. Thus, the NRI Partnership learned to ask for credit reports earlier on in the process so that it could better anticipate any participants who may have difficulties acquiring jobs in that industry. For those who were interested but who they knew would have trouble, they would conduct financial counseling to help them improve their credit scores. Most often the reality is that credit scores do not quickly change, so many interested participants would have to move on to another possibilities.

VIII. Sustainability

The sustainability of the NRI Career Academy is probable. Although the NRI Career Academy utilized a model with a primary focus on entry-level jobs in the financial services sector, it has the potential to expand to address industry needs in many other sectors and for a wide variety of job vacancies. The NRI partnership displayed the ability to adapt and innovate when faced with obstacles, and this is a skill that is essential to long term sustainability and growth. The NRI Partnership noted that partners contributed more than \$33,000 in in-kind resources. The Leadership Team, has begun discussions of financial contributions in the form of corporate sponsorships of specific training modules as well as instituting membership fees as the Partnership's reputation for innovation grows.

The NRI Partnership also noted that it will be working in close alliance with the Greater Rhode Island Workforce Board to share information regarding mutually beneficial goals for both employer partners and trainees. Furthermore, the partnership has committed to identifying supplemental state and federal resources that can be used to support the training of participants in the program including TANF and WIOA. The NRI partnership has taken steps towards expanding in Westerly RI. Lastly, the NRI partnership proposed to establish robust relationships

with the One-Stop Centers in northern Rhode Island to act as referral mechanisms for potential participants into the NRI Career Academy.

IX. Lessons Learned

The following lessons were learned by the NRI Partnership in executing this training program:

- The competency-based model for providing the training program was a useful tool.
- For jobs that require a credit check for employment, provide credit reports prior to the training program to ensure trainees do not take part in the training for a job in which they could not be hired.
- Recruit training program participants utilizing school system resources.

X. Best Practices

These best practices were utilized by the NRI Partnership:

- Work with higher education institutions to develop curricula and provide training modules to training participants.
- Develop curricula that utilizes the competency-based model and is tailored to meet employer needs.
- Work with school districts to recruit training program participants.

XI. Recommendations

Based on the successes and challenges of the NRI Partnership, the following recommendations are suggested:

- Provide a stipend or other monetary incentive for training participants to cover costs and help with recruitment and ensure participants will remain in the program rather than identify other paid employment opportunities.
- Encourage the NRI Partnership to recruit high school seniors who are about to graduate but who do not plan to attend college for their financial trainings. High school seniors are far less likely to have bad credit and therefore would pass any credit checks, and this could also be a good first job into a career ladder for those individuals.
- Provide resources for childcare. This may need to come in a variety of forms, such as childcare vouchers or assistance with informal childcare (babysitters) or offer on-site childcare for the trainees.
- Better facilitate how RJRI partners will work together, such as specific roles and joint activities, if that is a goal within the sector. We suggest this because this partnership planned to work with the Insurance Innovation Partnership, but this did not come to fruition.

- Help the NRI establish partnerships with other community and neighborhood groups that may be able to identify/recruit individuals who would benefit from this training model and fit well with this employment sector.