

# Chapter 2: Winning Together: A Sector Strategy Model

Profiled in this chapter:

- International Association of Jewish Vocational Services (IAJVS) and the Financial Services Industry

The workforce development field has established sector-based workforce development programs as an innovative practice that both meets employers' needs for workers and is effective in preparing individuals for employment. Sector-based initiatives serve as successful avenues for establishing greater understanding and better relationships between workforce practitioners and employers. These partnerships have developed between workforce organizations and specific industries or clusters of occupations, including but not limited to health care, advanced manufacturing, transportation, financial services, and most recently, "green" industries. While sector strategies and partnerships have been used extensively in the workforce development field, sector-based partnerships have only recently emerged as a strategy that can benefit all types of workers, including individuals with disabilities.

This chapter features a profile that shows how three affiliates of IAJVS collaborated with a major industry sector to meet employer demand and generate new jobs for people with disabilities. This major initiative offer insights into effective staffing, recruitment, training, and case management operations, and documents how the leaders in this program are transparent and forthcoming about their successes and challenges.

This profile also points out implications for agencies and providers in how industry and nonprofit organizations can co-create training curricula for people with disabilities, in how to deploy business-to-business messaging, in creating models for sustainable funding streams, and in implementing effective public relations and communication techniques. Corporate and nonprofit leadership are particularly crucial for sector-based initiatives that involve numerous companies and service agencies. This profile demonstrates that leadership is about the capacity to listen to and act on behalf of multiple independent companies and groups. Of particular interest are the lessons learned by IAJVS as they relate to sustaining partnerships in volatile economic times.

# Blazing New Pathways in a Tough Economy: International Association of Jewish Vocational Services and the Financial Sector

## Introduction

IAJVS is a not-for-profit membership association that links 28 health and human service agencies in the United States, Canada, and Israel, and provides a wide range of educational, vocational, and rehabilitation services. Building on a partnership developed by its Los Angeles affiliate with six banks, IAJVS coordinated an effort among three of its affiliates to serve as intermediaries between job seekers with disabilities and banks in their respective regions.

The project began during a period of labor shortages in the banking industry, and was still in operation as the economic crisis decimated the financial services sector, and as mergers affected programs at some participating banks. According to affiliates, the “jobs in banking dried up,” the “market collapsed,” and “there were fewer and fewer positions in banks.” Yet, despite the downturn in the banking industry, the Los Angeles affiliate has successfully continued its BankWork\$ program, the New Jersey affiliate has incorporated a Financial Career Pathways track into its customer service and business skills training, and the San Francisco affiliate has formed a financial services advisory group comprised of eight banks. All three affiliates have deployed practices and lessons that can be used by IAJVS, its affiliates, and other service agencies. IAJVS has conducted its own evaluation of the Financial Career Pathways project, which can be accessed at: [http://www.iajvs.org/documents/IAJVS\\_Financial\\_Career\\_Pathways\\_Evaluation\\_Report.pdf](http://www.iajvs.org/documents/IAJVS_Financial_Career_Pathways_Evaluation_Report.pdf).

The IAJVS report, *Enhancing Employment Opportunities for People with Disabilities*,<sup>24</sup> notes that, “[T]here are two groups of ‘customers’ that employment and training programs must serve: trainees and businesses.” The report adds that workforce development programs (nonprofits, community colleges, etc.) have “developed expertise in creating and delivering training opportunities that are valued by participants, but for many, engaging and serving employers has been a much more elusive pursuit.” The report further states that most employer-program relationships “go through a series of stages in their development before they arrive at a true partnership.” Typically, relationships start off as trial arrangements where both parties take a risk by investing resources in one another. As successes become apparent over time, they may evolve into “key partnerships.” At this point, ownership of the project is truly shared.

Financial Career Pathways operated from August 2006 through December 2008 under a grant from the U.S. Department of Labor as part of the President's High Growth Job Training Initiative. Three IAJVS affiliates — Los Angeles, MetroWest New Jersey, and San Francisco — served a total of 145 individuals with disabilities and placed more than half (55%) into jobs.

### **Banks and IAJVS Begin a Major Collaboration**

The origin of this sectoral partnership was an initiative by the Los Angeles Jewish Vocational Services (JVS-LA) affiliate that began in late 2004. A former executive from Wells Fargo approached JVS-LA with his concern about the growing skill and labor shortages in banking, especially in entry-level jobs. The executive gathered leaders from several interested banks to discuss prospective solutions. All agreed to cooperate as JVS-LA conducted a study to determine job shortages, specific skill requirements of these jobs, and what might be appropriate in a partnership between banks and JVS-LA. The study found that banks had unacceptably high rates of turnover among bank tellers, and that these positions were suitable for a pre-employment initiative by JVS-LA that would increase the supply of qualified candidates. The banks expressed interest in reaching out to underrepresented populations that may not have known about or considered banking before. They were specifically interested in drawing from groups that had higher unemployment or lower labor force participation rates. JVS-LA was well positioned to recruit individuals in these underrepresented populations and train them in the skills needed for the entry-level teller position. It was this match between the banks' labor demand and JVS-LA's organizational capacity that led to the launch of BankWork\$ as a small demonstration program in southern California funded by grants from the Sheri and Les Biller Family Foundation and a consortium of six banks.

Over the same time period, the U.S. Department of Labor's Employment and Training Administration's (USDOL/ETA) High Growth Job Training Initiative had identified financial services as a growth industry, and conducted several forums in 2005 to gather information about workforce challenges. The U.S. Department of Labor encouraged IAJVS to address these challenges through a pilot program that would engage, train, and place people with disabilities in jobs in the financial services sector. IAJVS prepared a proposal including three of its affiliates that would provide pre-employment financial services training to workers with disabilities and career advancement strategies for existing bank employees (with and without disabilities). The three affiliates included were MetroWest New Jersey, San Francisco, and Los Angeles, naturally incorporating the BankWork\$ demonstration program.

In July 2006, USDOL/ETA awarded a grant to IAJVS to engage the financial services sector and to build its capacity to attract, employ, and retain workers with disabilities to meet growing labor market demand. The program, called Financial Career Pathways, would run for two-and-a-half years with the goal of identifying, recruiting, and qualifying a new source of entry-level workers (individuals with disabilities) for the financial services sector. It also included advancement strategies for existing bank employees.

## “Win-Win for Everyone”: The Initiative Takes Shape

A crucial step in planning the project was securing corporate partners in New Jersey and San Francisco. The New Jersey and San Francisco affiliates did this through their board members and other contacts. In San Francisco, the president of the Jewish Vocational Services (JVS) board had been an executive of a major bank that was one of the organization’s largest donors and was already partnering with JVS. As in Los Angeles, banks in San Francisco and New Jersey identified teller turnover as a huge issue. A representative of a bank in New Jersey cited a 47% annual turnover rate in the teller position, and added that much of this turnover was “involuntary” — the bank had to let people go because of lateness, absenteeism, and errors. A number of the banks noted that some “back office” administrative support jobs were in demand; these jobs would require less customer contact. In addition to addressing recruitment and turnover issues, several banks were interested in increasing the diversity of their workforces and in becoming more involved in their communities.

Under the USDOL/ETA-funded project, the Los Angeles BankWork\$ program expanded to recruit people with disabilities, who were integrated with other underrepresented populations in the pre-employment training. The MetroWest New Jersey and San Francisco programs initially served only individuals with disabilities, although the San Francisco program later expanded to include other job seekers as well.

In order to prepare prospective employees to meet the banks’ workforce needs, IAJVS developed a pre-employment training curriculum tailored to the needs of the banks. The first pre-employment curriculum was developed for BankWork\$ by the JVS-LA affiliate, which received input from five banks on the requirements for the bank teller position as well as the issues the banks were having with this workforce. Based on the groundwork laid by BankWork\$ and curricula developed by other IAJVS affiliates, the three affiliates each developed curricula that included a combination of “Banking 101,” “Workplace 101,” and “Career Development and Job Search Skills.” The curricula for each affiliate were modified to suit each bank. The sites had regular monthly phone calls and shared information through the life of the initiative.

Throughout the development of the curricula, affiliate staff worked closely with partner banks. In San Francisco, meetings, conversations, focus groups, and phone calls with the banks were regularly held. According to one San Francisco bank representative, they were “very involved” in curriculum development. In New Jersey, JVS staff sat in on the banks’ own employee training and had the banks review the curriculum in detail to ensure it was designed to lead to employment, including reviewing position descriptions and interviewing top performers in the teller position to find out the key competencies needed to be successful. Additionally, guest speakers from each bank were built into the curriculum and class schedule. As noted by one New Jersey bank representative, “The training was very high quality” and the customer service modules “amazing.” The banks were very satisfied with the pre-employment curricula, and reported that JVS “listened and cared.”

### Financial Pathways: Curriculum Topics

*“Banking 101” included such items as:*

- Banking Overview
- Introduction to Bank Services
- The Role of a Bank Teller
- Federal Reserve System and How Banks Work
- Federal Regulations
- Checking Accounts for the Consumer
- Check Negotiability and Handling
- Security/Loss Prevention
- Savings Accounts and Interest Rates
- Credit Reports and How they are Used
- Money-Handling Skills

*“Workplace 101” included such areas as:*

- ABCs of the Corporate Workplace
- Business English
- Business Math
- Computer Skills
- Customer Service Skills
- Customer Expectations
- Communication Skills — Verbal, Written, Nonverbal, Listening, Telephone
- Attitude, Personal Appearance, and Work Ethic
- Working with Dissatisfied Customers; Conflict Resolution
- Problem Solving and Critical Thinking
- Cultural Awareness

*Career Development and Job Search Skills*

- Best Practices in Securing Employment
- Today’s Job Market
- ADA Employment Provisions
- Résumé Development
- Interview Skills and Strategies
- Applying for Jobs Online
- Employment Tests: Types, Helpful Hints
- Job Offer and Negotiation Process
- Job Acceptance and Job Refusal

## Recruitment and Screening of Individuals with Disabilities: An Important Next Step

All three sites recruited individuals with disabilities by building on existing relationships with state vocational rehabilitation agencies and local One-Stop Career Centers. They also recruited directly from some disability-specific community-based organizations, such as the Multiple Sclerosis Society. Since these methods did not produce enough candidates for the program, the sites eventually began advertising more widely and conducting their own screening for candidates with disabilities, based on self-disclosure by individuals.

Meeting enrollment goals for people with disabilities required a fair amount of effort. The Los Angeles affiliate, which has continued the BankWork\$ program, today fills classes largely with word-of-mouth referrals. The relocation of BankWork\$ to a more convenient location was instrumental in leading to increased enrollment.

All of the affiliates conducted an initial screening based on bank requirements. Recruits had to be 18 or older, pass a criminal background check, read at a ninth-grade level, perform math at a seventh-grade level, and have a high school diploma or GED. Each affiliate also conducted additional screening. In New Jersey, structured interviews were conducted, individual work history secured, a transferable skill analysis performed, and achievement and aptitude testing, career interest inventories, work samples, and situational assessments administered. This screening produced a high level of program completion.

In San Francisco, an extensive assessment was conducted, including reviews of individuals' attention to detail and customer service skills. The thoroughness of this assessment resulted in no dropouts from the San Francisco program. In Los Angeles, the program coordinator conducted interviews with each person to gauge verbal communication skills and "front office appearance," asking candidates why they wanted to work for a bank. Over time, all three affiliates refined the screening and assessment process as they learned more about the bank hiring processes and criteria, and became more skilled at screening for the characteristics banks valued most.

Among the graduates of the MetroWest New Jersey program is 44-year old Brian Wolf, a former New York City pastry chef. When diagnosed with multiple sclerosis, a chronic disease of the central nervous system, he was forced to give up his job because it was difficult for him to work in the hot and fast-paced environment of a commercial kitchen.

"When I found out about this program it was sort of serendipitous," said Mr. Wolf. "The main thing is that this program is allowing me to do something in which I can be successful."

After completing the eight-week course, Wolf was hired as a full-time teller by Sovereign Bank, a position he still holds after more than a year. He loves his job and especially enjoys providing patrons with outstanding customer service.

*New Jersey Banker, Winter 2009*

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Jacqueline Ardito, Vice President and Senior Recruitment Manager at Sovereign Bank, expressed the feeling of each of the eight partner banks when she observed, “This is a win-win for everyone involved. We’ve added skilled individuals to the work force, fulfilled our hiring needs and provided opportunities for these students to advance in their careers.”

*New Jersey Banker, Winter 2009*

The training offered in all three sites varied somewhat in length. In Los Angeles, the program was expanded from 8 to 10 weeks midway through the federal funding cycle and included 120 hours of training. In New Jersey, the program operated Monday through Friday from 9:00 a.m. to 3:00 p.m. for eight weeks, or 240 hours of training. And, in San Francisco, the program included 195 hours of training. In all three affiliates, class expectations mimicked expectations on the job. Students who did not attend regularly or were disruptive in class were asked to leave. Absences, tardiness, and inappropriate behavior were not tolerated.

While all three affiliates were able to find sufficient numbers of qualified applicants, placement and retention would emerge as the most challenging aspects of the initiative for banks and the affiliates for a number of reasons:

- The hiring processes used by the banks were difficult to navigate. Each bank had its own complicated path, which generally included online applications and online assessments, and usually also included personality assessments, honesty tests, and numerous other steps, sometimes including timed tests.
- Although bank recruiters generally conducted initial interviews, in most cases branch managers made hiring decisions. In some cases, there was a disconnect between the two.
- The banks were willing to make reasonable accommodations for people with disabilities but would only consider individuals who had the competencies to meet what they considered the essential functions of the position.
- At least two of the affiliates were led by some of the banks to believe that there would be positions available in “back office” jobs that would involve less customer contact. As it turned out, there were very few of these jobs — hiring was predominantly into the teller positions. A number of individuals with disabilities recruited for the program had conditions that did not lend themselves to customer contact or high pressure, and were therefore not well suited for the teller jobs.
- In the first half of the pilot program, when banks were hiring, one affiliate reported that the regular pay rate for the teller position was not competitive given the skills demanded of candidates, and some of the teller positions were part time with no benefits. Many individuals finished the training and found jobs with other employers that paid more than the bank teller positions.

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- Toward the end of the program, due to the volatility of the industry, hiring by all banks fell substantially, and some of the partner banks were involved in mergers or acquisitions.

Without a doubt, many of the placement and retention factors noted above, especially the state of the financial industry, were outside the control of both the banks and the IAJVS affiliates. As the program progressed, the IAJVS affiliates adapted and became quite adept at responding to situations that were within their control. They also began to identify issues the banks could address that would result in their ability to hire more qualified program graduates.

The Los Angeles affiliate had all students complete online applications for all partner banks prior to completing the course. Then, the program coordinator would send a list of students to bank recruiters so that they could “flag” these students in their internal recruitment systems. On graduation day, each bank was present for a job fair, during which the banks were able to interview each student. Los Angeles also took a “three-tier” approach to placement: placement with a partner bank, placement with another bank or credit union, and lastly a job anywhere. Each student was assigned a job placement specialist to help navigate both bank hiring processes and other job applications. According to affiliate staff that worked on the program, before the banking crisis, JVS-LA had a 90% placement rate, with 70% retention after six months. After a long period when banks froze hiring, hiring eventually picked up in the second half of 2009 and the affiliate was ready to move its job seekers into employment again. New Jersey and San Francisco followed similar processes, and helped students to negotiate the complicated multi-step hiring processes used by banks. As noted by one bank representative, a critical lesson learned was that while the bank representatives were involved in the curriculum development, they also needed to be as involved in the hiring process.

All three affiliates partnered with a wide number and variety of banks, not just one. According to the banks, several motivations drove participation in the program:

- They needed a more reliable supply chain to meet human resource needs. They wanted to reduce recruitment costs and lower turnover.
- They were looking for a new source for bank tellers.
- They wanted to give back to the community as good corporate citizens (“corporate responsibility”) by engaging members of the community who were underrepresented in their workforces.
- Some wanted to increase the diversity of their workforces.

Some banks were more focused than others on what they wanted to get out of the initiative, and some had longstanding relationships with the JVS affiliate and wanted to be involved; however, the exact shape of their involvement evolved over time. The way in which banks were involved varied, but included:

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- Memoranda of Understanding agreeing to consider/hire a specified number of individuals with disabilities.
- Designation of a staff person as liaison.
- Cash or in-kind contributions. Half of the funding for BankWork\$ in Los Angeles came from the banks themselves.
- Résumé consultation and mock interviews with students to prepare them for actual interviews.
- Extensive curriculum consultation for the pre-employment training.

In some affiliates, bank partners would meet with JVS staff after each program cycle to evaluate the class and tweak the curricula before the next cycle. In all three, changes were made to the curricula and to the assessment and screening processes based on feedback from the banks. Most important, the banks hired graduates of the programs as long as they met the screening guidelines and positions were available. Some bank liaisons went out of their way to help students manage the complicated hiring processes. One bank representative observed that many participants were hired by the smaller banks, largely because their hiring processes had fewer steps or were easier to negotiate.

Because the banks had similar needs and hiring requirements, it made sense to develop, conduct, and periodically modify the pre-employment training for all of them in a geographic area with a single program. Although the curriculum for each affiliate suited all of the banks in the area, each JVS affiliate had specifically tailored partnerships with *each* bank, especially for the purpose of negotiating the unique hiring process for its candidates. In addition to working with bank recruiters, the JVS affiliates provided disability awareness training to the banks in preparation for hiring of employees with disabilities. Recruitment of individuals with disabilities was a challenge, yet all of the affiliates utilized partnerships with their local or district vocational rehabilitation offices and One-Stop Career Centers. In New Jersey and San Francisco, vocational rehabilitation was the largest source of referrals of individuals with disabilities.

### Financial Career Pathways: Partner Banks

JVS Los Angeles: Bank of America, Citibank, City National Bank, Pacific Western Bank, Union Bank of California, U.S. Bank, Washington Mutual (now Chase), Wells Fargo

JVS MetroWest New Jersey: The Bank of New York, Citibank, Commerce Bank (now TD Bank), Pershing (securities clearinghouse), PNC Bank, Sovereign Bank (since acquired by Banco Santander), Valley National, Washington Mutual (now Chase)

JVS San Francisco: Bank of America, Bank of the West, Federal Reserve Bank, Wachovia, Wells Fargo

## Lessons Learned in the Wake of a National Recession

The Financial Career Pathways program exceeded the quantitative goals set in the IAJVS agreement with USDOL/ETA, a significant accomplishment considering the banking crisis that occurred toward the end of the project. In part, the sites were able to meet their goals by placing people in occupations and industries that needed many of the same skills as the bank teller jobs. Some participants were able to use what they had learned from the banking pre-employment training and apply it to other service-oriented occupations and industries that required similar skills.

The participant population of Financial Career Pathways was quite diverse. According to IAJVS, participants had a range of disabilities, including:<sup>25</sup>

- 32% of participants had a psychiatric or emotional disability,
- 23% had a learning or neurological disability, and
- 21% had a medical disability (as defined by JVS).

While the banking crisis affected the project's outcomes, JVS was able to achieve impressive results:<sup>26</sup>

- 81% of the total enrolled completed training,
- 55% of the total enrolled were placed in jobs, and
- Of 118 individuals completing training, 79 were placed in jobs.

According to Los Angeles officials, the bank tellers it placed had lower turnover than banks had been experiencing with other new hires. In New Jersey, the JVS affiliate successfully placed more than 30 graduates into employment at area banks, with a retention rate of 80%, substantially higher than the previous rate for new hires in banking.

All three sites were positive about the program but found it challenging to fill classes aimed at one type of job (bank teller) with sufficient numbers of appropriate candidates with disabilities. The Los Angeles Bankwork\$ program, which is still operating, serves individuals with disabilities as well as other underrepresented groups. The other affiliates used the lessons learned and capacity built by the program in other efforts, including using some of the financial services curricula in other programming. They feel this gives people with and without disabilities more options for employment and expands the potential workforce for banks.

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A significant lesson learned was that in setting up a sector project for individuals with disabilities with a particular industry, it is necessary to understand the nature of the jobs in demand and the potential match between these jobs and individuals with disabilities.

- If the sector program is limited to individuals with disabilities and a narrow range of positions, massive recruitment may be needed through agencies that serve adults with disabilities, specialized disability organizations, special education departments of school systems, and general outreach to the public.
- The sector program could target individuals with disabilities among other underrepresented populations, and look for the best match with the positions available.
- The pre-employment training program for individuals with disabilities could target a particular occupational sector, such as customer service, with “tracks” for different industries.

Another key lesson from the project was that while training people in the skills required for the job is essential, it is also necessary to look at the hiring process and to focus on ensuring that the best-qualified candidates can get through the hiring process.

All in all, IAJVS and its network of affiliates felt that the program was built on relationships with agencies and organizations that serve individuals with disabilities (such as vocational rehabilitation agencies and One-Stop Career Centers), and was important to expanding their horizons about jobs that people with disabilities would qualify to fill. On the employer side, both IAJVS and the banks agreed that in order for the partnerships to be successful:

- The groundwork for partnerships must be laid at more than one level. In the successful relationships, the banks and JVS communicated at the executive, management, and staff levels. In hierarchical organizations like banks, the message must come from the top and reach the other levels. Active engagement was also needed with recruiters and hiring managers, a common issue in large organizations.
- It is advantageous to have a written Memorandum of Understanding outlining the responsibilities of each party — the employer and the intermediary or training organization. Although this is not strictly necessary in all cases, it helps to clarify expectations and commitments.
- A strong industry champion is needed who can bring resources and commitment to the effort. In some cases, leadership turnover has an effect on the partnership.
- Partner organization staff must be knowledgeable about the industry and skilled at performing their jobs, whether it is curriculum development, training, or placement.

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- The intermediary organization must realize that the industry is in the “driver’s seat,” but at the same time it must give feedback to industry partners on ways in which the hiring process can be expedited. One New Jersey bank representative said that the intermediary organization must “make it easy for the employer.” Some of the JVS affiliate staff found the bank requirements and hiring processes to be rigid and overly complicated. While the JVS affiliates did everything they could to adapt to bank hiring needs and requirements, they also suggested modifications to the complicated bank hiring processes. In Los Angeles, some of the banks did modify their hiring processes in response to feedback from BankWork\$ staff. Both JVS affiliate staff and bank representatives agreed that the hiring process should not be so cumbersome as to prevent qualified applicants from being hired.
- Some felt that it is easier if the employer partner has one or more clear objectives for joining the partnership, communicates these clearly, and has a way of measuring whether these objectives were met. The banks that were focused on a specific business need (for example, the need to hire and retain more bank tellers) were easier for JVS to work with and the results were easier to measure. On the other hand, some banks become involved in order to explore what they may have in common with other banks, and together develop an initiative that meets their collective needs.
- The employer must be receptive to hiring individuals with disabilities, and to providing or arranging for staff development in disability etiquette and other disability-related areas.
- Even though there were economies of scale in the project, there was a need to be flexible and work at the community level. Each affiliate adapted to the needs of its local bank partners.
- There is a need to publicly recognize the employer organizations and share the success of the partnerships. At least two of the JVS affiliates received positive media coverage connected with their involvement in Financial Career Pathways. The MetroWest New Jersey program was described as a “win-win for everyone” in *New Jersey Banker* in winter 2009. Los Angeles’ BankWork\$ program was favorably profiled in the August 17, 2009 edition of the *Employment and Training Reporter*.

IAJVS’ own evaluation, *Financial Career Pathways: Lessons from a Sectoral Demonstration Project for Workers with Disabilities*, can be accessed at [http://www.iajvs.org/documents/IAJVS\\_Financial\\_Career\\_Pathways\\_Evaluation\\_Report.pdf](http://www.iajvs.org/documents/IAJVS_Financial_Career_Pathways_Evaluation_Report.pdf).

## Conclusion

The financial sector initiative experience of IAJVS and three of its affiliates demonstrate all of the *Ready and Able* findings:

- **Employers respond to a business case for employing people with disabilities**

*Meeting the employers' workforce needs.* This initiative began with a “business case” — banks were experiencing workforce issues: a shortage of candidates and high turnover. They were looking for qualified employees and were willing to try a new, untapped resource. It was a promising industry, with sufficient job openings and various advancement possibilities from the entry-level teller position.

- **Innovative collaborations with and between workforce-supplying organizations enable employer efforts to recruit, hire, train, and support employees with disabilities**

*Meeting the needs of several banks through a single, highly engaged, point of contact.* All three IAJVS affiliates became deeply involved with multiple banks and other employers in financial services. They became increasingly knowledgeable about how to recruit, screen, and train to the banks' requirements. The combination of a major banking crisis and complicated bank hiring processes affected some of the outcomes during the project. IAJVS learned that although banks wanted to broaden their recruitment sources and were willing to make accommodations for individuals with disabilities, the banks would only hire people who met their requirements, and were specifically focused on a particular position, that of bank teller. Nonetheless, the banks involved in this project found the experience so positive that in at least two locations, they are interested in developing follow-on sector initiatives with the affiliates, possibly targeting additional positions. They have confidence in the IAJVS affiliates as responsive partners and intermediaries to help them address workforce issues.

- **Collaborations ensure that workers are qualified and productive**

*Meeting the banks' needs for qualified, trained workers was front and center.* The banks and IAJVS affiliates collaborated closely on the pre-employment training curricula, and all were pleased with the results. One bank called it “amazing.” Before the banking crisis, individuals were placed in banks at a high rate and had much better job retention than other hires. One key lesson learned through the Financial Career Pathways project was that while training people in the skills required for the job is essential, it is also necessary to look at the hiring process and to focus on ensuring that the best-qualified candidates can get through the employer's hiring process.

- **Successful collaborations nurture and reward continuous leadership**

*Leadership from the affiliates to the firms mattered.* A successful partnership requires leadership at multiple levels. A strong industry champion in Los Angeles brought resources and commitment that allowed the BankWork\$ effort to become a reality. Leadership from IAJVS drove the sector initiative as a pilot for employment of people with disabilities. Continued leadership from both banks and affiliates is fostering a next generation of partnership.