An Evaluation of the Impact of Financial Coaching as a Social Work Intervention in a Church-Based Setting in Texas

Chelsea Fordham
crf12a@acu.edu

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ABSTRACT

Although strides have been made to reduce the negative effects of poverty, the implementation of effective programs and policies is essential in the fight to end poverty. Literatures suggests that churches and faith-based programs offer clients a unique type of service due to the affiliation of religion that can be used as a strength and sense of support for clients. This study attempts to offer empirical data regarding the effectiveness of a program of this type by exploring the impact of a church-based financial coaching program for participants who received financial assistance and those who did not receive financial assistance. Paired samples t tests showed all participants improved in financial capability after the two-month program. An ANCOVA statistical analysis revealed insignificant difference in the posttest scores of financial capabilities between those who received financial assistance and those who did not. Additionally, findings showed that the group who received financial assistance had a significantly higher rating of the importance of faith to their finances. Overall, financial coaching seems to be an effective intervention for increasing financial capability and confidence in terms of finances of participants. Considering faith may have played a role in this church-based financial coaching program, it can be drawn upon in interventions as a strength for helping Christian clients and its role should be studied in further studies.
An Evaluation of the Impact of Financial Coaching as a Social Work Intervention in a

Church-Based Setting in Texas

A Thesis

Presented to

The Faculty of the Graduate School

Abilene Christian University

In Partial Fulfillment

Of the Requirements for the Degree

Master of Science in Social Work

By

Chelsea Rae Fordham

May 2018
This thesis, directed and approved by the candidate's committee, has been accepted by the Graduate Council of Abilene Christian University in partial fulfillment of the requirements for the degree

Master of Science in Social Work

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Date

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Thesis Committee

Dr. Kyeonghee Jang, Chair

Dr. Stephanie Hamm

Jeanene Reese

Katherine Hennecke, LMSW
To Scott and Jennifer Fordham, for your steadfast support and for encouraging me to do what I thought impossible. For teaching me how to speak up for those who cannot speak for themselves, and to ensure justice for those being oppressed.

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# TABLE OF CONTENTS

LIST OF TABLES ........................................................................................................... v

LIST OF FIGURES ...................................................................................................... vi

I. INTRODUCTION .................................................................................................. 1

II. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK ......................... 6

  Theoretical Frameworks of Financial Instability .............................................. 7
    Maslow’s Theory of Human Motivation ......................................................... 7
    Social Learning Theory (SLT) ....................................................................... 8

  Interventions Focused on Financial Assistance ............................................. 10

  Interventions Focused on Financial Coaching ............................................... 12
    Volunteer Income Tax Assistance (VITA) ................................................. 12
    Working Families Success Model (WFSM) ............................................... 13
    Service Delivery ......................................................................................... 14
    Program Outcomes and Effectiveness ....................................................... 15

  Role of Religion and Spirituality ................................................................. 16
    Religion and Spirituality .......................................................................... 17
    Religion and Program Effectiveness ........................................................ 18

  Social Work and the Christian Church ....................................................... 19
    Congregational Social Work ..................................................................... 20

  Congregation Characteristics ...................................................................... 22
## Collaboration Efforts

Conceptual Framework of This Study

### III. METHODOLOGY

<table>
<thead>
<tr>
<th>Research Design and Sample</th>
<th>30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intervention Process and Setting</td>
<td>33</td>
</tr>
<tr>
<td>Teaching Section</td>
<td>34</td>
</tr>
<tr>
<td>Coaching Section</td>
<td>35</td>
</tr>
<tr>
<td>Data Collection Procedure</td>
<td>35</td>
</tr>
<tr>
<td>Instruments</td>
<td>36</td>
</tr>
<tr>
<td>Financial Capability Scale</td>
<td>37</td>
</tr>
<tr>
<td>Importance of Faith</td>
<td>38</td>
</tr>
<tr>
<td>Basic Needs</td>
<td>38</td>
</tr>
<tr>
<td>Demographic Information</td>
<td>40</td>
</tr>
<tr>
<td>Data Analysis</td>
<td>40</td>
</tr>
</tbody>
</table>

### IV. FINDINGS

| Description of Sample | 43 |
| Reliability Analysis: Internal Consistency of a Composite Variable | 45 |
| Descriptive Analyses of Major Variables | 46 |
| Financial Capability Survey | 46 |
| Basic Needs Survey | 47 |
| Hypothesis Testing | 49 |
| Paired Samples T Test | 50 |
| Financial Capability Survey | 50 |
# LIST OF TABLES

1. 2017 Federal Poverty Level – Department of Health and Human Services ...............5
2. Characteristics of the Financial Coaching Participants ($N=65$) ..........................44
3. Internal Consistency of Financial Capability Scale ($N=65$) .................................45
4. Financial Capability Survey Items: Pretests ($n=65$) and Posttest ($n=28$) ..........47
5. Basic Needs Survey Items: Pretests ($n=65$) and Posttests ($n=27$) ....................48
6. Independent Samples $T$ Tests for Pretest of Dependent Variables by Group ..........49
7. Paired-Samples $T$ Test for Pretest and Posttest FCS Scores ...............................50
8. Paired-Samples $T$ Test for Pretest and Posttest Basic Needs ...............................51
9. Paired-Samples $T$ Test for Pretest and Posttest Faith ..........................................52
10. Results of ANCOVA of FCS Posttest by Group ...................................................54
11. Estimated Marginal Means of FCS Posttests and Coefficients ............................54
LIST OF FIGURES

1. Logic Model of Church Benevolence Program: Financial Assistance and Financial Coaching ..............................................................29
CHAPTER I

INTRODUCTION

Across all geographical sectors in the United States, numerous individuals and families currently live in poverty and cannot afford basic needs such as stable housing or food. United States Census Bureau (2016) statistics showed that approximately 40.6 million Americans are in poverty compared to an overall population of 316 million Americans. Although strides have been made to reduce the negative effects of poverty throughout the world, the implementation of effective programs and policies is essential in the fight to end poverty both nationally and internationally. Given that 12.7% of the population in the United States was at or below the poverty line in 2016, it is vital that programs utilize evidence-based practices to ensure success in alleviating poverty (U.S. Census Bureau, 2016). Individuals and families living in poverty continuously face challenges, including but not limited to earning a high enough wage to afford a basic standard of living. Without the ability to afford basic needs, individuals and families often suffer additional challenges while trying to overcome poverty. An inability to afford basic needs often results in an inability to pay for bills, resulting in increased debt or even bankruptcy which can further lead households into what is commonly referred to as the cycle of poverty (Mead, 1986; Murray, 1984; Olasky, 1992). Overall, a reduction of the impact of the poverty cycle requires significant, intentional efforts made by the organizations and agencies who are serving these households across the nation.
Throughout history, social services and social welfare efforts have demonstrated the impact and power of these services in the lives of the most marginal and vulnerable American and global societies. Historically, some of the primary providers of social services and support have been religious entities such as the Christian Church (Yancey & Garland, 2014). Research shows that approximately nine out of ten church congregations provide a form of social service for the congregants and community members (Cnaan, Sinha, & McGrew, 2004). In fact, individuals and families in the community regularly show preference in seeking resources from churches over traditional social services because they feel they have already built trust and connection with their church (Netting, O’Connor, & Yancey, 2006; Netting, O’Connor, Thomas, & Yancey, 2005; Yancey & Atkinson, 2004). Many church-initiated services target low-income individuals and families who are facing a financial emergency. The predominance of church-based social services suggests the need for evidence-based programs to be utilized in this social service setting. While the implementation of church-based social services is increasing, there is still a lack of literature regarding the effectiveness of church-based social services. As a result, this gap in the literature further perpetuates the society-wide issue of providing effective social services to reduce the impacts of poverty for those receiving various types of social services.

The purpose of this study is to investigate the effectiveness of a church benevolence social service program in increasing financial stability among low-income working individuals and families experiencing financial distress. This study will address the following research question: how effective is a church-based financial coaching program in increasing financial capability of households experiencing financial distress?
According to the Center for Financial Security (2013), financial capability refers to the household’s actual ability (or capability) to cope and handle difficult financial situations. Furthermore, financial stability describes a household’s financial security. Often these two concepts go together, if a household has stability in their finances they are more capable of handling difficult financial situations. Stability and capability of households provides safety in their finances.

This study aims to fill a gap in the current research regarding financial assistance and coaching-based educational services in a church congregation setting. The information collected as a part of this study will allow the church to further develop and improve their programs to benefit client outcomes. Furthermore, the church program utilized in this study plans to use their program as an example for other church benevolence programs to guide their establishment of effective benevolence ministries that truly benefit those they are trying to serve. Overall, this study will increase the credibility of evidence-based practices within the church setting that can be developed in other churches to ensure effective practices in religious-based social service settings.

Many terms will frequently be referenced throughout this manuscript. To minimize the chance of ambiguity, these terms are defined below.

- **Church-Based Program**: Social service type programs held within the context of a Christian church (or churches). These programs are a portion of the church; unlike faith-based organizations, which are separate non-profit entities supported by churches (Garland & Yancey, 2014).

- **Poverty Threshold**: United States Census Bureau annually collects data using the federal poverty measure to calculate official poverty population statistics for the
country each year (U.S. Census Bureau, 2016). This data is used to establish a baseline of household income, giving a statistical measurement of what amount of income is considered impoverished. This provides a uniform baseline for service programs to measure poverty of households in relation to program eligibility.

- **Federal Poverty Level (FPL):** Based on the Poverty Threshold data, each year the Department of Health and Human Services (HHS) issues guidelines based on the previous year’s data to determine what the guideline will be for income level requirements for various program services, both public and private (Annual Update of the HHS Poverty Guidelines, 2017). The Federal Poverty Level sometimes referred to as the poverty line, is a numerical average of the rate of income of those living in poverty. These levels create a standardized level for administrative purposes to create a uniform standard for financial eligibility for programs for the following fiscal year Annual Update of the HHS Poverty Guidelines, 2017). Note that income refers to the modified adjusted gross income of the household or MAGI. Table 1 displays the specific income levels for 2017, by household size that are classified as the Federal Poverty Level (Annual Update of the HHS Poverty Guidelines, 2017). Note for households with over eight persons, an additional $4,180 is to be added for each additional individual in the household.
Table 1

2017 Federal Poverty Level – Department of Health and Human Services

<table>
<thead>
<tr>
<th>Number of Persons in Household Unit</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Poverty Level (FPL)/Guideline</td>
<td>$12,060</td>
<td>$16,240</td>
<td>$20,420</td>
<td>$24,600</td>
<td>$28,780</td>
<td>$32,960</td>
<td>$37,140</td>
<td>$41,320</td>
</tr>
</tbody>
</table>

(Annual Update of the HHS Poverty Guidelines, 2017)

- **Low-Income Working Households:** This term, defined by the United States Department of Labor, is a household (individual or family) that earned less than 200%, or twice, the Federal Poverty Level during the measured fiscal year. Additionally, working is defined as at least one member of the household spent at least 27 weeks over the past fiscal year (52 weeks) either in the labor force or looking for work (U.S. Bureau of Labor Statistics, 2016).

- **Financial Coaching:** Financial coaching is a specific type of financial intervention focused on teaching clients practical financial principles that help increase their financial situation and empower them to build assets. The specified application of coaching methods was established to develop and empower the client’s capacity to manage their finances and sustain economic security through their personally defined goals (Asset Funders Network, 2015). This practice assumes that clients are both resourceful and creative, but need assistance and direction to utilize these strengths.
CHAPTER II

LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

This chapter includes two major parts: 1) a review of literature to explore how previous studies attempted to answer the research question(s) that aims to resolve the problem(s) and 2) a conceptual framework of this study, which has been developed based on the literature review.

A preliminary search of existing literature was conducted to gather information on interventions for low-income working individuals and families, and to explore what research has been conducted. Articles included in this document were found using both the Abilene Christian University Brown Library’s databases and the Google Scholar search engine. The most relevant databases utilized were Journal Finder and JSTOR. Articles were located with the use of primary keywords: faith-based organizations, financial assistance, economic stability, low-income working households, and financial coaching. These terms were used to narrow the search to focus on the use of churches or faith-based organizations as social services, as well as to define the target population as low-income. To ensure relative and timely information, research articles published before 2000 were excluded from the search. Journal articles and research were narrowed down by selecting articles that were considered scholarly/peer reviewed and published in esteemed academic journals to ensure reliability and validity of data used. Relevant information published before 2000 was included for definition, historical, or theoretical
purposes, rather than for generalizable research findings, to ensure the accuracy of information. All articles used were found to be reliable and credible sources due to the exclusion of non-peer-reviewed, non-published articles. These articles were intentional excluded to preserve and maintain the reliability, credibility, and validity of the data used in this study.

**Theoretical Frameworks of Financial Instability**

Social learning theory and theory of human motivation provide a framework for understanding and exploring financial instability of low-income individuals and families. The framework of these theories will also explain the process of behavioral change, describing why the intervention evaluated in this study will be effective in increasing financial instability of this population.

**Maslow’s Theory of Human Motivation**

Maslow’s theory of human motivation (1943) can be used to explain the reason low-income individuals and families need to address specific needs (such as physical needs like shelter) before they can address other needs such as self-esteem. This theory can be used to explain lack of success in programs and interventions that only focus on teaching individuals and families certain concepts. For example, if a family were to attend a class on healthy eating but are homeless, they are going to be more focused on eating to survive than choosing healthy meals. Maslow’s theory of human motivation (1943) is used in this theoretical framework as a guide to show which human needs are essential to address first, essentially giving priority to certain needs over others due to time and severity.
Abraham Harold Maslow created the commonly used social theory referred to as Maslow’s theory of human motivation to describe how individuals are motivated to bring change in their lives, particularly when it comes to basic needs (Maslow, 1943). Maslow suggests that when individuals lack everything in life, they will most likely be motivated to meet their physiological needs before addressing any other needs; these additional needs almost become nonexistent to the individual (1943). Physiological needs can include food, water, warmth, and rest. If an individual is facing extreme hunger and feeling unsuccessful in life, he or she will need to address the need for food before moving on to other needs. After addressing physiological needs, the individual can then address other deficiency needs of safety, love/belonging, esteem—in that order. Once individuals have addressed these needs, then they are empowered and able to address “being” needs, referred to as self-actualization needs (Maslow, 1943). Thus, it is suggested that once individuals can get their physiological needs met, they are in a position to address other needs they have and are motivated to establish positive behaviors to ensure their physiological needs will be reached in the future. Maslow’s Theory of Human Motivation is closely aligned with the idea of financial stability, as the theory suggests that people need to achieve stability of needs at certain levels before they can progress toward others.

Social Learning Theory (SLT)

Social learning theory is useful to explain the cycle of poverty and the way this cycle can be broken (Bandura, 1977). Social learning theory was established by Albert Bandura in 1977. He based the principles of his theories on classical conditioning and operant conditioning as it relates to social behavior (Bandura, 1977). Similar to the idea
of systems theory and person-in-environment perspective, Bandura’s theory (1977) focuses on the relationship of the environment to the people (Kondrat, 2013). Social learning theory explains that the most efficient way for individuals to acquire knowledge and understanding is through the observation of others, referred to as models (Bandura, 1977). To specify, all individuals interact with the environment and others to some extent. The environment is full of stimuli and models; these models are people who influence the lives of individuals. Individuals process in such a way that they connect actions to consequences; therefore, when they watch models, they are more likely to want to imitate the models who are performing positive and acceptable behaviors (Bandura, 1977). Furthermore, once individuals connect positive consequences with actions and imitate them, they begin to form habits of these responses and practice them over and over (Bandura, 1977). As the individual continues to learn and imitate positive models and behaviors, he or she can use them in other social settings. Additionally, the praise and positive consequences resulting from each imitation of the behavior will become motivation for the individual to continue to respond this way (Bandura, 1977).

With the social learning theory framework considered, the cycle of poverty is understandable if external factors and systems are discussed. Individuals and families interact with their environment, and their socioeconomic status has various influences from other facets on the micro, mezzo, and macro level. An individual’s and family’s financial stability is part of their system, and if they are to create positive habits and practices, they need to observe models who exhibit beneficial spending habits and who are combating negative relationships with outside sources. Frequently, these individuals and families have a familial history of poor financial management, suggesting that the
financial patterns they are exhibiting now were influenced or taught by previous family members in similar situations (Hilgert, Hogarth, & Beverly, 2003). This theoretical framework is foundational in understanding how people can change harmful habits to create new beneficial practices, such as in the area of personal finance and management. The theory of Social Learning aligns with the concept of financial capability; once an individual can learn positive financial behavior, he or she is more likely to have the capacity to make wise financial decisions and is more resilient toward financial hardships.

With this theoretical framework as the guide to understand learning and changing habits, the following sections will address various interventions for this population.

**Interventions Focused on Financial Assistance**

Some interventions focus on aiding households by providing financial support so basic needs can be met. These programs often do not give money to the individual, rather they provide noncash benefits or pay bills on behalf of the individual they are assisting.

As mentioned, 40.6 million Americans live in poverty, meaning they lack the financial means necessary to afford a basic standard of living (U.S. Census Bureau, 2016). This data suggests that these households will continue to face hardships in being able to obtain the minimal financial assets necessary to afford a basic standard of living. As a result, many households are forced to choose between purchasing food, healthcare insurance, or rent; furthermore, leaving other basic needs unmet. These findings suggest the need for temporary assistance to ensure these households can pay monthly bills, as explained by Maslow’s hierarchy of needs. As this type of intervention provides a provisional resource, it aligns precisely with Maslow’s hierarchy of needs, and it is seen
through the specific reason financial assistance is provided. For example, most organizations that utilize this type of intervention give financial assistance for what would be considered physiological needs by Maslow (1943). Unlike social learning theory, this kind of intervention assists in making sure individuals’ and families’ basic needs are met. The theory suggests that once these needs are met, the individual and family will be empowered to focus on other needs, bringing change to their lives.

Financial assistance programs fall into two categories: private assistance and public assistance. Regarding the public sector, many financial assistance programs have been established to assist low-income households in being able to pay their monthly bills. Two of the most common public financial assistance programs are Social Security Income (SSI) and the Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps). According to the 2016 U.S. Census Bureau data, more than 22.1 million Americans have been able to rise above the Federal Poverty Level with the assistance of the Social Security Income program. This data continues to increase the number of Americans rising out of poverty, but there remains a significant portion of low-income households who are unable to receive this service, so they must rely on private financial assistance and other various programs (Asset Funders Network, 2015). Without thorough research on private financial assistance alone, it is hard to determine the effectiveness of this service. Although there is limited data solely focused on the private funding of financial assistance service, new data has been released revealing the effectiveness of financial assistance paired with financial coaching as an intervention for low-income working families (Asset Funders Network, 2015).
Interventions Focused on Financial Coaching

Other interventions for low-income families are focused on coaching clients, rather than supplying them with resources in terms of financial assistance. Financial coaching interventions often focus on teaching clients positive behaviors in order to create positive change.

Volunteer Income Tax Assistance (VITA)

The Internal Revenue Service (IRS) established the Volunteer Income Tax Assistance grant program to assist underserved individuals and families, specifically those who are considered, by definition, low-income working households (U.S. Department of the Treasury, 2013). This program began as part of the Stakeholder Partnership, Education and Communication (SPEC) program (U.S. Department of the Treasury, 2013). The VITA program offers free tax preparation and filings assistance for working individuals and families who are part of the lower socioeconomic class. In 2013, the VITA program assisted in filing more than 3.3 million tax returns for the underserved population (U.S. Department of the Treasury, 2013). This type of intervention is considered as a provision of resources since it gives clients the resource of tax assistance. Depending on the extent of the service delivery, the client could also receive instruction on how to file taxes in the future. This intervention aligns with both Maslow’s theory of human motivation and social learning theory. Assistance with annual tax preparation can result in a substantial tax return for the client, empowering the individual or family with monetary resources to address their most basic needs. Additionally, the clients are taught about filing tax returns and are given the opportunity to work individually with an assistant to learn how to file their taxes in the future.
When a VITA program was audited, research revealed that only 20% of the tax returns filed with the assistance of VITA were correct (TIGTA, 2013). Incorrect filing of tax returns can lead to severe penalties such as criminalization or denial of exemptions (U.S. Department of the Treasury, 2013). The lack of accuracy of the VITA program could lead to severe consequences and perhaps costly penalties for low-income household, counteracting the reason they sought assistance in the first place. The inaccuracy of the program indicates that although program volunteers are required to know the tax law, no formal regulation exists for volunteers. Although VITA has helped millions of households file tax returns and save money on their returns, the lack of effectiveness could result in detrimental consequences for the households it is serving (TIGTA, 2013). Additionally, upon audit of VITA programs, the data revealed that programs that received grant money to establish VITA programs were not meeting the program goal of serving their specific target population of underserved and low-income working households (TIGTA, 2013). Without regulation, this program will not run efficiently or benefit those it is seeking to serve. This inconsistency suggests potentially negative or even detrimental effects that this program could have on low-income working households.

**Working Families Success Model (WFSM)**

Research within the last decade reveals that low-income working households face numerous challenges and have limited access to vital financial services that promote asset building or even economic stability (Center for Working Families, 2017). Over the past ten years, a focus on financial education and coaching has emerged regarding working poor households—in accordance with social learning theory (Working Families Success
Due to the increased focus on these topics, the Annie E. Casey Foundation established a financial program for low-income working families in 2013 to improve their economic stability, entitled Working Families Success Model (Center for Working Families, 2017). One U.S. metropolitan area determined that of the families residing in its geographical area, one out of four of these families did not have the financial means or assets to live for three months at the federal poverty level if they were to lose their income (Community Foundation of Texas, 2017). To address this issue, low-income families need access to affordable and effective financial programs. As mentioned, the Working Families Success Model aims to bridge this gap and address the needs of this population.

**Service Delivery**

The Working Families Success Model is a three-fold integrated service delivery program (ISD): employment services, income support, and financial coaching (Center for Working Families, 2017). Employment services in this model include programs such as job training, skill assessment, and interviewing skills training. Income support is defined as benefits screening, temporary financial assistance, or other similar non-cash support. Lastly, financial coaching is comprised of financial education, financial services, and assistance in asset building (Center for Working Families, 2017; Community Foundation of Texas, 2017). Outcomes of these programs reveal that clients who receive a bundle of these services (two or more services) were three to four times more likely to achieve substantial economic outcomes such as increased income, decreased debt, or the purchase of a house or vehicle (Center for Working Families, 2017). Additionally, clients who received bundled services saved, on average, $413 during the program, which in turn
prevents the use of payday lending and increases the household’s financial capability (Community Foundation of Texas, 2017). The program results suggest that the combination of at least two services increases financial stability and sustainability for low-income working households (Center for Working Families, 2017; Community Foundation of Texas, 2017).

Program Outcomes and Effectiveness

The Annie E. Casey Foundation partnered with various Community Foundations in the United States to establish the Working Families Success Network, allowing organizations to utilize the Working Families Success Model to serve low-income households (Community Foundation of Texas, 2017). To determine the success and effectiveness of this program and network, the Center for Financial Security (CFS), Asset Funders Network, and the Annie E. Casey Foundation developed the Financial Coaching Census, or Coaching Census, as a standardized tool (Asset Funders Network, 2015). The census allows for standardized data to be collected to determine the effectiveness of this integrated bundled service delivery model. The Coaching Census found that the program services were predominantly delivered to clients by paid staff (Asset Funders Network, 2015). These results suggest the need for trained professionals to implement evidence-based services and programs. Furthermore, the census revealed that, on average, each program assisted 25.3 clients per month, with a median of 14.5 clients per month (Asset Funders Network, 2015). Findings also suggest the need for training for staff and program administrators to ensure successful program delivery (Asset Funders Network, 2015). Training can be conducted either internally by the program or by using well-known financial training sources such as NeighborWorks America.
During the time of the Coaching Census data collection in 2015 (Asset Funders Network, 2015), information was collected by measuring outcomes and indicators of success for the program. Program staff and funders indicated the following as the most crucial outcome indicators and measures needed to evaluate the program: savings, debt reduction, increasing credit score, budgeting, and client achievement of personal financial goals. When asked, 72% of program funders and 66% of coaches indicated they believe these programs were effective in increasing client financial situations in terms of wellbeing and stability (Asset Funders Network, 2015).

During the Coaching Census of 2015, program funders, managers, and coaches indicated they believed that to increase effectiveness, their programs needed to add the following: digital tools, standardized competencies, standardized outcome measurement, and staff training (Asset Funders Network, 2015). To address the gap in standardized outcomes and measures of this program, the Center for Financial Security at the University of Wisconsin-Madison established a significant six-item measurement scale to assess the effectiveness of service delivery and outcomes, known as the Financial Capability Scale, or FCS (Center for Financial Security, 2013). During the four years following the establishment of the scaled survey, the Center for Financial Security has continued to test the scale for validity and reliability. This research has established its effectiveness as a standard scale, both for financial coaching and the Working Families Success Model (Asset Funders Network, 2015).

**Role of Religion and Spirituality**

Over the past decade, the many professional organizations such as the National Association of Social Workers (2017), Council on Social Work Education (2014), and the
American Psychiatric Association (2013) have been including religion and spirituality as an area of importance and practice. The focus on religion and spirituality has led to an intersect of social services and religious entities such as the Christian Church. The convergence of these two bodies demands an increased focus as social services increase and the population concentrates on religion and spirituality.

**Religion and Spirituality**

Approximately 150 million Americans are members of more than 330,000 Christian congregations throughout the country (Linder, 2010). These demographics indicate that a large population of people attend churches and suggest that these people come from a vast variety of backgrounds. A Gallup Institute study showed that approximately 89% of Americans believe in a god or universal spirit (Newport, 2016). While not all these attend a form of religious service, this statistic suggests that people find purpose and meaning in life due to their belief in a god or their religious faith. Just as faith and spirituality are often associated with people’s purpose in life, giving their circumstances meaning, their spirituality is often seen as a source of hope and understanding in the challenges they face (Newport, 2016). Furthermore, Sullivan (2006) suggests that more than 66% of single mothers who fall into the lower socioeconomic class connect their faith with their work and life—implying that individuals who identify themselves as religious or spiritual see this connection as an essential aspect of their identity. According to the fifth edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM-5), both religion and spirituality are recognized as portions of culture in people’s mental health, addressing the importance of these aspects to human life (American Psychiatric Association, 2013). The increased focus on religious and
spirituality supports the need for social workers and service providers to address a client’s spiritual needs in addition to physical, emotional, and psychological needs.

**Religion and Program Effectiveness**

The subjective nature of religion poses the challenge of obtaining an objective evaluation of programs and effects. Congregational social workers must focus on congregants, which in turn suggests that their effectiveness is not based on internal happenings in the church but rather on the impact the congregants are having on their communities and in the world (Garland & Yancey, 2014; Rusaw & Swanson 2004). Their findings suggest the need to examine the external impact on congregants’ lives to successfully evaluate the effectiveness of both congregational social workers as well as churches’ benevolence and social service programs. Garland and Yancey (2014) suggest three main ways to evaluate the work of congregational social workers: faithfulness of congregants to serve, reciprocity of the ministry, and social workers’ ability to consistently serve over time. Additionally, research indicates that religion and faith have a positive impact on individuals’ well-being (Ferguson, Wu, Spruijt-Metz, & Dyrness, 2007). The positive impact of faith suggests that faith-based organizations possess a unique ability to use faith and spirituality to positively influence their clients.

Research shows that to increase effectiveness of religious-based programs, the programs need to ensure that their connection with marginalized populations suggests strong and community founded (The Annie E. Casey Foundation, 2003). Furthermore, to increase strong connections between organizations and communities, the organization needs to increase its interactions with marginalized populations, engage in discussions
about community affairs, and increase its cultural sensitivity and understanding (The Annie E. Casey Foundation, 2003).

Social Work and the Christian Church

The social work profession claims an extensive history of various facets and movements focused on bringing justice and equality to oppressed people groups. Keller documents a form of social work dating back to 1870 when churches established training schools for the women of the congregation (2001). These schools educated women on how to best care for the large incoming population of immigrants as well as those in impoverished rural communities, in essence making these the first schools in the training of social workers, referred to as “friendly visitors” (Keller, 2001).

Approximately a decade after these schools were established, Jane Addams helped found the Hull House of Chicago, a settlement house for immigrants, establishing herself as the mother of the social work profession. As Addams earned her baccalaureate education in seminary, some believe this Christian influence is what guided her in pursuing social reform and social work (Misztal, 2009). From these roots began the education of individuals to enter the social work profession (Keller, 2001). Specht and Courtney suggest that the title of the profession, social work, was derived from the Christian religious phrase of “good works,” describing the call on Christians’ lives to help those in need (1994, p.21).

These roots trace back to the Christian church, alluding to its historic ties to the social work profession. As the field of social work has expanded, it has embodied various organizations worldwide, including schools, hospitals, and nonprofits, to name a few (Keller, 2001). The roots of social work in the Christian church take on deeper significance as the profession expands to include more aspects and opportunities
(Garland & Yancey, 2014). For example, the organization currently known as Buckner International further illumines the foundation of social work in the Christian church (Buckner International, 1970). Robert Cooke Buckner, a Baptist leader in the 19th century, felt led by his Christian faith to open a home for orphans in the community (Buckner International, 1970). Over time, the ministry shifted with the needs of the city. Today, Buckner International offers foster care, elderly care, and international services. It still maintains its ties to the Christian church and exemplifies the strong Christian church foundation of many social service programs today.

**Congregational Social Work**

Garland (2012) found that workers in social services organizations made more than a third of their referrals to local church congregations, which in turn prompted leaders to ask social work professionals for help in efficient and effective service delivery. Suggesting the need for church leaders not only to be culturally competent but to maintain access to social work professionals to ensure quality of services; churches can accomplish this goal by hiring congregational social work staff. Congressional (or church) social workers are professionals with backgrounds in social work education who work within a local church congregation or are contracted to work with one or more church bodies (Garland & Yancey, 2014; Northern, 2009). Studies have shown that social workers employed in church congregations throughout the United States are predominately Caucasian females who were formally educated at a secular university and have a social work license at either the baccalaureate or master's level (Garland & Yancey, 2014; Northern, 2009). Although social work licensure is not a requirement of working in a congregational setting, it gives high value to the profession both in and out
of the church setting. The increase of social workers in the field of religion and
spirituality can be attributed to the increased emphasis by the National Association of
Social Workers (NASW) and the Council on Social Work Education (CSWE) on religion
and spirituality as a facet of culturally competent and ethical practice (Harris, Yancey &
Myers, 2016). Additionally, the fifth edition of the Diagnostic and Statistical Manual of
Mental Disorders (DSM-5) recognizes religion and spirituality as playing significant
cultural roles in people’s mental health, addressing the importance of these aspects to
human life (American Psychiatric Association, 2013). This, in turn, suggests the need for
increased education regarding spirituality and the social work profession, specifically as
it relates to congregational social work (Harris, Yancey, & Myers, 2016; Northern, 2009).

The purpose of church congregations is four-fold: to worship, to become a
community of people with similar beliefs, to educate one another from the specified
religious worldview, and to care for the vulnerable and marginalized in their
congregation and external community (Garland & Yancey, 2014). Benevolence and
social service ministries of church congregation are established to serve the
congregational members (congregants) and/or non-members of the community (Harris,
Yancey, & Myers, 2016).

Traditionally, congregational social workers focus their work and services
specifically on members of the congregation, allowing them to lead the congregants in
faithful, whole-hearted living in the environment of their communities (Garland &
Yancey, 2014). Few congregational social workers operate under the title of “social
worker”; rather, they perform “social work centered” tasks under positions such as pastor,
associate pastor, minister/director, or counselor/therapist (Garland & Yancey, 2014;
Northern, 2009). The tasks of the congregational social worker typically include the coordination of ministries and training of staff and volunteers, as well as the development of effective service programs. Some congregational social workers teach classes and give presentations to the congregation on religious, political, and societal issues (Garland & Yancey, 2014; Northern, 2009).

The primary concern regarding social workers in congregations lies in dual relationships due to the communal nature of churches. To utilize the role of congregational social workers, the church staff needs to establish clear boundaries and ethical guidelines for conduct (Jackson, 2004; Justice & Garland, 2010). This allows the congregational staff to fully work within their roles while providing the best service to congregants and those outside the church they serve. For a religious leader, it proves most valuable to establish clear boundaries and then maintain them, thus avoiding the hazards of role confusion (Justice & Garland, 2010). This strategy is especially critical for practitioners operating in a social work role within religious and faith-based settings.

**Congregation Characteristics**

With many churches growing in membership across the nation, the practical function of church congregations as the lifeblood of social work in the U.S. is not surprising. Cnaan and Boddie (2002) calculated the average annual contribution of Christian congregations to social welfare agencies as exceeding $184,000 per congregation. These contributions increase the social capital of the area, in addition to creating benefits for the giving congregation. Additionally, these monetary donations save taxpayers money (Cnaan & Boddie, 2002). With private donations such as churches and their congregants providing substantial support, the tax funds that would be
traditionally allocated to social service support can instead be funneled elsewhere. Studies show that less than 3% of Christian congregations seek government funding to support their social services, meaning that funds for these programs originate from a private individual or community donations (Chaves, Konieczny, Beyerlein, & Barman, 1999). Overall, church congregations, historically and currently, can offer beneficial social services at no cost to the taxpayers and government, which essentially saves taxpayers money while helping the most vulnerable community members with the greatest needs.

Over half (approximately 58%) of these congregations act as community resources for those seeking social services (Chaves & Tsitsos, 2001). Research suggests that the congregations that do offer social services traditionally focus on three primary needs: clothing, housing, and food (Cnaan & Boodie, 2002; Todd & Houston, 2013). Meeting these basic needs first is consistent with the physiological needs of Maslow's hierarchy of needs, allowing the programs to focus on the most basic necessities for human existence. Chaves and Tsitsos (2001) suggest that a congregation's demographic breakdown, geographical location, and tradition predict the number of social services it will provide for both its members and the community at large. Their study showed that church congregations with a predominately African-American membership were more likely to provide or support more social services than churches whose membership predominately comprised other races and ethnicities (Tsitsos, 2007). Also, research shows that congregations geographically located low-income areas are more likely to offer social services than congregations located in higher-income areas (Chaves & Tsitsos, 2001). Furthermore, churches with more liberal doctrine or with older members
were more likely to offer additional service programs at the church (Barra, 2006; Tsitsos, 2007).

**Collaboration Efforts**

Most church congregations associate social services with part of their purpose or mission, which justifies service to the community. Additionally, people consider their volunteer and charity work as more purposeful when associated or partnered with their religious faith (Garland, 2004). Thomas (2009) found that church congregations are likely to partner with external faith-based agencies to acquire or offer services they are not professionally equipped to handle. Examples of these services include external administration help, professional counseling, and health or housing services. Church congregations are also likely to form continuums of care with local agencies to ensure the community needs are met (Thomas, 2009). Studies found that overall, most congregations are willing to create partnerships and embed themselves in their communities for the sake of meeting community needs (Cnaan, Boodie, McGrew & Kang, 2006; Thomas, 2009). Traditionally, the topic of social welfare is discussed in the environment of public, private, familial, and community settings, but it recently has become prominent in the congregational church setting as well (Cnaan, Sinha & McGrew, 2004). This continues to support the need for congregational-based social services, professionals, and education on social welfare. If a church does not operate its own social service programs, it most likely will train its members to volunteer at other faith-based organizations with which it partners (Putnam, 2000; Thomas, 2009).

Volunteers from church congregations are significantly more likely to be older females, college educated, typically married, and a church member for more than a year (Garland,
Volunteer options for church members allow them the opportunity to deepen and transform their faith as they serve those in marginalized and vulnerable populations (Garland & Yancey, 2008). Volunteer opportunities through the church give people the chance to give back to their society, engage in their community, and gain knowledge of other cultures. Overall, this creates a more well-educated and culturally competent society and church community.

**Conceptual Framework of This Study**

Although limited data and research are available regarding the effectiveness of social services in faith-based organizations, accessible literature reveals that these entities are fundamental locations for social services. The following research aimed to address the research gap regarding data on the effectiveness of faith-based programs, particularly those within a church setting. This study also aimed to begin preliminary research that others may carry forward in the future to ensure that the program being evaluated in this study is effective in social work practice. The information and research in this literature review reveal that insufficient data from previous research exists, hindering ability to determine the effectiveness of church-based financial assistance and coaching programs. Therefore, this study proposes to close this gap and answer the previously mentioned research question by evaluating a financial service program in a faith-based setting.

Based on the research and information explored in the literature review, a conceptual logic model has been created (Figure 1) to outline the program process and evaluate the effectiveness of a bundled program of financial assistance (i.e., benevolence program) and financial programs. This church-based program consists of two main
service components: financial assistance and financial coaching, offered in that order. Both parts of the program are run by a total of five full-time staff members and three part-time volunteers. As community and church members go through and experience the financial assistance program, they receive a service plan of classes and resources to continue to teach and empower them to reach financial stability. Part of the service plan includes a referral to the financial coaching program/class held at the church. The combination of these programs aligns with both Maslow’s theory of human motivation (hierarchy of needs) and Bandura’s social learning theory, as well as with the empowering aspects of religion. The program allows clients to connect with the church through a shared set of religious beliefs, allowing clients comfort in approaching this program.

If a household finds an effective way to meet its basic physiological needs (e.g., water, food, and shelter), they are then more motivated and able to address the next level of needs: safety (i.e., personal and financial security). The financial assistance program assists in ensuring the household’s basic needs are met per Maslow’s theory of human motivation and needs (1943). Financial assistance engages a household to meet its basic needs, which empowers them to address their safety needs, namely financial security. Thus, when a household arrives at a place of tackling safety needs, they require positive models and instruction regarding positive behaviors and practice. Clearly, for these households to bring about lasting and positive change, they need to learn what areas need changing and how to go about instilling transformation there. Thus, as seen in the theories and empirical research, an educational program that provides models for positive
financial behavior and practices will empower households to imitate these behaviors. As a result, the households will be motivated to create positive change in their lives.

By incorporating these theories, the program will fulfill the following prediction: It will achieve the outcome of meeting the basic needs of the family and increase individual members’ knowledge of their financial situation and options, their financial literacy, and their ability to establish a budget and set financial goals. Also, as time goes on, the household will begin to imitate positive behaviors, resulting in positive changes for the household financially. Practicing positive behaviors will result in increased economic stability and independence concerning personal finances. Overall, the theories suggest that these program components will result in success for clients in the area of finances and empower them to make positive changes in their lives to increase and maintain their well-being. This study will focus on the following research question: How effective is the church-based financial coaching program at increasing financial capability of households experiencing financial distress? A logical model has been created to display the model of service being researched in this study. This logic model includes the following hypothesis as supported by the literature:

- **Hypothesis 1:** The low-income families will demonstrate the increased financial capability after the two-month participation in the financial coaching program.

- **Hypothesis 2:** The low-income families will demonstrate the increased financial stability when the financial coaching program is provided along with financial assistance and religious support.

Due to feasibility in the church setting, the evaluation of the bundled program that incorporates the provision of financial resources, religious support, and financial
coaching was not possible. The study focused on evaluating a financial coaching program in which religious support is incorporated.
Figure 1. Logic Model of Church Benevolence Program: Financial Assistance and Financial Coaching

Assumptions
In accordance to Social Learning Theory, once individuals are exposed to positive models, positive behavior, and increase their knowledge and skills, they will be able to make positive behavior choices and engage in positive practices.

External Factors
Poverty Cycle
Socioeconomic Factors
Generational Conditioning/Family History
CHAPTER III
METHODOLOGY

The purpose of this study is to evaluate the effectiveness of a church-based financial coaching program in relation to intended outcomes. More specifically, the study aimed to answer the following question: *How effective is the church-based financial coaching program at increasing financial capability of households experiencing financial distress?*

**Research Design and Sample**

This study utilized a one-group pretest-posttest design to measure the outcomes and effectiveness of a Christian, church-based financial coaching program at increasing client financial capability of participating households. A limitation of this pre-experimental design (Yegidis, Weinback, & Myers, 2012), is no control group was used due to lack of access and nature of the program intervention.

The target population of this study was defined as congregational and community members participating in the financial coaching program. Their participation was either due to their previous participation in the financial assistance program, or their choice to participate in the financial coaching program. While both the financial assistance program and the financial coaching program are similar to other programs offered throughout the nonprofit sector, these specific programs in the study are unique to the church and are considered to be a new intervention. These programs are classified as
new intervention due to the new programs and bundling the financial assistance, financial coaching, and faith components of the overall intervention.

This study used a convenience sample of 65 individuals who participated in the financial coaching program during the research period (January 2018 to March 2018). The unit of analysis was individual rather than the combination of couples into one unit.

One way participants of the financial coaching program will be recruited is through their participation in the financial assistance program (referred to as the FA group). According to program enrollment, approximately six participants who previously participated in the financial assistance program were expected to participate in this program (n=6). The remainder of the sample was 59 individuals who did not receive financial assistance participated in the program and study (referred to as the “NonFA” group), there were 59 individuals in this group (n=59). The combined enrollment of the financial coaching program (i.e., participants from the financial assistance program and non-financial assistance participants) created a total sample of 65 (N=65).

The rationale for using a sub-group of FA participants was based on the desire to explore ways participation in both programs impacts outcomes. This original research plan was revised due to the concern of a small sample size (n=5 or 6). The financial assistance program, in which some of the financial coaching participants previously participated, was designed to assist the most vulnerable of church members with the most basic of needs including housing, water, electricity, and food as outlined by Maslow’s hierarchy of needs (1943). Membership at the church where the program is held was a requirement of enrollment in the financial assistance program.
The financial assistance program process began with the client reaching out for assistance for basic needs and completing an initial intake assessment. This assessment was typically completed over the phone, but it also occurred in person or over email on occasion. If the client was a member of the church, they were eligible for both financial assistance and financial coaching programs. The intake portion of the program took under an hour to be completed. Eligible client households were then given a program application by the intake coordinator volunteer; the application includes an overview of demographic information as well as the participant’s current financial information. All documentation submitted by clients was stored in a key-locked filing cabinet within the locked office facility. Once the participant had submitted all the required documentation, they were scheduled for an assessment meeting with the financial assistance staff member (assessor) where they discussed their current circumstances and created goals and a plan for moving forward. During the assessment meeting, the assessor identified classes, including financial coaching program, which were believed to benefit the household and help engage in practices that would create future financial stability. After the assessment meeting, the assessor met with a review panel of three individuals, who work in the agency, to discuss ways the agency could best assist the household financially during that time. The household was then informed of a decision regarding financial assistance on the same day the review panel meeting occurred. Once the household was informed, any financial assistance the program provided was processed by the accounting department to make a check payable to the agency to which the money is due (for example, if the program was providing a household with rent payment a check was made out to the household’s landlord). To specify, the financial assistance program provided non-cash
assistance. Once the household was informed of the decision, it took three business days for the check to be completed and ready to be picked up by the client. Once the checks were processed, the household was notified and could come to the agency office to pick up and sign for the check to indicate they received the check. After that, the client household was given a written copy of assistance provided, and financial coaching classes and programs to proceed to the second portion of their program intervention referred to their service plan. After the financial assistance portion of the program was completed the client and their household could begin attending classes, which include the financial coaching program classes.

Study participants were recruited from the participants of the financial assistance program because most participants in the financial assistance program were required to attend the second part (financial coaching) based on their service plan requirements (FA group). The other group was comprised of households only participating in the financial coaching program (NonFA group). The financial coaching program was not exclusively for financial assistance program participants; other congregational and community members are welcomed and encouraged to participate in the class as well. On average, 60 to 80 people register and participate in the financial coaching program, regardless of requirement.

**Intervention Process and Setting**

The financial coaching program was the intervention of focus for this study. The financial coaching program was a seven-week, seven-session class held at the church building during one of the weekend church services. Each session lasts approximately an hour. The class began with learning faith-based financial principles such as tithing and
then moved onto topics such as tracking spending and budgeting. The model used for this program is similar to the Working Families Success Model but was adapted to the church setting. The adaptation was used to incorporate the financial curriculum into Christian principles. Participants’ attendance is documented in the agency database and monitored by church staff. Due to the large participation in this program, each session was broken up into two sections: teaching and coaching, in that respective order.

**Teaching Section**

The class curriculum was developed over a ten-year span, and based on financial principles and theories regarding behavior change. The teaching for each session was taught by a pastor on staff at the church, allowing for an integration of ministry staff, volunteers, and social workers. During the teaching section of the class, participants learned vital principles of finances that are based on Biblical principles. The principles taught in this class included budgeting, tithing, getting out of debt, asset building, and financial saving. To begin, participants were taught basic financial principles to empower them to understand how financial problems arise and what can be done to solve them. Furthermore, the teaching included an overview of biblical principles and money management. These principles included tithing, the religious practice of giving ten percent of a household’s gross income to the church. Tithing is a biblical principle taught throughout the Bible, the Christian scriptures. Additionally, during this time participants were taught how to track their spending habits to become aware of the amount of money they are spending. From there, participants were taught how to create a budget that allows them to live within their income level while creating a saving account. They also learned the necessity of an emergency fund and how to save income to create an
emergency fund for the future. The participants were taught best practices to get out of debt and practical steps to achieve this, such as how to determine credit score and utilize bank resources.

**Coaching Section**

The second section of the financial coaching session allowed clients to work directly with their specifically assigned financial coach. The program had ten trained coaches, and each coach is assigned to six to eight participants. One of the coaches held a LMSW license. The entire financial coaching program was not social work, but there was social work influence through social worker helping to establish various church programs and with a coach who had a LMSW license. The coaches helped the clients apply the teaching to their finances; the coach also helped the client create a budget. Coaches also provided practical ways to decrease debt and increase savings, and could work individually with a client on his/her budget and circumstances. The coaches provided positive examples with finances to help teach the participants. Furthermore, the participants worked with a coach to create mutually agreed upon financial goals and strategic plans to meet these goals.

**Data Collection Procedure**

After obtaining approval of study from the Institutional Review Board of Abilene Christian University (Appendix A), the data was collected. This one-group pretest-posttest study included collecting data by conducting self-administered surveys before and after the seven-session financial coaching program. To uphold the blind study, the researcher was removed from the direct collection of data or interaction with participants, and the financial coaches administered both pretests and posttests. At the beginning of
the first coaching session, each financial coach from the financial coaching program administered the pretest to all program participants regardless of previous financial assistance participation. On the seventh (final) coaching session, the coaches administered the posttest to all financial coaching participants.

Confidentiality was maintained by linking the pretest and posttest responses using an unidentifiable code. When coaches administered the surveys (both pretest and posttest), they instructed the participants on how to fill out their survey code. The participants’ code used was the last four digits of their telephone number. The participants then folded their survey sheets and consent documents in half so their answers were not displayed when the documents were collected. The coaches collected the folded surveys and put them directly into a large envelope and sealed it after all surveys were gathered. The director of the program took the sealed envelope and delivered it to the researcher so that the researcher did not interact with the participants directly.

The researcher had a master copy of these codes to pair the pretests and posttests. The master copy of the participants’ code was stored in a password-protected document on a password-protected computer. Once the pretest and posttest were paired by code for comparison, all answers and information was transferred to SPSS and participants were completely de-identified. All data collected was protected by two sets of different passwords to ensure confidentiality of participants.

**Instruments**

As for the instrumentation used for the pretest-posttest surveys, the following data was collected. For the surveys used in this study, see Appendix B.
Financial Capability Scale

To evaluate the impact the program had on the financial capability of the household; a standardized scale was used: Financial Capability Scale. This scale was established by the Center for Financial Security at the University of Wisconsin-Madison (Collins & O’Rourke, 2013). This instrument was developed as a tool for practitioners to use to determine the success of financial programs for low-income individuals and families. The Center for Financial Security tested the validity and reliability of the Financial Capability Scale by performing many tests. When testing the scale, they compared the collected data to credit reports, employment status, and bank accounts; they found consistency in their comparisons between the data collected from the survey and data from the other sources. To test the reliability, they performed longitudinal studies with participants by administering the scale multiple times; the answers were consistent over time (Collins & O’Rourke, 2013). To test for internal reliability, a measure in scale was used to determine the common statistical construct for the scale. The scale showed to have a relatively weak internal reliability score; $\alpha=0.60$. The researchers attributed this lower internal reliability score to the brief nature of the test.

The scale consists of six-questions; four of the questions have yes or no answer choices, and the remaining two questions have 3-point Likert scale answer choices. The questions with the yes or no answer choices ask the participant if they have (or have not) done financial tasks such as created a budget or paid all their bills on time. An example of the yes or no answer questions is the forth item on the scale: Do you currently have an automatic deposit or electronic transfer set up to put away money for future use (such as savings). The two items on the scale with the Likert scale answer choice are both related
to the participant’s confidence in being able to handle a financial task. An example of this type of question is the second item on the scale: How confident are you in your ability to achieve financial goals you set for yourself? The participants are given a three-point Likert scale from which to select their answer from. The answer choice for both confidence items on the scale is: 1 – Not at all confident, 2 – Somewhat confident, and 3 – Very confident. As scores increase, it indicates a higher financial capability of the individual.

**Importance of Faith**

The role of faith of the client was addressed by asking the question: *how important is your faith regarding your personal finances?* This question had a three-point Likert scale answer choice for participants to select the most appropriate answer for them. The Likert scale answer choice are as follows: 0 (Not At All), 1 (Somewhat), and 2 (Very).

**Basic Needs**

Detailed information of basic needs among the participants was measured by collecting data regarding what extent participants’ basic needs have been met for a certain period. Nine survey items from the material hardship assessment items from the “Basic Needs & Food Insecurity” section of the *Survey of Income and Program Participation* or SIPP Adult Well-Being (US Department of Health and Human Services, 2004) were used. The SIPP survey is used by researchers to assess material well-being and to create material hardship indexes.

The first seven items in the scale measured material hardships based on unmet basic needs, rent/mortgage nonpayment, household eviction, utility nonpayment and
disconnection, telephone disconnection, medical and dental unmet needs. All scale items with yes or no answer choices were asked specifically about the previous twelve-month period. The eighth and ninth items on the scale are related to food insecurity within the past four months; participants are asked their opinion/feelings on whether they believed their food needs were met. The eighth item on the scale reads: Getting enough food can be a problem for some people. Which of these statements best describes the food eaten in your household in the last four months: 1) Enough of the kinds of food we want, 2) Enough but not always the kinds of food we want to eat, 3) Sometimes not enough to eat, 4) Often not enough to eat. The ninth item has a three-point answer scale: “The food that (I/we) bought just didn’t last and (I/we) didn’t have money to get more,” “Was that often, sometimes, or never true for you/your household in the last four months?” As stated in the questions, the answer choices for this item are 1) Often true, 2) Sometimes true, and 3) Never true.

The original basic needs scale items asked participants to answer based on the past twelve months (items 1-7), and asked them to answer regarding the past four months (items 8-9). The pretest used the original survey, which included the original timeframes of the questions (twelve and four months). Since the intervention was two months long, the posttest asked participants to give their answer to the same questions, but only asking about the past two months. Considering food insecurity part of basic needs, this scale combined the scores of all nine items to create a composite index for measuring overall basic needs; overall higher scores indicate less vulnerable/basic needs are met, while an overall low score indicates more vulnerable/basic needs are not being met.
Demographic Information

When participants took the pretest, they were asked to provide demographic information, including: gender, age, race, marital status, and current employment status.

Data Analysis

Although the sample size was very small for some of the tests, inferential analyses were conducted considering the exploratory nature of this study and for the educational purposes. Data analyses were conducted using the SPSS software. Before conducting main statistical analyses, data cleaning was performed. Due to the overall sum score used for the Financial Capability Scale (FCS), imputation of missing value was conducted. Five cases that included partly missing values were imputed by comparing the respondent’s answers to other questions or answers of another respondent who had a similar score. When computing the sum of Financial Capability Scale, the answers for item six, the Late Fee question, were inverted because this question measured the construct in an opposite direction. When computing the summed score of the items measuring Basic Needs, the Enough Food question, were inverted because this question was measured in an opposite direction from the other questions.

An internal consistency reliability analysis was performed for all scales which the original developer(s) reported the Cronbach’s alpha score. The main reasoning behind the use of this analysis for these scales is due to the concerns about this approach being misused (Sijtsma, 2009) and is not an appropriate standard for reflective indicators not formative indicators (Hardin & Marcoulides, 2011). This analysis ensures that a scale is consistently measuring the factor which it is designed to measure.
Upon collection of the data, descriptive and frequency statistics were run to determine the characteristics of the sample. Further analyses were conducted to describe any patterns that may have been found, such as gender and age. Furthermore, data from the pretest-posttest was analyzed using a paired-samples t test to examine the effectiveness of the program at increasing financial capability based on the six-item scale and role of faith question in the survey. The role of faith question was not factored into the financial capability score; it acted as a separate measure.

Additionally, pretest and posttest results were compared between the FA group of participants and the NonFA group. Bundled service, such as financial assistance and coaching, can be effective at getting this population to a place of stability in their finances. Additionally, it can increase assets, which can lead to these households moving from low socioeconomic status to a middle socioeconomic status. The effect of bundled service will not be evaluated because the combined service of financial assistance and coaching will not be able to be implemented at the same time, as planned, in an actual setting. The effect of the coaching program combined with the stability in their finances will be indirectly evaluated by comparing the effect of the financial coaching program depending on the level of basic needs met. To examine if there is a significant difference in the posttest score between the group who received financial assistance before the financial coaching class and the group that did not receive financial assistance (only participated in financial coaching class intervention), ANCOVA and independent samples t tests analyses were conducted on the pretest and posttest data collected. ANCOVA is considered the most commonly used statistical tool for this purpose because this includes covariates (i.e., pretest) so that the measured group
difference is significant even after the effects of the covariates are controlled (Rubin, 2012). The independent samples $t$ test reveals if there has been a significant difference in the pretest score between the two groups.
CHAPTER IV

FINDINGS

To understand the impact of the financial coaching program on participant financial capability, data was collected before and after the financial coaching program using a pretest and a posttest. Collected data was analyzed from using SPSS Statistical software.

Description of Sample

The study attempts to investigate the effectiveness of a financial coaching program implemented in a faith-based church in Texas. Table 2 presents the characteristics of 65 participants who complete the pretests (N=65).

As seen in Table 2, 36 of the participants who completed the pretest survey identified as female (61.0%) and 23 participants identified as male (39.0%). Participants’ ages ranged from 20 years of age to 75 years of age; the mean age of participants was 38.73 years (SD=12.97).

Majority of respondents identified their race as Caucasian (n=50, 79.4%), followed by participants who identified as African American (n=4, 6.3%), Asian and Pacific Islander (n=3, 4.8%), Other (n=3, 4.8%), Mixed/Multiple Races (n=2, 3.2%), and American Indian (n=1, 1.6%). Of the participants, a total of 13 (20.6%) identified as being of Hispanic, Spanish, or Latino origin.
Most of the participants were married ($n=33, 53.2\%$), the next largest category was participants who were single ($n=16, 25.8\%$). Followed by those who were divorced ($n=10, 16.1\%$), and those who were widowed ($n=3, 4.8\%$).

The majority of program participants were employed to some degree. More than half of the participants were employed full-time ($n=39, 61.9\%$), while $17.5\%$ were employed part-time ($n=11$). Six participants were self-employed ($n=6, 9.5\%$); those who identified their employment status as a homemaker, retired, unemployed, and/or unable to work were combined into a broader category of “General Unemployment” ($n=7, 11.1\%$).

Table 2

*Characteristics of the Financial Coaching Participants (N = 65)*

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<td>50</td>
<td>79.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>African American/Non-Hispanic</td>
<td>4</td>
<td>6.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Asian and Pacific Islander/Non-Hispanic</td>
<td>3</td>
<td>4.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Indian/Non-Hispanic</td>
<td>1</td>
<td>1.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>3</td>
<td>4.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mixed Race/Multiple Answers</td>
<td>2</td>
<td>3.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hispanic or Latino or Spanish Origin</td>
<td>13</td>
<td>20.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital Status</td>
<td>Singe</td>
<td>16</td>
<td></td>
<td>25.8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>33</td>
<td>53.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Widowed</td>
<td>3</td>
<td></td>
<td>4.8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Divorced</td>
<td>10</td>
<td></td>
<td>16.1</td>
<td></td>
</tr>
<tr>
<td>Employment</td>
<td>Full-Time</td>
<td>39</td>
<td></td>
<td>61.9</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Part-Time</td>
<td>11</td>
<td></td>
<td>17.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Self-Employed</td>
<td>6</td>
<td></td>
<td>9.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unemployed</td>
<td>7</td>
<td></td>
<td>11.1</td>
<td></td>
</tr>
</tbody>
</table>

*Note.* $^a$ For continuous variables
Reliability Analysis: Internal Consistency of a Composite Variable

A reliability test was performed to check the internal consistency of a composite variable, Financial Capability Scale or FCS. Cronbach’s alpha is a widely-used tool for assessing the reliability of a scale. This value refers to “the extent that correlations among items in a domain vary, there is some error connected with the average correlation found in any particular sampling of items” (Nunnally, 1978, p. 206). Nunnally (1978) argued the alpha level of equal or higher than .60 considered to be indicative of minimally adequate internal consistency. As noted in Table 3, the scale of FCS exhibited a very low internal consistency (Cronbach’s $\alpha = .472$). The researchers of the previous study attributed this relatively weak internal reliability score to the small sample size that they used.

Table 3

<table>
<thead>
<tr>
<th>Variable</th>
<th>$\alpha$</th>
<th>Item Mean</th>
<th>$\alpha$ Without</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>0.472</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Budget “Do you currently have a budget, spending plan, or financial plan”</td>
<td></td>
<td>.43</td>
<td>.50</td>
</tr>
<tr>
<td>Confidence Goals “How confident are you in your ability to achieve financial goals you set today”</td>
<td></td>
<td>1.35</td>
<td>.47</td>
</tr>
<tr>
<td>Unexpected Expense “How confident are you that your family could come up with the money to make ends meet within a month”</td>
<td></td>
<td>.86</td>
<td>.39</td>
</tr>
<tr>
<td>Electronic Deposit “Do you currently have an automatic deposit or electronic transfer set up to put away money for future use”</td>
<td></td>
<td>.51</td>
<td>.40</td>
</tr>
<tr>
<td>Income Expense “Over the past month would you say your family’s spending on living expenses was less than its total income”</td>
<td></td>
<td>.41</td>
<td>.45</td>
</tr>
<tr>
<td>In the last two months have you paid a late fee on a loan (Inversed)</td>
<td></td>
<td>.54</td>
<td>.34</td>
</tr>
</tbody>
</table>
The same reason can be used to explain why this study found this low Cronbach’s $\alpha$. Since this instrument uses different levels of measurement for individual items, there is a possibility that this may not be a relevant scale to measure the construct. The scores on the six items were summed to generate a composite value so that the results from this study can be compared to previous studies that used the same measurement.

**Descriptive Analyses of Major Variables**

Of the 65 pretest participants, the majority had not participated in financial assistance program from the church at any point (the NonFA group: $n=59, 90.8\%$) while small portion received the assistance (the FA group: $n=6, 9.2\%$). There were six participants in the financial coaching program who had received financial assistance from the church and were participating in the financial coaching program as part of their service plan ($n=6, 9.2\%$). There was significant reduction in the respondents from pretests to posttests. The reduction of participants between the pretest and posttest resulted in a 43.0% response rate ($n=28$). The posttests responses were from participants in the NonFA group ($n=25, 89.3\%$) and in the FA group ($n=3, 10.7\%$).

**Financial Capability Survey**

Table 4 presents descriptive statistics regarding Financial Capability Survey. Posttest scores show that respondents predominantly gave positive answers to the survey questions. As seen in Table 4, the mean score ($\bar{x}=4.11$) for the pretest is considered to show moderate financial capability of the overall group (Center for Financial Security, 2013). The posttest results show that the overall group mean ($M=6.30$) shows the group was considered to have high financial capability overall (Center for Financial Security, 2013). One interesting finding from the analysis showed that by the end of the financial
coaching program 92.9% of the participants had a personal budget they used for their finances (n=26). As creating a budget is one objective of the program, this implies the coaching program was successful at meeting this objective. Additionally, both measures of capability (goals and making ends meet) showed increase between the pretest and posttest meaning that the program provided a sense of hope and a measure of capability for the participants.

Table 4

Financial Capability Survey Items: Pretests (n=65) and Posttests (n=28)

<table>
<thead>
<tr>
<th>Survey Item</th>
<th>Category</th>
<th>Pretest N</th>
<th>Pretest %</th>
<th>Posttest N</th>
<th>Posttest %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget</td>
<td>No</td>
<td>37</td>
<td>56.9</td>
<td>2</td>
<td>7.1</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>28</td>
<td>43.1</td>
<td>26</td>
<td>92.9</td>
</tr>
<tr>
<td>Confidence in achieving goals</td>
<td>Not at All</td>
<td>4</td>
<td>6.2</td>
<td>1</td>
<td>3.6</td>
</tr>
<tr>
<td></td>
<td>Somewhat</td>
<td>34</td>
<td>52.3</td>
<td>4</td>
<td>14.3</td>
</tr>
<tr>
<td></td>
<td>Very</td>
<td>27</td>
<td>41.5</td>
<td>23</td>
<td>82.1</td>
</tr>
<tr>
<td>Confidence in making ends meet</td>
<td>Not at All</td>
<td>17</td>
<td>26.2</td>
<td>2</td>
<td>7.1</td>
</tr>
<tr>
<td></td>
<td>Somewhat</td>
<td>40</td>
<td>61.5</td>
<td>14</td>
<td>50.0</td>
</tr>
<tr>
<td></td>
<td>Very</td>
<td>8</td>
<td>12.3</td>
<td>12</td>
<td>42.9</td>
</tr>
<tr>
<td>Electronic deposit</td>
<td>No</td>
<td>32</td>
<td>49.2</td>
<td>8</td>
<td>28.6</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>33</td>
<td>50.8</td>
<td>20</td>
<td>71.4</td>
</tr>
<tr>
<td>Income greater than expenses</td>
<td>No</td>
<td>38</td>
<td>59.4</td>
<td>8</td>
<td>28.6</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>26</td>
<td>40.6</td>
<td>20</td>
<td>71.4</td>
</tr>
<tr>
<td>Paid a late fee a</td>
<td>Yes</td>
<td>30</td>
<td>46.2</td>
<td>5</td>
<td>17.9</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>35</td>
<td>53.8</td>
<td>23</td>
<td>82.1</td>
</tr>
<tr>
<td>Sum of FCS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mean=4.11</td>
<td></td>
<td></td>
<td>Mean=6.30</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SD=1.69</td>
<td></td>
<td></td>
<td>SD=1.54</td>
<td></td>
</tr>
</tbody>
</table>

Note. a The answers to this item were reverse-coded for calculate the Sum of FCS or Financial Capability Survey.

Basic Needs Survey

Table 5 presents descriptive statistics regarding Basic Needs survey items. There was significant reduction in the respondents. Only 41.5% of pretest respondents
participated in the posttest measurement \((n=27)\). Posttest scores show that respondents predominantly gave positive answers to the survey questions. According to the items in this scale, participants reported that during the two month (seven session) financial coaching program they paid the full amount of all bills and did not face eviction or have their utilities turned off.

Table 5

*Basic Needs Survey Items: Pretests \((n=65)\) and Posttests \((n=27)\)*

<table>
<thead>
<tr>
<th>Survey Item</th>
<th>Category</th>
<th>Pretest</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(N)</td>
<td>%</td>
<td>(N)</td>
</tr>
<tr>
<td>Did not pay full Amount of housing</td>
<td>No</td>
<td>53</td>
<td>81.5</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>12</td>
<td>18.5</td>
<td></td>
</tr>
<tr>
<td>Eviction</td>
<td>No</td>
<td>63</td>
<td>96.9</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>2</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td>Did not pay full amount of Gas/electricity Utilities turned off</td>
<td>No</td>
<td>53</td>
<td>81.5</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>12</td>
<td>18.5</td>
<td></td>
</tr>
<tr>
<td>Did not pay full amount of Gas/electricity Utilities turned off</td>
<td>No</td>
<td>57</td>
<td>87.7</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>8</td>
<td>12.3</td>
<td></td>
</tr>
<tr>
<td>Telephone services disconnected</td>
<td>No</td>
<td>59</td>
<td>90.8</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>6</td>
<td>9.2</td>
<td></td>
</tr>
<tr>
<td>Did not go to doctor when needed</td>
<td>No</td>
<td>49</td>
<td>75.4</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>16</td>
<td>24.6</td>
<td>1</td>
</tr>
<tr>
<td>Did not go to dentist when needed</td>
<td>No</td>
<td>40</td>
<td>61.5</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>25</td>
<td>38.5</td>
<td>5</td>
</tr>
<tr>
<td>Enough food/kinds wanting (^a)</td>
<td>Enough of the kinds</td>
<td>31</td>
<td>47.7</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Enough but not always the kinds</td>
<td>32</td>
<td>49.2</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Sometimes not enough</td>
<td>1</td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Often not enough</td>
<td>1</td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td>Food not last/no money to get more</td>
<td>Never true</td>
<td>38</td>
<td>58.5</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Sometimes true</td>
<td>26</td>
<td>40.0</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Often true</td>
<td>1</td>
<td>1.5</td>
<td></td>
</tr>
</tbody>
</table>

**Sum of Unmet Needs**

Mean=2.82  \(\text{SD}=1.99\)  Mean=2.56  \(\text{SD}=0.85\)

*Note.* \(^a\) The answers to this item were reverse-coded.
Hypothesis Testing

Before conducting hypothesis testing analyses, the scores of dependent variables were compared between the FA group ($n= 6$) and the NonFA group ($n= 59$) using independent-samples $t$ tests to evaluate the equivalence of the groups prior to the intervention. Table 6 demonstrates that the mean difference in FCS between individuals in the FA group ($M = 4.50$, $SD = 1.05$) and individuals in the NonFA group ($M = 4.06$, $SD = 1.74$) was not statistically significant, $t(63) = .599$, $p = .551$. The mean difference in Basic Needs between individuals in the FA group ($M = 3.83$, $SD = 2.48$) and individuals in the NonFA group ($M= 2.71$, $SD = 1.93$) was not statistically significant, $t(63) = 1.322$, $p = .191$. On the other hand, the mean difference in Faith between individuals in the FA group ($M = 2.00$, $SD = 0.00$) and individuals in the NonFA group ($M=1.61$, $SD = 0.59$) was statistically significant, $t(58) = 5.095$, $p < .001$. All participants in the FA group answered that faith plays in their personal finances as ‘very important’ while the NonFA group had some variation in the answers. The two groups were equally matched in prior in the areas of FCS and Basic Needs but not matched in Role of Faith.

Table 6

Independent Samples $t$ tests for Pretest of Dependent Variables by Group

<table>
<thead>
<tr>
<th></th>
<th>Group</th>
<th>$N$</th>
<th>$M$</th>
<th>$SD$</th>
<th>$df$</th>
<th>$t$</th>
</tr>
</thead>
<tbody>
<tr>
<td>FCS</td>
<td>FA</td>
<td>6</td>
<td>4.50</td>
<td>1.05</td>
<td>63</td>
<td>.599</td>
</tr>
<tr>
<td></td>
<td>NonFA</td>
<td>59</td>
<td>4.06</td>
<td>1.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Role of Faith</td>
<td>FA</td>
<td>6</td>
<td>2.00</td>
<td>0.00</td>
<td>58</td>
<td>5.095***</td>
</tr>
<tr>
<td></td>
<td>NonFA</td>
<td>59</td>
<td>1.61</td>
<td>.59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmet Basic Needs</td>
<td>FA</td>
<td>6</td>
<td>3.83</td>
<td>2.48</td>
<td>63</td>
<td>1.322</td>
</tr>
<tr>
<td></td>
<td>NonFA</td>
<td>59</td>
<td>2.71</td>
<td>1.93</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* $p < .05$, ** $p < .01$, *** $p < .001$
Paired-Samples $T$ Tests

In order to assess the impact of the financial coaching program, a paired-samples $t$ test was conducted to compare pretest and posttest scores of FCS for each group at a two-tailed alpha level. Although the financial coaching program did not directly target on the Role of Faith and Basic Needs, additional paired-samples $t$ tests were conducted to compare pretest and posttest scores of these two variables.

Financial Capability Survey

Hypothesis 1 (The low-income families will demonstrate the increased financial capability after the two-month participation in the financial coaching program) was tested using a paired-samples $t$ test. Table 7 demonstrates the results of the paired-samples $t$ test for the pretest and posttest FCS survey items. Regarding the FCS scores of for the NonFA group, the difference in the scores (=2.06) between pretest ($M=4.20$, $SD=1.84$) and posttest ($M=6.26$, $SD=1.59$) was found to be statistically significant, $t(24) = 6.068$, $p < .001$. For the FA group, the difference in the scores (=1.67) between pretest ($M=5.00$, $SD=1.00$) and posttest ($M=6.67$, $SD=1.16$) was found to be statistically significant, $t(2) = 5.000$, $p= .038$. Both groups improved in capability after the intervention.

Table 7

**Paired-Samples $T$ Test for Pretest and Posttest FCS Scores**

<table>
<thead>
<tr>
<th>Group</th>
<th>Scores</th>
<th>N</th>
<th>M</th>
<th>SD</th>
<th>df</th>
<th>$t$</th>
</tr>
</thead>
<tbody>
<tr>
<td>NonFA</td>
<td>Pretest</td>
<td>25</td>
<td>4.20</td>
<td>1.84</td>
<td>24</td>
<td>6.068***</td>
</tr>
<tr>
<td></td>
<td>Posttest</td>
<td>25</td>
<td>6.26</td>
<td>1.59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FA</td>
<td>Pretest</td>
<td>3</td>
<td>5.00</td>
<td>1.00</td>
<td>2</td>
<td>5.000*</td>
</tr>
<tr>
<td></td>
<td>Posttest</td>
<td>3</td>
<td>6.67</td>
<td>1.16</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* $p < .05$, ** $p < .01$, *** $p < .001$
Basic Needs

Table 8 demonstrates the results. Regarding the Basic Needs Total scores of for the NonFA group, the difference in the scores (=.29) between pretest ($M=2.29, SD=1.65$) and posttest ($M=2.58, SD=0.88$) was found not to be statistically significant, $t(23) = .979$, $p = .338$. For the FA group, the difference in the scores (-.33) between pretest ($M=2.67, SD=2.08$) and posttest ($M=2.33, SD=0.58$) was found to be not statistically significant, $t(2) = .229, p= .840$. Neither group changed their perception of the role of faith in finance after the intervention.

Table 8

<table>
<thead>
<tr>
<th>Group</th>
<th>Scores</th>
<th>N</th>
<th>M</th>
<th>SD</th>
<th>df</th>
<th>$t$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>24</td>
<td>2.29</td>
<td>1.65</td>
<td>23</td>
<td>.979</td>
</tr>
<tr>
<td>NonFA</td>
<td>Pretest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Posttest</td>
<td>24</td>
<td>2.58</td>
<td>.88</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FA</td>
<td>Pretest</td>
<td>3</td>
<td>2.67</td>
<td>2.08</td>
<td>2</td>
<td>.229</td>
</tr>
<tr>
<td></td>
<td>Posttest</td>
<td>3</td>
<td>2.33</td>
<td>.58</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* $p < .05$, ** $p < .01$, *** $p < .001$

Importance of Faith

For the dependent variable of Faith, a paired sample $t$ test for the split cases was not completed seemingly due to a small sample. Table 9 demonstrates the results for the combined group. The difference in the scores (=.23) between pretest ($M=1.67, SD=0.55$) and posttest ($M=1.89, SD=0.32$) was found to be statistically significant, $t(27) = 2.159, p= .04$. Participants perceived the role of faith in finance more importantly after the intervention.
Table 9

Paired-Samples T Test for Pretest and Posttest Faith

<table>
<thead>
<tr>
<th>Group</th>
<th>Scores</th>
<th>N</th>
<th>M</th>
<th>SD</th>
<th>df</th>
<th>t</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined</td>
<td>Pretest</td>
<td>28</td>
<td>1.67</td>
<td>.55</td>
<td>27</td>
<td>2.159*</td>
</tr>
<tr>
<td></td>
<td>Posttest</td>
<td>28</td>
<td>1.89</td>
<td>.32</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* p < .05, ** p < .01, ***p < .001

ANCOVA Analysis for Difference in Posttests Between Groups

Because the researcher could not find enough group members who had participated in the financial assistance program, and this study was conducted for a short period of time for a long-term effect such as financial stability, it was not feasible to test Hypothesis 2 (The low-income families will demonstrate the increased financial stability when the financial coaching program is provided along with financial assistance and religious support). However, because the major expected effect of the financial coaching program is to increase the financial capability level, an ANCOVA test was performed only for the FCS variable to assess the effect of the coaching intervention on FCS for different groups after considering potential sources of variance due to pretest scores. Clients’ pretest scores were used as a covariate to remove the variation in the dependent variable that is due to the client’s FCS before the intervention was provided. Before conducting the ANCOVA, key assumptions of this test were checked by analyzing the dependent variable (FCS posttest), the covariate (FCS pretest), and the group (NonFA vs. FA).

Normality

The assumption states that the dependent variable (DV) and covariate are approximately normally distributed for each category of the groups in the population. In
order to investigate the normality assumption, the Kolmogorov-Smirnov tests were used. The significance level of Kolmogorov Smirnov’s test for pretests and posttests in all groups were smaller than .05. This assumption was violated.

**Homogenity of Variances**

The assumption states that the variance of dependent variable for the population groups are equal. To test this assumption, Levene’s test was conducted. The results of Levene’s test showed homogeneity of variances was met: $F(1, 26) = .967, p = .334$.

**Linearity Between Dependent Variable and Covariate**

The assumption states that there is a linear relationship between Covariate and Dependent Variable at each of the population groups. The Pearson Correlation were used to check the linearity assumption for each of the groups (i.e., FA vs. NonFA). The significance value showed this assumption was met for the FA group ($n=3$) but violated for the NonFA group ($n=25$).

**Homogeneity of Regression Slopes**

The assumption states that the slope of Covariate on Dependent Variable should be similar across the population groups. In other words, there is no interaction between two independent variables, the group and the covariate. The ANCOVA test that includes interaction effect of Group and Pretest showed the Homogeneity of regression slopes was met: $F(1, 24) = .319, p = .577$.

**Homoscedasticity of Residual Variance**

The assumption states that the variance of residual, which is calculated by SPSS after conducting the analysis, is the same for any value of independent variables. To test this assumption, the researcher visually investigated for a funnel type of pattern in a
scatterplot of the standardized residuals against the predicted values. No apparent funnel pattern was found, concluding the Homoscedasticity of residual variance assumption was considered met.

As a remedy for addressing the violation of the assumptions of ANCOVA, it is recommended that statistical analyses are conducted on transformed data. Given the small sample size and the exploratory nature of this study, the research decided not to use the remedy. Therefore, the results should be contemplated with caution. The results of ANCOVA are presented in Table 10 and Table 11.

Table 10

Results of ANCOVA of FCS Posttests by Group

<table>
<thead>
<tr>
<th>Source</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Partial Eta Squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intercept</td>
<td>54.66</td>
<td>1</td>
<td>54.67</td>
<td>30.101</td>
<td>.55</td>
</tr>
<tr>
<td>FA group (0/1)</td>
<td>.004</td>
<td>1</td>
<td>.004</td>
<td>.002</td>
<td>.00</td>
</tr>
<tr>
<td>Pretests</td>
<td>17.83</td>
<td>1</td>
<td>17.83</td>
<td>9.819***</td>
<td>.28</td>
</tr>
<tr>
<td>Error</td>
<td>45.40</td>
<td>25</td>
<td>1.82</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p < .05, ** p < .01, *** p < .001; R² = .287 (Adjusted R² = .230)

Table 11

Estimated Marginal Means of FCS Posttests and Coefficients

<table>
<thead>
<tr>
<th>Factors</th>
<th>Estimated Marginal Mean</th>
<th>B</th>
<th>SE</th>
<th>t</th>
<th>Partial Eta Squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intercept</td>
<td></td>
<td>4.36</td>
<td>1.07</td>
<td>4.076***</td>
<td>.40</td>
</tr>
<tr>
<td>Group</td>
<td>NonFA</td>
<td>6.26</td>
<td>-.038</td>
<td>.83</td>
<td>-.046</td>
</tr>
<tr>
<td></td>
<td>FA</td>
<td>6.67</td>
<td>0a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pretests</td>
<td></td>
<td>.46</td>
<td>.15</td>
<td>3.133**</td>
<td>.28</td>
</tr>
</tbody>
</table>

*p < .05, ** p < .01, *** p < .001

The results show a non-statistically significant effect of having received the Financial Assistance before the intervention on FCS posttests: $F(1, 25) = .002, p = .964$, $\eta_p^2 < .001$, after controlling for the statistically significant effect of the pretests: $F (1, 25) = 9.819, p = .004, \eta_p^2 = .282$. The estimated marginal mean of FCS posttests (Table 11)
for the NonFA group was slightly lower than that of the FA group but this difference was statistically insignificant: \( t = -.046, p = .964 \).

Combined with the results of ANCOVA with the paired-samples \( t \) tests, the intervention appeared to be effective in increasing FCS for both FA and NonFA groups. As there was no control group, these results do not show if those improvements could be due to factors other than the Coaching intervention.
CHAPTER V

DISCUSSION

The social work profession is increasing its focus on religious and faith-based organizations and agencies. As this focus continues, it remains critical that professionals ensure they are providing services and interventions supported as evidence-based. Thus, it remains essential for all professionals to evaluate their work and program interventions to ensure they are offering the best-supported services. With many churches throughout the United States asking to review and implement the curriculum for the financial coaching program, it is necessary to evaluate the program to confirm its efficiency and benefits for the clients who participate. This study assessed the effectiveness of the financial coaching program on participants’ financial capability, the importance of faith in connection with their finances, and the program’s impact and relationship to their basic needs.

Review of Findings

Financial Capability

The results of the paired-samples t test have supported Hypothesis 1 (The low-income families will demonstrate increased financial capability after the two-month participation in the financial coaching program). The increased financial capability of the participants is consistent with social learning theory, and is shown in the number of participants who took action (making a budget) during this time. The data from the
pretest survey showed that participants in both groups began the intervention at a relatively comparable place in regard to financial capability (Mean of NonFA = 4.06 and Mean of FA group = 4.50). According to the scoring levels of the FCS established by the Center for Financial Security (2013), these values are ranged in moderate level of financial capability. After the intervention, both groups improved statistically significant with a mean of high level of financial capability (Mean for NonFA group = 6.26; Mean for FA group = 6.67).

These findings suggest that the financial coaching program was effective in increasing participants’ financial capability, indicated by participants’ improved confidence and sense of capability concerning finances. The agency made an effort to implement the program as planned and found the objective outcomes were met. This is consistent with the literature (Center for Financial Security, 2013) that this program enhances financial capability through the teaching of critical and practical financial principles. The literature shows that increased levels of financial capability, according to the FCS, are correlated with lower levels of debt, lower levels of financial stress, higher assets, and higher amounts of money in emergency savings (Center for Financial Security, 2013; Center for Working Families, 2017). The data in this study did not address these items that are associated with actual financial needs, but according to the literature increasing one’s FCS to the high capability level may lead to those ultimate goals.

Furthermore, the increase in FCS between pretest and posttest for both groups indicated that practical knowledge and confidence was gained through the participation in the financial coaching program. The increase was seen through the increase of
participants who had established a budget during the program. The data showed that by the end of the financial coaching program 92.9% of the participants had a personal budget they used for their finances \((n=26)\). This was the largest positive increase of all six items in the FCS scale. This finding is consistent with social learning theory in that as participants watch coaches (or models) there are likely to implement positive actions they saw done by the coaches (Bandura, 1977). Furthermore, the finding suggests that the program empowered the client to begin to take active steps and ownership of their finances by actively participating in creating a personal budget. Additionally, in accordance with Bandura’s social learning theory, as participants gain practical knowledge through models and increase their self-efficacy, they will be further moved into action and more likely to employee positive behaviors into their lives.

The increase in posttest score was also seen through the increase of participant confidence in their ability to achieve their goals and their confidence in their ability to make ends meet if something unforeseen was to occur. The increase of confidence is consistent with the self-efficacy portion of Bandura’s (1977) social learning theory, suggesting participants increased their belief in their ability to succeed by the time the financial coaching program was completed. A study was conducted by Collins, Olive, and O’Rourke (2013) on the use of financial coaching on familial financial stability. They found that participants who were interested in financial coaching programs were significantly more likely to have a financial goal(s), found it more difficult to pay off debt, they reported less confidence in their ability to get out of debt, lower confidence in budgeting as a tool, and exhibited more stress than those who were not interested in the financial coaching program (Collins, Olive, & O’Rourke, 2013). Although Collins,
Olive, and O’Rourke administered a different survey than the FCS, their results suggest that the participants in this study were likely to have financial goals, to have less confidence in being able to get out of debt and using a budget, and were likely very stressed before entering the program. This study suggested that the participants showed significant increase in having a budget and increase in their confidence regarding finances. These findings suggest that individuals who are interested in financial coaching will benefit from the program.

The Hypothesis 2 (The low-income families will demonstrate the increased financial stability when the financial coaching program is provided along with financial assistance and religious support) could not be tested because the researcher could not have enough participants for the financial assistance group. This study could not test a theory based on Maslow’s Hierarch of Needs that guides the development of the original bundled program (providing actual financial assistance and then coaching service). The theory suggests that as someone’s physiological needs are met they are better equipped to address their other needs, such as self-actualization needs of thinking and learning (Maslow, 1943). The researcher could not have a control group who did not received an intervention that addresses the basic needs. Alternatively, it used a comparison group that did not apply for the financial assistance program but still wanted the financial coaching program. The ANCOVA test shows that there was not a statistically significant difference between the FA and NonFA groups. These results can be attributed to a small sample size. However, this hypothesis needs to be tested with a better research model that assess the longitudinal impact of the combined provision both of financial assistance and coaching; this shows an implication for further research.
Some of the participants of the financial coaching program had previously received financial assistance from the church; the study factors this into the data to determine whether it affected the participants’ intervention in any way. As seen in the breakdown of the collected data and the results of its statistical analyses, it appears that the financial coaching program had a positive impact on the participants’ financial capability. These findings suggest that this program was effective at meeting the intended outcomes and in assisting the participants in arriving at a place of more financial stability.

**Importance of Faith**

Results of the pretest data showed that participants in the FA group \((M=2.00)\) rated the importance of their faith to their finances as significantly higher than those in the NonFA group \((M = 1.61)\). A paired-samples \(t\) test was not able to be performed due to the split cases of the pretest and posttest resulting in a small sample; therefore, the groups were combined for both pretest and posttest to run this test. The results show the perception on the role of faith in finance increased after the intervention. As the program presented relevant, faith-based principles, participants began to learn and process them as well as find them highly important to their financial concerns. Indeed, the score of the pretest data as well as the combined data for both groups show that participants found their faith to be important to their finances, supporting the use of faith-based and church-based settings for interventions, specifically those focused on finances. As no specific questions were asked as to why the participants thought (or did not think) their faith was important to their finances, it cannot be supported that financial assistance was the factor responsible for the significant difference. However, the increase may, in fact, be due to
the financial assistance provided by the church, which is associated with a participant’s faith, validating the assertion that the groups were not equally matched in the prior pretest data. The high importance of faith to participants finances could be drawn upon as a strength in the future, or could influence the participants into volunteering in a future financial coaching program to assist others (Barra, 2006).

**Basic Needs**

Results showed no significant difference between the NonFA \( (M = 2.71) \) and FA groups \( (M = 3.83) \) in the pretest data. The lack of difference between the two groups could have been caused by the financial assistance program helping meet some of the basic needs of those in the FA group. After the intervention, neither group improved in terms of Basic Needs. This result may not be surprising because it may not be reasonable to expect that the financial coaching program for two months could change the level at which participants suffered from basic needs historically unmet. The lack of change could have resulted from the fact that basic needs were not a targeted objective of the financial coaching program in terms of short-term outcomes. The financial assistance program does target basic needs to provide interventions, without taking a pretest for baseline data prior to the financial assistance there is not a way to know if the financial assistance program helped participants by meeting their basic needs. A longitudinal study over longer time periods would better determine if the financial coaching program helped participants get their basic needs met after the program had concluded.

One of the issues with these results is attrition between pretests and posttests \( (n=6, M = 3.83) \). People who did not answer the posttest survey had about the mean of four in terms of unmet basic needs while people who answered had about 2.7. In
accordance with Maslow’s hierarchy of needs (1943), housing and shelter comprise humans’ most basic necessities that they need to receive. As such, the pretest indicated that approximately 17.5% (n=11) of the participants failed to pay the full amount of their housing bill sometime over the past twelve months, suggesting a vulnerable area that could lead to eviction. Two participants indicated they were evicted from their home within the past 12 months. It is interesting to note that neither of the two participants who faced eviction were part of the FA group. All participants in the FA group answered that they did not face an eviction during that time-period; which could have been due to the financial assistance provided, which could have been in the form or rental assistance. Since housing is a basic need, it indicates housing to be an area to focus on in terms of financial assistance that the church offers in the financial assistance program.

The data also showed many participants not paying the full amount of their gas and electricity bill. According to the Maslow’s hierarchy of needs (1943), gas and electricity may not be deemed as essential as housing/shelter, but are still important needs people need met. Moreover, six of the study participants had indicated that during the past 12 months their telephone service was discontinued. These participants were part of the NonFA group, suggesting that if the participants did receive financial assistance, some of these needs may have been met. It may also imply that other participants who paid their full telephone bill and not all their other bills may have prioritized their telephone service over a bill like utilities or a medical bill. While telephone service does not appear on Maslow’s hierarchy of needs, it could be considered of high necessity since telephones are needed to apply for jobs, call doctors, and perform other important connecting activities. The Basic Needs survey collected data regarding the use of
healthcare services; it asked if the participants or someone in their household refrained from seeing a doctor or dentist when needed due to financial concerns. When asked about not going to the doctor or hospital, many participants answered that they or someone in their household did not receive this type of medical care. Even more participants said that they or someone in their household did not go to the dentist when they needed to do so. These results imply that many participants were willing to overlook their physical health needs (dentist or doctor) to save money and to put that money toward other bills. There was a higher rate of FA group participants who did not see a doctor than their counterparts in the NonFA group. Medical and dental bills are not covered by the financial assistance program, which could explain why the FA group had a higher percentage of their group who forwent a doctor or hospital visit.

Other Findings

In addition to the results of hypothesis testing, descriptive statistics also provide useful information to help people who may need this kind of interventions. Most of the participants in the financial coaching program were female and married, suggesting that those who are married or female may have a stronger desire to attend a financial class or feel that a financial class would benefit them during this time. Moreover, most participants reported that they were employed at some degree.

Despite the high percentage of participants employed, the mean score of the unmet basic needs in the pretest ($M=2.82$) implied their basic needs still were not met by their income. The vulnerability is higher for the FA group ($M=3.83$) than Non-FA group ($M=2.71$). Insufficient income from employment could be a reason that someone would want to participate in a financial coaching class. Additionally, these results suggest that
since their employment provided a source of income, they were more likely to benefit from the class since they could apply the principles taught to their current income and financial situation.

If a participant did not have income, it is likely that the principles from the class would be difficult to translate into practice due to lack of income. This may be weak evidence for supporting Maslow’s theory, the literature. However, considering the literature continuously has supported this theory, continuing to support Maslow’s Hierarchy of Needs in the sense that a teaching and coaching intervention would be better implemented once a participant’s physiological and other needs are met first (Maslow, 1943).

**Implications**

Since many churches around the world utilize the financial coaching program that was assessed in this study, exploring the impact of the program has numerous implications for practice and policy within both the social work profession and the church setting. To begin, results of this study showed that using a coaching-based financial program in a church setting was significantly effective at increasing participants’ financial capability after the seven-week program.

**Practice**

Regarding social work practice, this study showed that the use of social work principles and theories that we used to help establish the intervention in the study were effective at teaching participants financial principles and skills. In fact, this study also provides support for using social work type interventions in the church, as well as utilizing faith-based institutions as locations to provide client services. This is seen
through the finding of the importance of faith to participants’ finances. The study supports the use of social work interventions and principles such as coaching based inventions, Maslow’s hierarchy of needs (1943) and social learning theory (Bandura, 1977). These practices and principles apply to church and faith-based settings, as they provide the agency with evidence-based knowledge and practices. Churches and faith-based agencies can use these social-work building blocks to develop an effective program to assist their members and those in the community. In terms of practice based on study findings, it is suggested that church congregations explore what types of people and professionals are in their congregations and evaluate how the church can utilize members’ expertise to create strong benevolence services. Additionally, the study findings support the specific use of social work expertise, as seen through the principles and staff who collaborated to establish the program intervention. Therefore, this study also supports employing a social-work professional at churches that currently offer or would like to launch service programs, or using a social work consultant to establish these types of programs.

Furthermore, the importance of faith in financial decision making and behaviors was shown in this study through the faith survey item. This finding supports the push for religious competence and practice within the social work profession. As social workers continue to delve into the role of faith and religion with clients, the literature is reflecting this as a positive push. This study supports this push and suggests that, in the future, social work and faith-based institutions such as churches should create healthy partnerships to ensure the clients are being served in the best and most efficient way possible. Also, the study findings suggest that the partnership between social work and
the local church has the potential to create effective programs that draw upon professional knowledge, as well as strengths and resources that come from the church. One way this could be supported in the future is by local churches launching an initiative to support their members who work in social service based jobs. It could also take place by the churches using members who are social workers, or in similar professions, as a task force of volunteers to collaborate to establish social service programs that the church can operate to serve others. Moreover, the study findings should empower social workers who have a passion for faith to be part of the change to ensure that church-based and faith-based interventions are established well and will effectively help the clients they seek to serve.

Policy

As seen in the literature and throughout societal history, tension has been associated with the policy regarding religious rights and professional roles. As the push for social work to be implemented into faith-based institutions continues, a need for policy on this topic will arise. Such appeals for policy could originate at any government level: local, state, or national. Consequently, it suggests that practitioners and stakeholders should acquire empirical data to present to decision-makers, essentially informing them of what is best for the clients. This study has shown the benefit of social work interventions and processes within the church, which supports the continued use of these services. As a result, policy could be tailored to ensure that churches and faith-based settings providing any social help must consult with a licensed social worker or employee to help run the programs based on these findings.
Moreover, this study provides church congregation leaders with substantial data supporting the use of social work principles as well as this coaching intervention for their congregational members. Furthermore, church associations could create policies to implement social work consulting along with the financial coaching program. Another way policy could be implemented through accreditation bodies like the Council on Social Work Education, lies in continuing to require educational institutions to meet religious/faith competencies in their curriculum. Similarly, ministry and social work programs could create policies that combine appropriate projects; this would teach students early on about inter-professional collaboration and the benefits of combining social work principles with religious principles to best help people. Considering the measurable improvements documented in the study data, social workers and religious leaders alike should advocate on the agency level and beyond to implement the interventions and processes evaluated in this study to positively assist congregational and society members in their everyday lives.

Research

One major strength of the study for research was the use of pretest and posttest surveys to gather information before the participants had the intervention, and after the intervention was completed. Additionally, this study utilized quantitative measurements, which created greater consistency in data collection and reporting of the data analyses. An additional strength of the study was that the intervention was able to be executed as it normally is, which allowed the researcher to gather data representative of the program and those who participate in the program.
Limitations of This Study and Future Research

Multiple limitations need to be taken into consideration about this study. As previously discussed, this study utilizes convenience sampling to gather research participants. This method was chosen due to the nature of the program and the program clients available to participate in the full program. Due to the nature of the convenience sample, it should be considered that the findings of this study have limitations in generalization and the external validity. Furthermore, this study lacks a control group since all clients will be receiving the intervention. The research design utilizing a one-group pretest-posttest research design, threatens internal validity of the study. Having considered the low response rate for the posttests compared to the pretests, there is a possibility a response bias was involved. Additionally, the researcher of this study was employed as the intake coordinator for the financial assistance program, which could have cause researcher bias in the study.

Although this research aimed to address the gap in previous research by assessing the effectiveness of the church-based intervention, the limitations of this study should be addressed in further research on the topic. A recommendation for future research would be to assess the intervention by using three groups, the first group receiving the financial coaching intervention, the second group only receiving a faith focused intervention (such as prayer or Biblical counseling), and a third group receiving both financial coaching and a faith focused intervention. This type of research could give some insight into the effectiveness of each part of the intervention, as well as the combination of the services as the intervention. An additional recommendation for future research would be to improve the methodology of this study by adding a control group and taking multiple
measurements over a longer period of time. These types of research would continue to reveal how effective the church programs are, as well as determine if the interventions are supported and should be used in other churches and service settings.

**Conclusion**

This research study intended to better understand the effectiveness of a church-based program established to help participants become more financial capable and independent. The researcher gathered data through a pretest/posttest survey method, collecting information regarding participants view of their financial ability, the role of their faith, and status of their basic needs being met. Through analyzing this data, it was found that participants who had received financial assistance (FA) and those who did not (NonFA), benefited from the financial coaching program as seen by the significant increase of their financial capability scores. It also showed that all participants, across both groups, moved to a high level of financial capability throughout the program process. The results of this study should be considered with cautiousness, and further research should be conducted to better explore the effects of this intervention. Furthermore, those working in social service related fields should consider the local church and faith as strengths when providing interventions for clients who affiliate with the local church or part of a religion.
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phasing of roles among volunteers, staff, & participants in faith-based programs.

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APPENDIX A

Institutional Review Board Approval Letter

ABILENE CHRISTIAN UNIVERSITY
Educating Students for Christian Service and Leadership Throughout the World
Office of Research and Sponsored Programs
320 Hardin Administration Building, ACU Box 15192, Abilene, Texas 79699-5192
325-674-2860

01/19/2018

Chelsea Fordham
Department of Social Work
2020 E. Highland Street
Southlake, TX 76092

Dear Chelsea,

On behalf of the Institutional Review Board, I am pleased to inform you that your project titled “An Evaluation of the Impact of Financial Assistance and Coaching as a Social Work Intervention in a Church-Based Setting” (IRB# 17-115) is exempt from review under Federal Policy for the Protection of Human Subjects (45 CFR 46.101(b)(1)).

If at any time the details of this project change, please resubmit to the IRB so the committee can determine whether or not the exempt status is still applicable.

I wish you well with your work.

Sincerely,

Megan Roth

Megan Roth, Ph.D.
Director of Research and Sponsored Programs
APPENDIX B

Consent Form
Consent to Participate in Research

Title: An evaluation of financial coaching as a social work intervention in a church-based setting

You are being asked to participate in a research project that will lead to an understanding of long term outcomes associated with financial coaching services. Please read this form carefully and ask any questions that you may have regarding the procedures, your involvement, and any risks or benefits you may experience. This study is being conducted by:
Chelsea Fordham (Abilene Christian University)

The purpose of this study is to determine the effects this financial coaching class has on financial capability of households.

This study will utilize only data collected as part of your participation in this pretest survey and a posttest survey that will be administered on the last day of the class.

You will not be required to participate in any additional activities or assessments to participate in this study.

You have been selected to participate in this study due to your expressed desire to participate in the Financial Hope Workshop offered at Gateway Church.

There are no serious identified risks involved while participating in this study.

There are no financial benefits to the participants in this study. This survey is voluntary and participants may choose to opt out of the survey at any time. If you elect to participate, you will be enrolled in this study throughout your time in the class.

All information used in this study will be handled in a confidential manner in accordance with the law. Some data may have to be shared with individuals outside of the study team, such as members of the ACU Institutional Review Board. Your name will not be associated with the data used in this study at any time. The researchers and ACU do not have any plan to pay for any injuries or problems you may experience as a result of your participation in this research.

Your participation in this study will not impact your participation or the services you receive from this class or the church in any way. You may decide to stop participating
In this study at any time without any penalty. Though the study does not require any additional activities from you, if you experience any problems or distress, referrals to external services may be provided upon request.

If you have any questions or concerns please contact Chelsea Fordham at crf12a@acu.edu.

If you have concerns about this study or general questions about your rights as a research participant, you may contact ACU’s Chair of the Institutional Review Board and Director of the Office of Research and Sponsored Programs, Megan Roth, Ph.D. Dr. Roth may be reached at:
(325) 674-2885
megan.roth@acu.edu
320 Hardin Administration Bldg, ACU Box 29103
Abilene, TX 79699

Signing this form constitutes your understanding and agreement to participate in this study.

__________________________________________________________________________

Printed name

__________________________________________________________________________

Signature Date
APPENDIX C

Pretest Financial Coaching Survey

Financial Class Pre-Participation Survey
This survey is part of a study to evaluate the services offered at the church. Your input is essential for the continued improvement of these services. Please take a few minutes to respond to the following questions to the best of your ability. Your response is considered confidential; your answers will not influence your ability to participate in the program in anyway.

1. Do you currently have a personal budget, spending plan, or financial plan?
   - Yes
   - No

2. How confident are you in your ability to achieve financial goals you set for yourself today?
   - Not at all confident
   - Somewhat confident
   - Very confident

3. If you had an unexpected expense or someone in your family lost a job, got sick or had another emergency, how confident are you that your family could come up with the money to make ends meet with a month?
   - Not at all confident
   - Somewhat confident
   - Very confident

4. Do you currently have an automatic deposit or electronic transfer set up to put away money for future use (such as savings)aviors?
   - Yes
   - No

5. Over the past month, would you say your family’s spending on living expenses was less than its total income?
   - Yes
   - No

6. In the last 2 months, have you paid a late fee on a loan or bill?
   - Yes
   - No

7. What role does your faith play in your personal finances?
   - Not important to my finances
   - Somewhat important to my finances
   - Very important to my finances
In the following set of questions, we would like to learn about your basic needs. Please answer these questions based on your experience in the past 12 months.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Was there any time in the past 12 months when your household did not pay the full amount of the rent or mortgage?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Was there any time in the past 12 months when your household were evicted from your home or apartment for not paying the rent or mortgage?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Was there a time in the past 12 months when your household did not pay the full amount for the gas, oil, or electricity bills?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In the past 12 months did the gas or electric company turn off service, or the oil company not deliver oil?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Was there a time in the past 12 months when that your household's telephone company disconnected telephone service because payments were not made?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In the past 12 months was there a time anyone in your household needed to see a doctor or go to the hospital but did not go?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In the past 12 months was there a time anyone in your household needed to see a dentist did not go?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting enough food can also be a problem for some people. Which of these statements best describes the food eaten in your household in the last four months?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>“The food that (I/we) bought just didn’t last and (I/we) didn’t have money to get more.” Was that often, sometimes, or never true for you/your household in the last four months?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Age (in years): ____________________

With which of the following do you identify? (Please mark all that apply)
- White
- Black, African American
- American Indian or Alaskan Native
- Asian/Pacific Islander
- Other
- I Prefer Not to Answer

Are you of Hispanic, Latino, or Spanish Origin?
- Yes
- No
- I Prefer Not to Answer

Gender (circle one): Male / Female / Prefer Not to Answer

What is your marital status?
- Single, Never Married
- Married
- Widowed
- Divorced
- Separated

What is your current employment status?
- Full-Time
- Part-Time
- Self-Employed
- Unemployed
- Homemaker
- Student
- Military
- Retired
- Unable to Work
APPENDIX D

Posttest Financial Coaching Survey

This survey is part of a study to evaluate the services offered at the church. Your input is essential for the continued improvement of these services. Please take a few minutes to respond to the following questions to the best of your ability. Your response is considered confidential; your answers will not influence your ability to participate in the program in any way.

8. Do you currently have a personal budget, spending plan, or financial plan?
   o Yes
   o No

9. How confident are you in your ability to achieve financial goals you set for yourself today?
   o Not at all confident
   o Somewhat confident
   o Very confident

10. If you had an unexpected expense or someone in your family lost a job, got sick or had another emergency, how confident are you that your family could come up with the money to make ends meet with a month?
    o Not at all confident
    o Somewhat confident
    o Very confident

11. Do you currently have an automatic deposit or electronic transfer set up to put away money for future use (such as savings)?
    o Yes
    o No

12. Over the past month, would you say your family’s spending on living expenses was less than its total income?
    o Yes
    o No

13. In the last 2 months, have you paid a late fee on a loan or bill?
    o Yes
    o No

14. What role does your faith play in your personal finances?
    o Not important to my finances
    o Somewhat important to my finances
    o Very important to my finances
In the following set of questions, we would like to learn about your basic needs. Please answer these questions based on your experience in the past 2 months.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Was there any time in the past 2 months when your household did not pay the full amount of the rent or mortgage?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Was there any time in the past 2 months when your household were evicted from your home or apartment for not paying the rent or mortgage?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Was there a time in the past 2 months when your household did not pay the full amount for the gas, oil, or electricity bills?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>In the past 2 months did the gas or electric company turn off service, or the oil company not deliver oil?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Was there a time in the past 2 months when that your household’s telephone company disconnected telephone service because payments were not made?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>In the past 2 months was there a time anyone in your household needed to see a doctor or go to the hospital but did not go?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>In the past 2 months was there a time anyone in your household needed to see a dentist did not go?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Getting enough food can also be a problem for some people. Which of these statements best describes the food eaten in your household in the last 2 months?</td>
<td>Enough of the kinds of food we want</td>
<td>Enough but not always the kinds of food we want to eat</td>
</tr>
<tr>
<td>“The food that (I/we) bought just didn’t last and (I/we) didn’t have money to get more.” Was that often, sometimes, or never true for you/your household in the last 2 months?</td>
<td>Often true</td>
<td>Sometimes true</td>
</tr>
</tbody>
</table>

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<td>Divorced</td>
<td>Military</td>
</tr>
<tr>
<td>Separated</td>
<td>Unemployed (if unemployed, please select one of the following below, if applicable)</td>
</tr>
<tr>
<td></td>
<td>Homemaker</td>
</tr>
<tr>
<td></td>
<td>Student</td>
</tr>
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