

Financial Counselors' Experiences Working With Clients of Color: Lessons of Cultural Awareness

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Financial counseling work with clients of color is unique and can be complex. There is a need for a better understanding of culturally aware and competent counseling approaches with clients of color to provide effective services. Nine financial professionals who work with clients of color were interviewed in this qualitative phenomenological study resulting in three emergent themes: beyond the numbers, building a bridge, and switching gears. The lessons learned from their experiences were endorsements to expand the focus of counseling beyond the problem and the individual client to the larger cultural context and familial situation, to devote efforts to the counselor's relationship with clients of color, and to be adaptive and flexible in the counseling process.

Keywords: clients of color, cultural competence, financial counselors, qualitative design

Culture and its role in counseling has been an area of interest to scholars and practitioners who work with diverse populations over the past two decades (Coleman, Morris, & Norton, 2006). In order to develop culturally competent counselors, mental health professionals over time have defined and included multicultural competency in many of its professional trainings. Multicultural competency can be defined as “the ability of a counselor to respond in a sensitive and appropriate manner to those who are culturally different” and “is clearly recognized as central to all counseling and therapy” (Coleman et al., 2006, p. 28).

Services that are culturally competent acknowledge and respect clients of all cultural groups, and work to overcome barriers by meeting clients with empathy and a desire to understand their context and culture (Ariel, 1999; Marks, Dollahite, & Dew, 2009). The cultural competency skills of financial counselors continue to fall short and financial planning professionals have noted this (Kerkmann, 1998). The topic of culturally competent practices is lacking in the financial counseling literature as evidenced by a limited number of journal articles (Kerkmann, 1998; Lown & Ju, 2000; Marks et al., 2009).

Researchers proposed that financial materials developed and used with mainstream cultures may not be culturally appropriate or effective when used with minority cultures, referring to this as being “culturally neutral” because it fails to attend to the significant differences between and within minority cultural groups (Danes, Garbow, & Hagen-Jokela, 2014, p. 4). Families are “culture-bearing units” and when financial professionals do not consider the cultures of their clients in their financial delivery, the effectiveness is lost (Danes et al., 2014, p. 4). Scholars from the emerging profession of financial therapy also corroborated that cultural and spiritual diversity is an important component to the development of a profession (Gale, Goetz, & Britt, 2012). O’Neill (2013) emphasizes the timeliness of this topic and how crucial it is to understand how each client conceptualizes money within their own cultural milieu and cultural value system.

Few studies have asked financial professionals to describe their approach when working with diverse individuals and families, or *clients of color*. To address the current gap in the literature, this study synthesizes the responses from in-depth interviews exploring financial counselors’ and

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educators' experiences working with ethnic and cultural minority populations.

Financial counselors work within a variety of contexts such as in the military, in extension and university education, in private practice, and in nonprofit agencies. At times they are also called to fulfill a variety of provisional roles ranging from educator, therapist, advocate, coach, to advisor. All these complexities are further compounded with the need for financial counselors to be adept in working with clients of color.

There is evidence that clients respond more positively and rate their counselor as more competent when their counselor is culturally competent, and that clients' initial attitudes about counseling are less important than their experience of their counselor being culturally competent (Constantine, 2002). Research within the counseling field has found that there is a higher tendency of ethnic minority clients to underutilize counseling, to report dissatisfaction of their experience in counseling, and to drop out at a higher rate (Maramba & Hall, 2002; Snowden, 1999). Despite the need to be culturally sensitive, and attend to the culture and values of their clients, there is still a lack of focus on comprehensive training for financial counselors in this area. Furthermore, there is little information on how financial counselors working with clients of color understand or describe their work, and how they view cultural competency.

The aim of this study is to explore the experiences and lessons learned by financial counselors working with clients of color for the purpose of dispensing this information to other financial professionals in the field. The research question of this qualitative study is: What are lessons that can be gained from the experiences of financial counselors working with clients of color?

Methodology

This study utilized in-depth interviews with financial counselors. Phenomenological theory informed the inquiry and analysis. A phenomenological approach is concerned with understanding the "meaning" of a life experience that emerges through reflective description of one's own world (Strauss & Corbin, 1990). In the case of this study this means the financial counselors' experiences working with clients of color. Phenomenologists value the merit of

viewing the world "through the diversity of phenomena in human experience" (Scannell-Desch, 2005, p. 17), which is consistent with how we conceptualized our research by asking counselors to describe their processes, elaborate on their experiences, and be attuned to their perceptions.

Husserl's concept of "bracketing" was employed, which means to suspend one's assumptions and biases about a phenomenon in question to be able to fully appreciate the experience of the participants and not impose hypothesis a priori. Bracketing was particularly important in this study because both researchers identify as women of color, which provides a unique understanding of the experiences of the groups they identify with. Furthermore, both researchers have taught classes embedded with the skill and practices of cultural competency. Our efforts to bracket consisted of having discussions with each other to verbalize our dispositions toward counseling work with clients of color, reading the transcribed data separately, conducting interviews as uniformly as possible, and finally conducting an extensive exploration of the literature after analyzing and reporting the data. This allowed the research process to be deliberate and conscious.

Participants

The sample was chosen purposively to represent professionals who worked as financial counselors, educators, and mentors with clients of color. The participant sample criteria were: (a) financial counselors, financial advisors, financial planners, and/or financial educators, (b) participants whose work with clients of color consisted of no less than 40% of their caseload, and (c) participants who have been working in the field for 5 years or more. The participants were identified through their connection with a large Midwestern research university and a leading professional financial organization, and were contacted via e-mail and telephone. Of the participants, seven were female and two were male, and all were from the Midwest region of the United States. Four were extension educators and five were financial counselors. The participants worked in a variety of contexts such as university extension, private practice, and credit agencies. The university's Internal Review Board approved the study and interview protocol. All the names provided in the "Result and Discussion" section are pseudonyms to protect participants' confidentiality.

Interviews

The interview questions were designed to explore how the participants conceptualized and experienced their work with clients of color. Some of the key questions that we asked the participants involved topics such as: how they described sessions with families, what they noticed about family dynamics and progress toward financial goals, what strategies they used, what they understood to be cultural competencies, and what areas of challenges, strengths, and resiliencies they noticed in these families. We conducted 60–90 minute in-depth phone or in-person interviews with the participants. The interviews were semi-structured with in-the-moment probing questions to ensure that we would systematically capture the counseling process while having the flexibility to broadly explore the deeper meanings within the process, and being able to better synthesize the information across participants. The interviews were audio recorded and transcribed after all the interviews were completed.

Data Analysis

The process of data analysis has three phases. First, the transcribed data was read and reflected upon to produce an initial description by both researchers. Both researchers reflected and constructed an initial description separately first and then together to corroborate and synthesize both descriptions. This reflection process has been noted as providing a “logical, systematic and coherent resource for carrying out the analysis and synthesis needed to arrive at an essential description of experiences” because it sensitizes the researchers to the phenomenon (Moustakas, 1994, p. 47).

The next phase of analysis involved intensive engagement with the data, such as listening to the audio of the interviews, and reading and rereading the verbatim transcripts. These statements were then reread with the aspiration of allowing emergent themes to arise. This was an iterative process by which the themes arose from reading the transcriptions and thus reflexively, the statements within the transcriptions endorsed the themes that were identified. During this phase, every statement that appeared relevant was highlighted. The final phase proceeded after the researchers read the transcriptions individually and met to examine and verify the themes. This coding step was to ensure that both researchers could corroborate the results, a measure called “confirmability.” Finally, the researchers jointly pulled out statements from the transcripts to be organized for each theme. For this

study, the themes took the shape of descriptions of ways to engage work with clients of color or simply put, *Lessons Learned*. The themes and research questions formed the basis for the coding strategies. In addition, the themes mirrored the statements and words used by the participants to maintain the meanings.

Measures were taken to ensure that the data collection process and the data analysis process had “trustworthiness.” The interview script was used each time and all of the interviews were conducted by one of the two researchers. Aside from probing and clarification questions, there was consistency in how the semi-structured interview was conducted and the process of implementation.

Researcher triangulation was employed. The data was read by both researchers separately first, and then again together. Both engaged in lengthy conversations about the iteration between the data and the interpretation (Stiles, 1999). While both researchers have areas of expertise that overlap, they come from different disciplines, thus allowing for both insider and outsider perspectives of the field of financial counseling.

For the analysis, the researchers used “low inference descriptors” for the themes, which were excerpts of the participants’ accounts verbatim (Johnson, 1997). Similarly, the researchers grounded the interpretations of the data through the use of verbatim illustrations (Johnson, 1997). Additionally, the researchers engaged in a process of bracketing, which included suspending their own meanings and interpretations.

Results and Discussion

Through thematic analysis of the phenomenon described by the financial counselors interviewed, three major themes emerged. The themes were *beyond the numbers, building a bridge, and switching gears*, and closely related to previous research across the counseling field, providing a coherent bridge of understanding of work with clients of color. The corroborative literature will be discussed alongside the results.

Theme 1: Beyond the Numbers

The first theme that arose involved how counselors perceived the importance of their client’s context to their financial work with clients of color in navigating the

differing interests within the client's family. The contextual factors they cited as being important were the client's familial situation, cultural practices, and nativity. Broadening one's understanding of clients beyond the presented financial concern was described as necessary but not always easy, specifically when there was a lack of understanding of client's culture and values.

Not being afraid to ask questions of others prior. Some people just don't quite know where to start and maybe feel insecure . . . and so they are carrying these biases and assumptions that really could be easily dispelled. (Judy)

The diversity among every family that comes through the door trumps any generalization that I could make about any racial minority patterns. (Samuel)

The participants elaborated that they are at a disadvantage when their assumptions not only prevent them from asking or being forthright with their questions, but also allow for their biases to continue. It can be convenient for counselors to rely on common stereotypes and generalizations because a lack of self-reflection on their own cultural identity prevents understanding of how cultural factors impact the counseling dynamic (Coleman et al., 2006; Danes, Garbow, & Hagen-Jokela, 2016a).

Discomfort working with clients of color, a lack of information, and an unwillingness to bridge the gap in working with ethnic minority families can prevent counselors from conducting a comprehensive assessment of their client's financial situation. For example, a counselor may not know to ask about familial obligations to give financial support to their extended families, friends, kin, and religious community. They may not have the awareness that "family" can be understood as broader than just their mother, father, partner, and/or their children. For example, "family" can include both blood relatives, such as grandparents, aunts, uncles, cousins, nieces, and nephews, along with nonblood relatives and kin such as close friends, godparents, and church family members (Danes, Meraz, & Landers, 2016b).

I really see that the financial obligation is beyond what we would think of in a nuclear family, it is not uncommon that a family member is a responsibility . . . it would not be considered appropriate to not give what you have if someone is in need. (Judy)

. . . sending money abroad to relatives that live in the home country was a significant budget item. (Samuel)

The counselors expounded that family members do not just indirectly affect financial decision-making, but also weigh in directly on clients' decisions.

So, it's not so nuclear family centered as more extended family consideration. In some cases, an aunt might have some say in finances. (Nora)

I assumed that for a long time, until one of my client explained to me, we don't save, what's mine is yours and what's yours is mine. (Sandra)

Clients may be financially responsible for family members who may not be living with the clients, especially for transnational clients who have resettled in the U.S. Clients may be unaware of the need to share information like this and therefore, when counselors do not ask directly, the financial recommendations given may not be as effective or helpful. The counselors specifically noted a unique sense of generosity and flexibility associated with the families of color they worked with.

The expectation was that the person would send a good chunk of their money back home . . . it was something they felt they should do. It affected their acceptance of their family and their own self-identity. (David)

Certainly, one strength is a whole sense of generosity . . . there seems to be more willingness to share physical space in housing as needed. You know if your adult sibling is in trouble and they and their children need to move in, you just do that. (Samuel)

Families can also be an unexpected source of support, be it emotional and/or instrumental. For many families, financial resiliency and resourcefulness has enabled them to thrive, and counselors who are attuned to this are better able to understand the client's context.

Traditional, strong familial ties that extend beyond family origin, not just parents and sibling, they also include extended relatives. (David)

I think there is a lot of resourcefulness associated with that and flexibility of willing to work a variety of jobs

and to think less of your own career path and less “fussiness” and more resourcefulness. (Samuel)

Clients who are foreign-born and have resettled in the United States have unique experiences and therefore, may have different financial circumstances and needs. Often those who migrate need to relearn or adjust to new systems and ways of life, which is no different for their finances (Danes et al., 2016b). Counselors who are aware and attend to this are better able to accurately help their clients learn new ways of managing money in order to thrive in a new country.

I think there is a desire to make it in the United States. Recognizing that there are some differences. They also need to recognize that they have much more available to them here. It's a lot more complicated for them. (Cindy)

Financial counselors may also have the opportunity of working with couples. Much has been written in other counseling and therapy fields about the complexity of working with couples, where counselors need the ability to assess varying needs of each partner while simultaneously balancing an alliance between partners (Castonguay, Constantino, & Holtforth, 2006). Partners in a couple relationships subscribe to varying financial values, pertaining to management, budgeting and saving, and this may be more complex for couples where partners are from different cultural groups, thus counselors will have to accurately assess for these differences in order to help the couple reach mutual financial goals (Archuleta, 2013).

... The couple becomes their own little culture, right? So now they have to take into account what is important to themselves and to the person they are partnered with? So, the decision making becomes more complicated. It's not just them but the partner too. Do they have children? Yes, that is another piece of the culture. Do they have to take care of their parents? Their family's values of origin, and extended family can have cultural influences. (David)

Economic pressures and financial strain often relate to relationship stress where some research indicates money mismanagement as a contributing factor to marital dissolution, solidifying the need for financial counselors to be adept

in working with couples (Amato & Rogers, 1997; Dakin & Wampler, 2008).

Looking beyond the numbers, counselors should be tentative and therefore question their own assumptions about clients, explore how families contribute to the financial context of each client, and be aware of how clients have varying values and priorities when it comes to their finances.

Theme 2: Building a Bridge

The second theme was the relationship between the financial counselor and the client. Establishing a rapport and building respect was important and counselors found they needed to further expand on this when working with clients who may not share a similar background with.

Well it's important to establish a rapport with them and respect where they come from and it's important to tell them upfront that they are strong people . . . also, I think an open mind, right? Recognize first of all, where they come from and what they've gone through. (Cindy)

While counselors can learn skills and strategies to implement in their work with clients of color to make them feel comfortable, the counselors describe an even deeper sense of respect, trust, and appreciation as the foundation for genuine rapport and counselor–client connection. Having an awareness of culture is connected to rapport-building, and a facet of cultural competence (Sue, 2006).

. . . Bring in the cultural aspect, talk about building a rapport. A person has to be willing to work with me; has to be willing to hear. It could be textbook perfect, but if I don't have the rapport and trust of the client, it is not going to get through to them. Otherwise all the good recommendation I have won't go anywhere. They are not going to act on it. (David)

Pulvino and Pulvino (2010) also state that credibility is part of the communication process whereby those who have knowledge and are able to communicate their knowledge effectively have the ability to increase their credibility with their clients and others.

To listen to a client, not to the particular concerns of budget, but to listen to the personal soft cues, those

don't have anything to do with the numbers of the financial problem. Like how they see the world and how they approach the problem? Sometimes the cultural background makes it very explicit and sometimes it is implicit. It's a process of approaching and meeting the client where they are at. (David)

Financial counselors emphasized the importance of developing trust with their clients. Two ways to develop this trust would be demonstrating an understanding and respect of the client's situation and taking a less directive approach in the initial phase of counseling. By asking clients questions, counselors can foster an accurate, working knowledge of their values, beliefs and practices thereby fostering trust (Marks et al., 2009).

Counselors indicated that the counseling process was more successful when the relationship was empathetic, respectful, trust eliciting, and also when they were able to demonstrate credibility. The quality of the counseling relationship has been shown to significantly contribute to the effectiveness of the counseling outcome (Sexton & Whiston, 1994). While listening is foundational to establishing a good counselor–client relationship, counselors find that when working with clients of color, the differing cultures between them can add an element of complexity.

. . . I can really listen and learn and ask the probing questions or ask questions in a different way. If I'm not getting anything from them, then I ask questions differently, and really try to listen to what the issues and the concerns are—as well as their values and what they want to accomplish. (Lisa)

In performing the role as a counselor and an effective agent for change, it's important to learn to be an active listener. Asking focused questions. Really listening for not just the data they are giving, but also the personal things they are coming across with, sometimes explicit, or implicit. Sometimes just knowing how they feel about a situation is as important as how they think about it. (David)

I think there's still a tendency for counselors to lecture at their clients. There's still some that will sit and feel they're superior and tell them how to do it . . . that's just the way it should be, rather than to listen and (construct) conclusions and ideas together and help

them feel ownership for coming up with some of that. (Mary)

Counselors found that they were better able to meet a client's needs if they didn't assume what would be helpful for clients of color and engaged in a conversation instead of lecturing.

In probing a little bit, getting to know your client and their cultural identity. Sometimes being able to ask those kinds of questions. Like, how does this affect you? What do you mean by this? Being the head of household, what does that mean to you? How does that feel to you? How does that impact you? Not just the budget or debt they are presenting. Again, culture is a part of that. (David)

Cultural identity or the foundation of a person's ethnic or racial heritage can shape a person's worldview and subsequent values (Phinney, 1989). Having an understanding of different cultures allows counselors to listen better and ask useful questions. Studies have documented that money management is affected by cultural and religious attitudes toward money intersecting with other contextual factors such as income level, age, household, and gender (Collard, Kempson, & Whyley, 2001; Marks et al., 2009; Pilley, 2003; Whyley, Kempson, & Herbert, 1997).

I find that if I can relate an experience, something that they experience or heard of second hand that seems to go a long way, establishing a credentials with them. I have a degree on the wall but that's another thing but who am I. I think there's a trust that has to be built up more with my (minority) clients and maybe again because I'm white. (Mary)

. . . So now you have reconnected back to something that is personally relevant to them. Instead of it being a barrier or an obstacle. The rapport or connection of credibility, says, "ok you understand me." (David)

Counselors described finding mutual experiences or interests, and using self-disclosure with their clients of color served to build a bridge beyond the credibility they gained through having credentials.

Within the counselors' descriptions and emphasis on the importance of building a bridge with their clients, the consensus was that counselors should listen with empathy

and respect, develop a working understanding of client's background and culture through listening, and not rely solely on their title and training as assurance of their credibility.

Theme 3: Switching Gears

The third theme that emerged was the importance of having the flexibility and willingness to switch one's approach when working with clients with different cultural backgrounds. The counselors spoke about changing their strategies or adjusting their counseling process so it is tailored to their clients, thus drawing from their knowledge of cultural competence and extant literature.

I think my approach was probably different than working with other folks, in the questioning and asking, and including both in the conversation . . . I'm not sure. (Lisa)

. . . just going in and thinking that "okay, we have this research base, education, we have these workshops, and we have identified this need and matched it and we're trained and we're confident and we're just going to go in and we're going to go through these activities that we would normally go through with any other group of people or families, we're just going to do this because this is what works well." Yes, it may work with some groups but it may not work with other groups . . . the more specific you can be with in teaching financial education, even more tailored, the more effective it's going to be, the higher the probability for behavior change. (Judy)

Consistent with findings in the counseling literature, the counselor's approach in working with clients of color was different from their work with mainstream clients (Chang & Yoon, 2011).

. . . there is a tendency to overemphasize the importance of the financial information . . . but if you are going to be successful, and you come with that attitude, of "I know, do what I say and here is the plan and solution," they are not going to be very successful. Did they feel that you understood their problem, not just the problem they put in front of you for the budget that they need, but also how that was important to them and integrated? Did you tend to that? (David)

Flexibility comes from being open to understanding clients better beyond the financial aspects of their lives. This can be connected with the concept of "representational maps" that speaks to how each client has a foundation or background from which they view the world, make decisions, and manage their money (Pulvino & Pulvino, 2010). The counselors recommended taking a broader view of the client's context and situation, thus including the client's cultural traditions within their financial plan to aid in working toward goals.

. . . Sometimes, I would have to switch gears a little bit and do more traditional mental health counseling or coaching, and say let's look at this. What are the things that are important to them? (David)

I also think I need to be sensitive and not impose any of my own . . . we're trained in such a way to work with kind of mainstream (clients) and that training isn't always inclusive of others and so I think you have to be mindful and work to recognize that you may have biases that you carry. (Judy)

. . . to maintain an open-minded open-ended questioning . . . are there other expenses that are realistic or a part of your budget—kind of a process to be inclusive by opening the door to being educated. So you know it's even a process when families educate me about those types of traditions. (Samuel)

The counselors used creative means toward financial goals that were complementary and consistent with their client's cultures. They also refrained from imposing their values onto their clients or setting an agenda for the counseling process that was counter to the client's values. Research indicates that the client-counselor working alliance can be affected by the client's perception of how matched or mismatched their worldview is (Kim, Ng, & Ahn, 2005).

I think the most critical skill is that there needs to be an awareness that you're going to be working with families that have a different cosmology, a different world perspective, and so whether you are from that community or not, I don't think that is as important, as critical as recognizing that if you're going to go teach (specific ethnic/cultural) families, they're going to have a different philosophy about life than you do. And I think being aware and being sensitive to that would really be beneficial for the educators and then also for the participants, and so in a perfect world ideally, we would

have the curriculum that is specifically design(ed) for such families, we would have an educator from the community. (Judy)

While community partnership has often been commended in the counseling field as a beneficial resource for providing quality and effective services to community members, specifically clients of color, literature within financial counseling documenting such efforts was not found. Furthermore, clients may not be aware of different resources that could be available to them which may be mitigated by working alongside local communities.

I think I need to be mindful that many of the set programs that we have may not be as applicable to (specific cultural/ethnic) families as they are to white families. We say there isn't any right or wrong way to do it. Money management however- we say savings is a good thing, so of course there's some of that, that we interject, but we just want to be mindful that what we have to offer may not be (applicable). (Judy)

On the other hand, (clients of color) may be less aware of helping resources. Which is one of the barriers. And another challenge may be also less able to understand the helping system and access it. I think maybe there was more of a bridge for minority clients to trust in giving full answers about detailed spending and income. (Samuel)

Counselors described their efforts at taking practical steps to provide culturally relevant financial counseling to their clients, realizing that many interventions and programs are founded in conventional, mainstream understandings which may not be inclusive of other ways. This is consistent with research proposing that conventional financial disciplinary concepts are at odds with cultural understandings of finances within many ethnic minority groups (Danes et al., 2016a, 2016b). The counselors commented on being intentional about self-reflection and self-development so as to avoid carrying biases.

The counselors spoke of exploring their advocacy role in financial counseling, providing practical accommodations such as an interpreter to make counseling more accessible, offering in-home sessions, lengthening the sessions, or slowing the pace of sessions to ensure that the information was adequately understood, and tailoring their curriculum to

include more than the nuclear family for clientele that this may be applicable to.

I think that many minority families are especially at risk for having been victims of scam or even if not formal scams, really disadvantaged, say in credit practices, getting a car loan at 25% interest from a local finance company because they were turned down, so many, many situations where they've been mismanaged. And so having a certain role or awareness of the ability of the professional to advocate is very welcome and very good at building relationships. The care (needs to be) expressed not just with the unconditional regard. "I care about you," but also, "that doesn't seem fair—you deserve fairness . . . can I tell you about what you might do to redress those wrongs? Can I help you fill out a complaint form? Can I coach you about the realities of what might or might not happen?" So, the more I can lend my professional alliance with the family—that was a powerful way to bridge that trust gap. (Samuel) So we have to make arrangements for an interpreter to be a part of the session as well. Because everything needs to be interpreted, it does take longer. One hour and a half. (Cindy)

Well, I think patience is really important to me because you can't assume that they know a lot about credit. So, I really need to spell it out. I have had to write on a sheet of paper. I think getting back to the basic is an important skill for a credit counselor. (Sandra)

You know, spending more time and having less of a scheduled, "oh you're a 10 o'clock; you came at 10:30 and we gotta be done in a half hour. So now I'm going to rush." That just doesn't cut it. So, building in the time to convey care—and care is also expressed by respect for a conversational and listening tone versus a rushed let's get through this tone. (Samuel)

...we certainly need to consider broadly the decision making in regard to different family roles. So, you know, some other curriculums are more family or parental, where that could include extended family and we certainly would want to be sensitive to their values and ideas, so we are inclusive and we don't alienate anyone. (Nora)

Diversity training was underscored by the counselors, both in their experience of missteps and uncertainty when working with clients of color, and their explicit statements

regarding the need for such training within the financial counseling field.

There seems to be a growing demand or need for diversity education. I guess I don't know the specifics, but I would say primarily low income and primarily (ethnic, racial minority) families. (Judy)

Counselors mentioned that clients of color may not respond well to being asked to disclose and be forthcoming about their financial situation at the first meeting.

In terms of (missteps), I think, really things that front-load disclosure information—such as filling out forms in advance, or budgets in advance would be a huge barrier. You would get crappy information. And that creates a barrier after that because they'd be embarrassed to have to correct it or whatever. So, I think the trust and the relationship needs to be built in advance of interventions and assessments. (Samuel)

. . . I think about different ways learners learn, but I also kind of divide it up in terms of participants knowing they're comfortable, and so I don't know what the specific terms would be, but by the end of the class there's a certain level of trust and certain level of people feeling that they can share. (Judy)

Ultimately, the counselors identified that the process of building trust with their clients of color included unique aspects, such as being cognizant of the historical mistrust that marginalized families have toward people in power, and then being clear about the standards of confidentiality and privacy. Research within the counseling field has provided evidence that ethnic and racial minority clients report lower levels of rapport with white counselors and tend to rate them less favorably on measures of genuineness and trustworthiness (Poston, Craine, & Atkinson, 1991; Thompson, Worthington, & Atkinson, 1994; Watkins & Terrell, 1988). This phenomenon may also be evident in the financial counseling field as well and a helpful approach would be to maintain a practice of being clear about privacy and confidentiality, along with the structure of the service.

I just focus on making them comfortable because historically—and research really does show this, that financial institutions contain a lot of mistrust. I think

that I really have to recognize that, also, being a person from (an institution) I don't want to put anyone in that position where they ever would feel uncomfortable, I mean that could happen unintentionally but . . . when I go into a session I won't call on people to speak up. As the class goes on, you get a sense of who may be a little bit more willing. (Judy)

But part of it also seems like some reluctance or confusion about how the information might be used, and what is confidential and what's not and what might be information that was later used against them to disqualify them for programs. Or even why does someone want this information. So there is more of a trust barrier to bridge, maybe with some of the minority clients. (Samuel)

To a far lesser degree, counselors can have difficulty discussing cultural matters in counseling and may even avoid such topics (Utsey, Gernat, & Hammar, 2005; Vasquez, 2007). A possible capstone learning experiences that counselors described in their work with clients of color was utilizing a collaborative approach in regards to brainstorming and setting goals together.

I am a white woman and I am always very careful. I want to make sure I am respectful of their culture and know that I don't know everything about it. I don't want to make some huge terrible cultural mistake that could ruin the relationship before we get started, and so I am always very cautious. I want to learn about their situation and how they do things, and what's important to them. When I work with folks, I don't say "Well this is what you should be doing," instead, we brainstorm together. We look at options and alternatives and I say things like "does this sound like something that might work for you" and "what are some things you thought of." This allows them to be very involved in the decisions, and then they are the ones really coming up with alternatives that might work for them. (Lisa)

. . . So, learning not to express or put my expectations or experiences onto them, that is something I had to work on over the years. It's always a working process with people who have different backgrounds. I think that's probably the main one that not everyone comes from the same place. Figuratively and literally. (Mary)

Well, it will be a challenge for them to make choices because they don't have the resources to make specific choices or the choices that are available may not align with their values and that can be a challenge to them. (Cindy)

. . . So, I say to them "how much do you feel you must send your parents?" and we just put it in the budget and see how everything else fits. That's just the way things have got to be. People, all kinds of people have their own (ways), everybody's different and everyone has their own priorities. But you know it's part of their culture, so you just deal with it. (Lucy)

Counselors provided broad, multifaceted efforts to adjust and switch gears in their work with clients of color that included being more forthcoming about the process, changing the pace of counseling, and adapting their program to specific populations. Overall, the counselors described their approach to counseling clients of color as culturally sensitive, flexible, and switching gears uniquely different from their work with other client populations.

Conclusion

This study was conducted to discern the lessons learned from the work of financial counselors with clients of color. The in-depth interviews were analyzed for shared and significant experiences of the counselors that provided a blueprint for how other professionals may approach their work with clients of color. The thematic analysis, guided by a phenomenological approach, resulted in three emergent themes: beyond the numbers, building a bridge, and switching gears. These themes highlight the need for counselors to expand their focus beyond the client's presenting "problem" to the larger cultural and familial context. It also highlighted the need to invest in the counselor-client relationship in order to establish trust and credibility, shifting toward a more collaborative, flexible counseling process.

Financial counseling work with clients of color requires a commitment to exploring and understanding the complexities of culture, acculturation to mainstream culture, race, ethnicity, familial values, and religion, and how these concepts intersect with money. The counselors affirmed their need to expand their counseling repertoire and continually hone their skills when working with diverse clientele which starts with being aware and mindful, building trust

through humility and empathy, and having flexibility with their approaches.

What we heard from these financial counselors is while they know how to work with money management concerns, they could use more training in the area of cultural competence when working with families. The AFCPE Certification Council of the Accredited Financial Counselor could step in to provide mandatory continuing education units on topics that assist financial counselors and professionals in becoming culturally aware of the clients that come to their office. Our research supports this recommendation. We also heard from the financial counselors that there is a need for enhancing a deeper sense of understanding, respect, and appreciation for a client's culture, which is best learned through direct experience such as attending community events, connecting with local community leaders, and becoming acquainted with the needs of the local community.

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