

Jobs for the Future

Supporting Apprentices Through the Journey: Lessons from the National Apprentice Fund

AT A GLANCE

Drawing on apprentice interviews and data, JFF shares findings and recommendations from the National Apprentice Fund, supported by Google.org, which provides emergency financial assistance to help registered apprentices complete their programs.

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We extend our sincere thanks to the apprentices who shared their experiences and perspectives with the research team. Their insights brought depth and context to this work and strengthened our understanding of the challenges and supports that shape apprenticeship pathways.

We also thank the organizations and program partners that referred apprentices to the National Apprentice Fund and helped connect them with this support. Their efforts were invaluable in helping apprentices learn about and access the fund.

About JFF

Jobs for the Future (JFF) transforms U.S. education and workforce systems to drive economic success for people, businesses, and communities. www.jff.org

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Executive Summary

Registered Apprenticeship (RA) combines paid employment, on-the-job learning, and technical instruction to prepare workers for high-demand careers. Yet wages alone do not ensure financial stability. The costs of transportation, child care, housing, tools, certification fees, and unexpected expenses can create barriers to participation, particularly early in an apprenticeship when wages are often lower.

To address these challenges, Jobs for the Future (JFF), with support from Google.org, launched the National Apprentice Fund (NAF), a $2.1 million initiative to provide one-time emergency assistance to registered apprentices experiencing financial need. Demand was immediate, with approximately 3,000 applications submitted and the fund fully distributed within months.

JFF subsequently conducted research to understand the fund's reach, effects, and implications for apprenticeship support. The study used a mixed-methods approach, drawing on application data from 2,719 applicants, follow-up survey responses from 321 recipients, and 22 in-depth interviews.

FUND REACH

At a glance, the NAF achieved remarkable geographic, demographic, and industrial breadth:

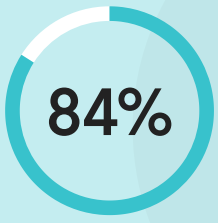
750 apprentices funded	**43** states represented	**~3,000** applications received
$2.1 million distributed	**23** industries served	**31** average recipient age, ranging from 18 to 70



Apprentices reported positive experiences shortly after receiving funding.



reported an improved apprenticeship experience.



remained enrolled at 30-day follow-up

Snapshot of Key Findings



Barriers to continued participation were widespread and interconnected

Applicants frequently reported difficulty affording housing, transportation, and food, while 81% of follow-up respondents reported challenges balancing time for training, instruction, study, rest, and other responsibilities. Financial pressures were compounded by nonfinancial barriers, including limited mentorship, workplace discrimination, unsupportive employer practices, and other structural challenges.



Emergency assistance helped apprentices continue

Among follow-up respondents, 90% reported that their apprenticeship experience improved after receiving NAF support; at 30 days, 84% remained enrolled, 15% had completed their programs, and 0.6% had withdrawn. Interviews suggested that assistance reduced the stress of immediate financial crises, allowing apprentices to re-engage with learning and work rather than leaving their programs.



Financial assistance works best alongside broader supports

The fund addressed urgent financial needs but could not resolve challenges such as hostile workplaces, absent mentorship, mental health needs, child care support, or legal and administrative barriers. Apprentices were most likely to describe positive experiences when financial assistance was paired with supportive program staff, meaningful mentorship, and responsive workplace conditions.



Early employment, wage, and credential outcomes were encouraging

At follow-up, 83% of respondents reported remaining with their apprenticeship employer or finding work with another employer in the same field, and 63% had earned a credential. Among respondents earning hourly wages both when they applied and at follow-up, 82% reported higher pay, with the median wage increasing from $19.14 to $22.50 per hour.



Flexible and trusted distribution strengthened the fund

The fund's strongest features were its flexibility, speed, accessible and user-friendly application platform, and distribution through trusted coordinators, managers, and program staff. Future funds could improve this model by considering incremental or renewable assistance for recurring needs and longer training periods.

What the Findings Tell Us

The NAF shows that timely emergency assistance can reduce financial stress and help apprentices remain engaged during periods of acute need. It also demonstrates that financial support is most effective as part of a broader persistence strategy that includes mentorship, wraparound services, and supportive program and workplace conditions.

Introduction

A. Background and Purpose of the National Apprentice Fund

Registered Apprenticeship (RAs) is built on a powerful premise: People can earn while they learn and build skills that lead to stronger careers. Apprenticeships can result in employment opportunities, wage increases, and quality career outcomes while helping employers develop a skilled workforce. Yet these benefits do not eliminate the pressures that apprentices face during training. Financial vulnerability during apprenticeship is shaped by the interaction of apprentice wages, participation costs, work schedules, program design, and household responsibilities and cannot be understood through wages or completion status alone.

Although apprentices earn wages while they train, being paid and being financially stable are not the same thing. Many apprentices continue to experience financial hardship during training, which can prompt them to leave their RA for emergency jobs that can financially sustain them. Expenses related to transportation, child care, housing, tools, work clothing, technology, and certification fees can create significant obstacles, particularly during the early stages of an apprenticeship when wages are typically lower. For many apprentices, even temporary financial disruptions can jeopardize continued participation.

To help mitigate these challenges, JFF, with support from Google.org, launched the National Apprentice Fund (NAF), a $2 million fund to provide one-time, emergency assistance to registered apprentices experiencing financial need. Its primary goal was to help apprentices overcome immediate financial barriers that might otherwise interrupt their training and deter them from completing their apprenticeship programs.

B. Prior Research and Why This Study Matters

To inform the NAF research agenda, JFF reviewed 13 studies examining financial and nonfinancial barriers to apprenticeship persistence and completion, financial assistance and wraparound support for apprentices, apprentice outcomes, and approaches to distributing emergency assistance. The review found that financial barriers can make it harder for apprentices to complete their programs[1] and suggested that financial assistance may be most effective[2] when combined with mentoring and wraparound support .[3] Although prior research has examined financial supports within apprenticeships, relatively little is known about how apprentices use direct financial assistance provided to them individually. This study helps address that gap by providing evidence on the financial pressures that apprentices experience, how they use financial assistance, and how that support works alongside other factors that shape persistence and completion apprentices experience, how they use financial assistance, and how that support works alongside other factors that shape persistence and completion.

The initiative also highlighted the importance of trusted relationships. While the finding that mentorship and supportive relationships matter is consistent with existing field knowledge, these relationships were central to the successful distribution of NAF assistance—these trusted people helped apprentices identify their needs, navigate the application process, and access support at critical moments.

C. Objectives of the Report

This report has three primary objectives:

1. **Characterize** the financial and non-financial barriers that apprentices experience during Registered Apprenticeships.
2. **Examine** how emergency financial assistance influences apprentices' experiences, persistence, completion, and early outcomes, and how it complements mentorship and wraparound services during the Registered Apprenticeship.
3. **Generate** insights to inform the design, implementation, and scaling of financial support strategies that strengthen apprentice success and improve Registered Apprenticeship systems.

The report describes the study design and methods, presents findings on financial and non-financial barriers, examines fund use, persistence, and outcomes, and concludes with a cross-case synthesis organized by research question, recommendations to the field, and policy recommendations.



Study Design and Methods

A. Research Questions

The study was designed to address five key research questions:

1. What are the financial and non-financial barriers that apprentices face during Registered Apprenticeships?
2. How does financial support contribute to program persistence, completion, and satisfaction?
3. How do additional supports, such as mentorship and wraparound services, complement financial assistance in helping apprentices succeed?
4. What are the outcomes for apprentices who receive NAF support, including job placement, wage gains, and credential attainment?
5. What do findings suggest are the most effective strategies for disbursing emergency funds to apprentices?

B. Study Design

To answer these questions, the study used a concurrent mixed-methods design: Quantitative data establish the scale and patterns of reported outcomes, while qualitative data add depth and nuance to those patterns. The two strands were analyzed to complement one another—quantitative analyses identified patterns across the full applicant and recipient pool, while interviews explained how those patterns played out in apprentices' daily lives and, in some cases, surfaced issues not captured in surveys or applications.

1. Quantitative Component

The quantitative data consists of information from applications and follow-up survey responses. Analyses included descriptive statistics profiling applicant pools and summarizing reported outcomes (information about the applicant pool was drawn from the applications; reported outcomes were identified by survey); multiple logistic regression analyses that examined subgroup differences by race/ethnicity, gender, and industry; and a within-recipient wage comparison. Open-ended application responses were coded using a machine learning model that was trained on human-coded data and validated before use; model confidence varied by question, and machine-predicted codes carry more uncertainty than fully manual coding.

2. Qualitative Component

Qualitative research methods are especially valuable when a study seeks to understand not just what is happening, but why and how. When the goal is to access the perspectives, interpretations, and lived experiences of participants, structured surveys and administrative data are not sufficient on their own.[4] In this study, qualitative research took the form of semi-structured interviews with 22 individual recipients of the NAF; these interviews were analyzed through individual case memos and a cross-case synthesis organized around five research questions. This approach generated a deeper understanding of the conditions, mechanisms, and relationships that shaped apprentices' individual pathways.[5] The patterns that the quantitative data establish at scale provide an important layer of complexity and context that illuminates how financial barriers shaped apprentice participation, how fund recipients used their awards, what role mentorship and wraparound support played in persistence, and what conditions enabled or impeded the completion of RA programs. The qualitative data provides insight into the experiences, relationships, and contextual factors that survey instruments and administrative records cannot capture. Interviews offered a way for these apprentices to share their own stories and provide rich descriptions of their experiences in their Registered Apprenticeship program. The interviews also allowed researchers to follow threads that emerged from participants' own accounts, surface near-withdrawal experiences that respondents may have minimized in written surveys, and identify design and policy gaps that no existing instrument was designed to track. Individual case memos were produced for each of the 22 participants—documenting the apprentice's background, barriers, fund use, mentorship experience, outcomes, and field-facing implications—organized around the five research questions. Researchers led the development of the memos, beginning with close reading of the interview transcript; AI tools supported drafting, which was carefully reviewed and revised by the research team against original transcripts to ensure accuracy and fidelity to each participant's voice. A cross-case synthesis then systematically compared cases, preserved outliers and tensions, and mapped narrative pathways between barriers, fund use, and outcomes across all 22 cases. The result is a body of evidence that deepens and extends the quantitative findings while revealing differences in apprentices' experiences that the numbers alone do not capture.

C. Data Collection and Analysis

1. Application Data

The initial application captures baseline information on demographics, industry, pay, expected credentials, and barriers to full participation for all 2,719 applicants. This is the broadest dataset in the study, describing who applied and what challenges they faced.

2. Follow-Up Survey Data

The follow-up survey was administered approximately 30 days after recipients received their funds. Of the 750 fund recipients, 321 completed the survey. The survey was designed to capture near-term, self-

reported funding outcomes and additional information about program-specific experiences, including whether identified financial needs had been addressed, non-financial challenges were encountered, and other services were accessed, and identify other point-in-time apprenticeship outcomes such as current enrollment or completion status, credentials earned, employment status, and wage rates.

3. Interview Data

Twenty-two semi-structured interviews were conducted with fund recipients across industries including early childhood education, K-12 education, skilled trades (electrician, telecom, water/wastewater treatment), health care, digital marketing, veterinary technology, mechatronics, social services, barbering, business operations, and HR youth apprenticeship. Participants were distributed across Alaska, California, Colorado, North Carolina, Pennsylvania, and the Washington, D.C., area.

The three data sources provide complementary information. The application data establishes a broad baseline picture of who applied, the financial challenges they faced, and the support they expected to need. Because the follow-up survey captures a single point in time early after disbursement, its findings describe near-term funding outcomes and current apprenticeship experiences rather than long-term persistence, completion, or sustained wage growth. The participant interviews provide a rich, long-term perspective on recipients' apprenticeship experiences, including how financial and non-financial supports shaped their pathways over time. Together, these sources show who applied and what they needed, what recipients reported shortly after receiving funds, and how participants experienced their apprenticeship pathways over time.

Sample: 2,719 applicants | 750 award recipients | 321 follow-up survey respondents | 22 interview participants

D. Study Limitations

The study reflects apprentices' experiences across a broad range of Registered Apprenticeship programs, industries, occupations, employers, sponsors, and geographic regions. Findings identify common patterns but should not be interpreted as evaluating any individual program or model. No comparison group was included; findings are only descriptive of the funded population rather than causal estimates of the fund's effect.

The perspectives of employers, sponsors, mentors, and training providers are not represented; all interview participants were NAF award recipients and therefore do not reflect the experiences of unfunded applicants or non-participants. Because apprentices were at different stages in their RA programs when follow-up data were collected, findings describe early and intermediate outcomes and cannot determine long-term effects on career advancement, employment stability, or economic mobility.

E. Applicant Profile and Award Recipients

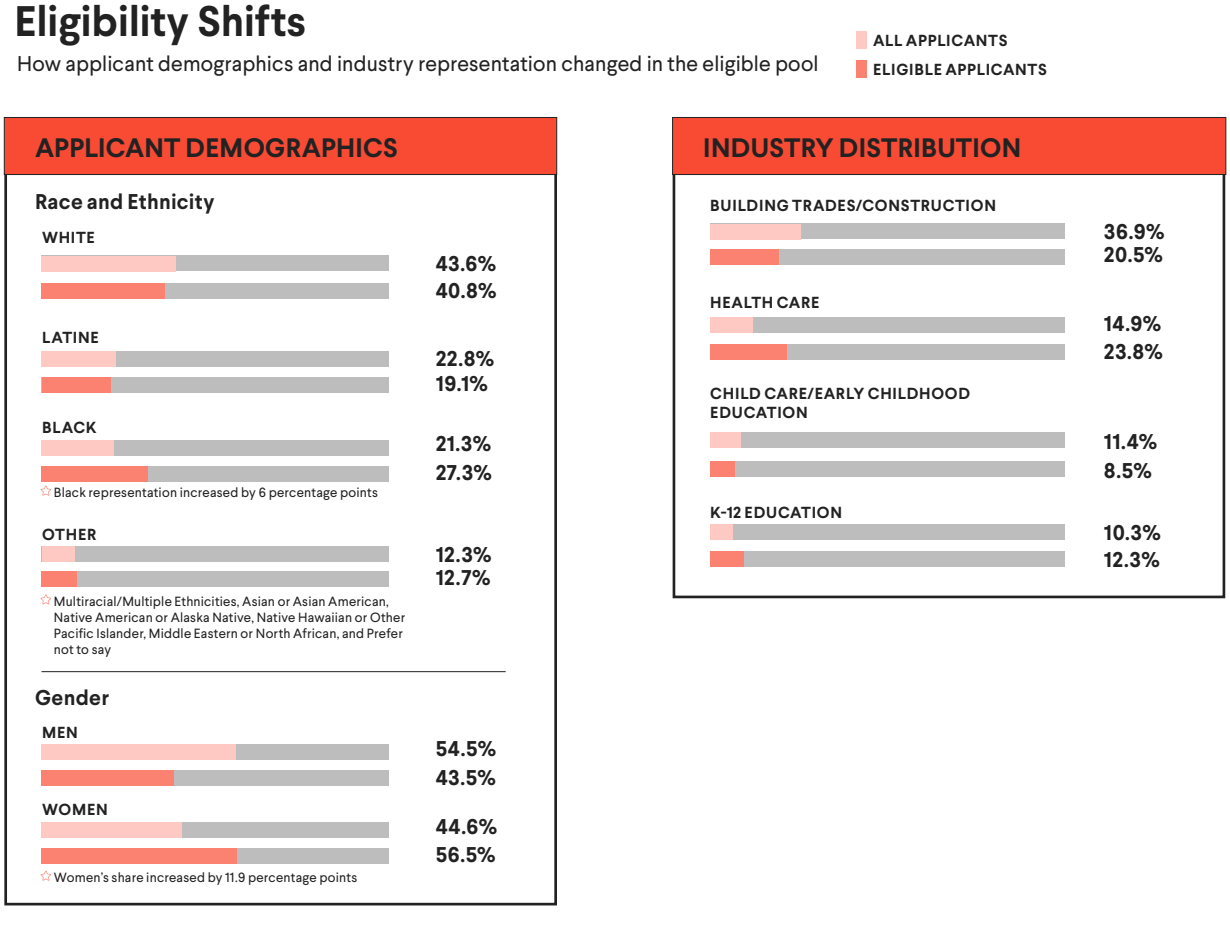
Among all applicants (n = 2,719), white applicants made up the largest share (43.6%), followed by Latine (22.8%) and Black (21.3%) applicants. The pool was nearly evenly split by gender—54.5% men and 44.6% women. Building trades/construction accounted for more than a third of all applicants (36.9%), followed by health care (14.9%), child care/early childhood education (11.4%), and K-12 education (10.3%).

The profile of eligible applicants shifted toward female and Black applicants: The pool of eligible applicants contained more women (56.5%) than men and an increase in Black representation (27.3%). Most eligible applicants worked in health care (23.8%), followed by building trades/construction (20.5%) and K-12 education (12.3%).

After taking race and ethnicity, gender, and industry into account, gender and industry were linked to eligibility, but race and ethnicity were not. Women were 1.47 times more likely than men to be eligible (p = 0.008). Eligibility was also higher among applicants in several industries: Compared with the average applicant, health care applicants were 3.59 times more likely to be eligible, advanced manufacturing applicants 3.41 times more likely, and K-12 education applicants 2.24 times more likely. Differences by race and ethnicity were not statistically significant.

Eligibility Shifts

How applicant demographics and industry representation changed in the eligible pool



Findings: Financial and Nonfinancial Barriers

A. Financial Barriers

Wage and Income Instability

Wage challenges took at least three distinct forms: Some apprentices accepted significant pay cuts to enter their programs, with the expectation that the pathway would fulfill its long-term promise; others completed their programs but found no waiting jobs; and still others were assigned responsibilities well above their level of training without a corresponding pay increase. The "paid while learning" framing is thus incomplete as an account of financial stability. These cases show multiple ways that apprentices can earn wages and still face severe hardship: One high-performing apprentice in a corporate program earned wages while living in a shelter throughout; even participants earning $27/hour supplemented that income with gig work. Wages alone overstate real financial security when transportation, child care, and other living and participation costs are accounted for.

Food and Housing Insecurity

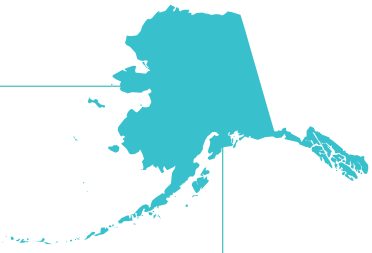
Food and groceries were the most commonly reported category of financial difficulty: 70.4% of all applicants and 82.4% of eligible applicants reported difficulty affording food. Housing was similarly pervasive—68.8% of all applicants and 77.6% of eligible applicants reported difficulty meeting costs for housing, co-occurring most strongly with insecurities around food, utilities, and transportation. Five interview participants identified housing as a central financial stressor, with experiences ranging from shelter residency to absorbing the cost of two residences while traveling more than 200 miles for eight weeks of required technical instruction. Federal workforce funding has historically not covered temporary periods of double housing or travel-required accommodation during required training periods; NAF's flexibility in this area was recognized as particularly meaningful by participants.

Transportation

Transportation costs were the second most prevalent financial barrier: 69.0% of all applicants and 81.3% of eligible applicants reported difficulty meeting transportation costs. Twelve of 22 interview participants named it a significant structural barrier. In Alaska, program design itself produced transportation costs—one teacher apprentice was required to fly between school sites; another traveled 200 miles for training periods. In urban settings, participants described daily roundtrip commutes of two hours or more.

Transportation, across these cases, is a significant variable impacting program completion, not just a personal logistics problem. In rural, remote, and geographically dispersed programs, transportation functions as a participation cost that the current apprenticeship financing structure does not address.

Featured Story: Telecom Apprentice, Alaska



"It was the biggest blessing of 2025 for me and my family. Stress levels were gone."

This apprentice was introduced to the telecom apprenticeship through his brother, a journeyman telecom worker in Alaska. The model appealed to him because he could earn a paycheck while learning, avoid student debt, and work toward a journeyman credential. At the start, he accepted a lower wage—about $8 less per hour than he might earn elsewhere—in exchange for full-time employment, health care, and the daily stability he wanted for his wife and four children.

Over time, that routine became difficult to maintain. During the winter, the program sends apprentices for eight weeks of school in a city over 200 miles away from where this apprentice lives. In order to participate, the apprentice required temporary housing, food away from home, and long periods of family separation while his wife managed school pickups, daycare, appointments, and the household—often with only two to four weeks of notice. His home mortgage and bills continued while the apprenticeship created a second living situation. The pressure was exacerbated when his wife was on maternity leave with their newborn and the household had to operate on a single income.

The National Apprentice Fund came at an opportune time. The funds helped him pay for housing and food while he was away attending training. While he did not think he would have left the apprenticeship immediately, he felt that he would have continued searching for funding, even if it meant taking on debt. The award reduced much of this cumulative pressure. The apprentice also described relying on coworkers and his foreman for career advice, rather than a formal mentor, and valued his day-to-day team even while management turnover and short-notice training information sometimes made the program harder to plan around.

This apprentice's story shows that barriers are often produced by apprenticeship design and absorbed by households. In rural and remote settings, travel, temporary housing, caregiving, limited notice, and family separation can become participation- and completion-relevant costs even when an apprentice is technically paid while learning.

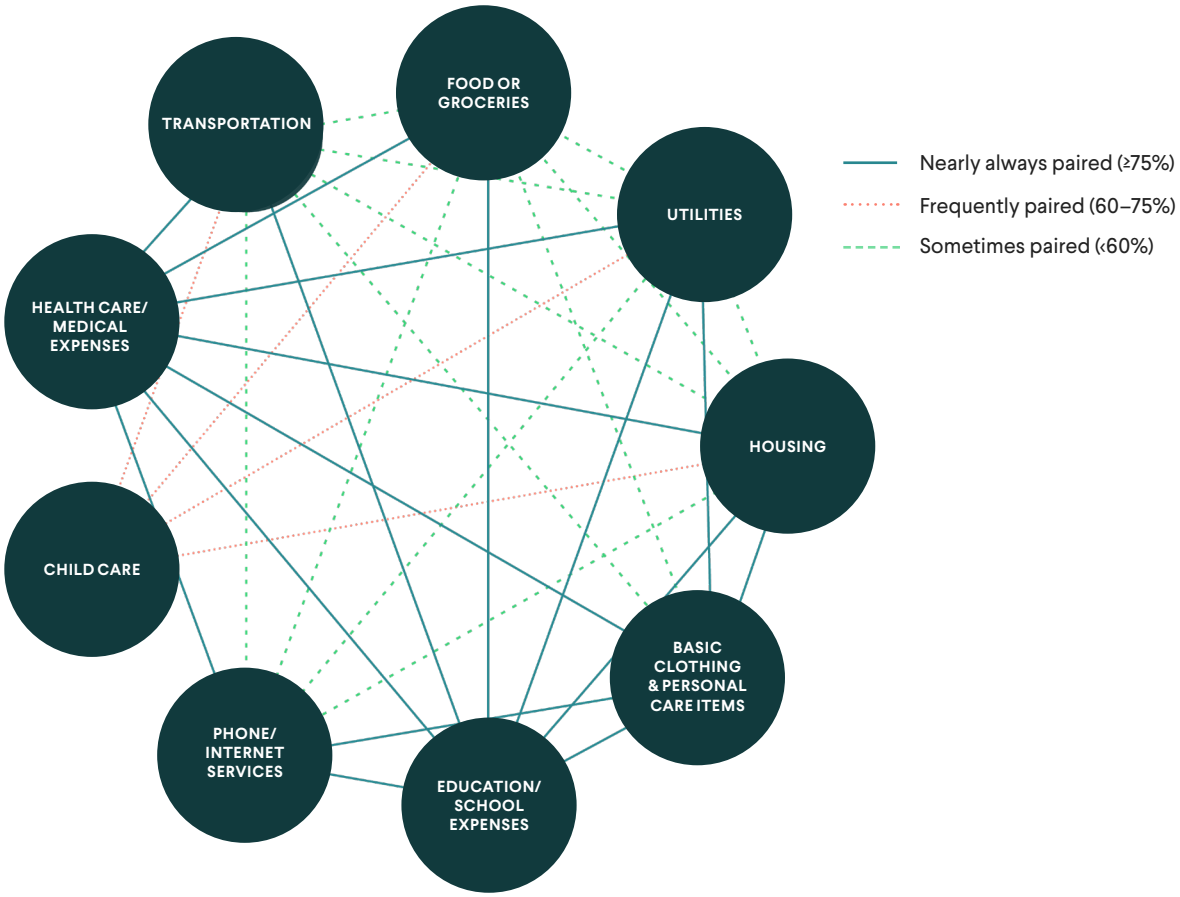
Child Care

Child care emerged as a distinct challenge that differs from housing and transportation: Unlike other expense categories, it appeared less frequently in combination with other reported costs—suggesting it posed a concentrated barrier for specific groups of applicants. In the highest-risk cases, child care loss was the single most direct withdrawal trigger: One participant's delayed visa renewal simultaneously removed her income, child care support, and program access. Child care should be understood not as a uniform barrier, but as a completion-critical variable whose salience varies by life stage, family composition, and program design. Immigration or visa disruptions can terminate institutionally provided child care with no notice, creating an acute gap for which no backup currently exists in most programs.

Tools, Technology, and Hidden Costs

Hidden and transition costs—cyclical income drops between phases of work and school, benefits cliffs, such as the loss of medical coverage, triggered by program completion, unexpected cost clusters at program transition points as tuition and materials become needed—were not routinely anticipated by programs or funders. NAF was deliberately designed to be unrestricted as a necessary feature: Need cannot be predicted, and flexibility allows the fund to meet participants at their most acute real-life challenges.

Apprentices reported it was common for multiple financial challenges to overlap:



B. Nonfinancial Barriers



Weak or Absent Mentorship

Mentorship challenges were reported by 40% of survey respondents, with women nearly three times more likely than men to report difficulties, and those in the building trades four times more likely than those in health care, education, or child care. In the most severe cases, employers actively undermined apprentice success—overriding school schedules, assigning senior-level work at helper-level pay, and making overcommitments on employment prospects. These cases represent not a mentorship gap but a failure in program quality standards and employer accountability. These failures could be cultural or structural, but in either case, they were systemic rather than individual. One employer's cohort shrank from 30 to 10 apprentices over the course of the program, with attrition driven primarily by employer behavior.



Workplace Discrimination and Exclusion

Workplace-environment challenges were reported by 42% of survey respondents. Women were 2.3 times more likely than men to report them; apprentices in the building trades were nearly three times more likely than those in health care. The most commonly reported challenges centered on code-switching, limited recognition of participant contributions, and discomfort with raising concerns. In the building trades specifically, co-occurrence patterns suggest a pervasive workplace climate problem: Nearly every participant who reported exclusion from learning opportunities also reported poor or inconsistent communication with supervisors, and 91% of those who reported pressure to represent their identity group also described discomfort raising questions or concerns.



Time Burdens and Rigid Schedules

Time burdens were the most universal barrier in the dataset—81% of survey respondents reported at least one time-related challenge—and no significant variation emerged by race/ethnicity, gender, or industry, indicating time pressure is a structural feature of apprenticeship programs. The most common difficulties were finding adequate time for personal rest and recovery (55%), study and preparation (43%), and balancing on-the-job training with related technical instruction (42%). Time pressure operated not just as an individual inconvenience but as a problem in household-level systems: When one participant traveled for eight-week school periods, his spouse absorbed primary caregiving responsibilities for four children, including a newborn—a redistribution of unpaid labor that was invisible in program metrics but constituted a real participation cost.

Employer-Side Challenges and Household Strain

Employer-side structural and cultural failure was the most consistently underreported category of barrier: Apprentices rarely directly named employer behavior when asked about support gaps, yet interview narratives revealed that weaknesses in employer support were a driving factor in near-withdrawal in several cases. Financial support cannot compensate for unsupportive employer practices, and program completion does not guarantee employment placement.

Household strain also shaped persistence in ways that resist reduction to any single barrier. Attrition data from the application pool likely underrepresents the actual withdrawal risk, particularly among populations where admitting struggle carries a social cost: When asked whether they had considered leaving, several male apprentices answered "no" in the application but described near-withdrawal moments in the follow-up survey and interviews. Qualitative methods were essential to surfacing this pattern.



Findings: Fund Use, Persistence, and Outcomes

A. Intended and Actual Fund Uses

Financial difficulty was widespread and concentrated in personal essentials. Roughly seven in ten applicants reported trouble affording food (70.4%), transportation (69.0%), and housing (68.8%). Only about 6% reported no financial difficulties at all. These difficulties rarely occurred in isolation—experiencing several simultaneous pressures was more typical than facing a single need.

Among follow-up survey respondents (n = 321), 93% anticipated using the funds for basic needs. Transportation was the specific need mentioned most often in open-text responses describing intended use, followed by education and school-related expenses. More than a quarter of respondents described an intent to use funds for on-the-job training resources, such as tools, work boots, and safety equipment; smaller shares described child care, phone or internet services, and health care expenses. Reported actual uses confirmed this breadth: transportation, housing, food, technology, child care, educational materials, tools, professional supplies, and bills. The overwhelming majority of recipients (95.8%) stated that they addressed the specific needs they had identified; the small share who reported unmet needs pointed to costs that exceeded the one-time amount available to them or a recurring financial strain that a single payment could not fully offset.

B. Effects on Persistence and Satisfaction

1. Immediate Effects on Stress, Stability, and Ability to Continue

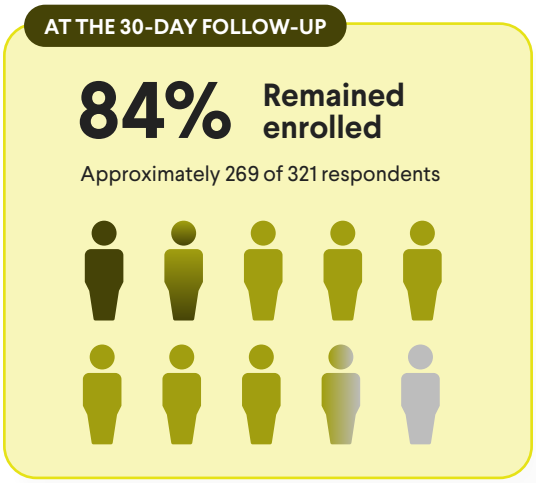
The fund's most consistent effect was reduced financial stress and greater stability—far beyond material relief. Fourteen of the 22 interviewees described a similar pattern: Receiving funds reduced financial stress, giving apprentices more capacity to focus on learning and remain engaged in their programs. Ninety percent of follow-up survey respondents reported improvements in their apprenticeship experience after receiving NAF funding.

2. Evidence of Persistence and Completion

At the 30-day follow-up, 84% of recipients (approximately 269 of 321 respondents) remained enrolled in their programs. Among the 321 respondents, 15% (approximately 48) had completed, and 0.6% (approximately 16) had withdrawn. When enrollment durations were calculated for the survey population,

the 311 respondents with nonnegative durations had been enrolled for an average of 512 days at the 30-day follow up (approximately 1.4 years; median = 393 days, or approximately 1.1 years). For national context, Social Finance's analysis of RAPIDS data found that apprentice cancellations were concentrated in the early months of apprenticeship.[6] The findings of this survey are descriptive and are not directly comparable to national estimates because the project did not include a comparison group and follow-up timing varied.

At the time of application, 92% anticipated at least some positive impact from receiving funding, with 79.2% expecting a transformative impact—most pronounced among apprentices in the building trades and construction, health care, and education. Completion trajectories in the qualitative data were strongest for apprentices who received both financial support and meaningful mentorship; cases with absent mentorship or hostile workplace environments showed more tenuous paths even when funding was received.



3. Differences by Level of Risk or Need

The fund did not function the same way for all recipients. Among apprentices facing the most severe financial pressures, the fund helped prevent immediate disruptions that could have threatened continued participation. For those experiencing moderate hardship, it reduced financial strain and made it easier to remain engaged in their programs. For apprentices in more stable circumstances, the fund provided additional financial stability and helped them manage ongoing or unexpected costs.

Featured Story: Early Childhood Education Apprenticeship, North Carolina



"I would have stopped. Because after that time, I did not have child care."

This apprentice entered an apprenticeship program on early childhood education after a coordinator approached her at a school event for her children. At the time, she was a stay-at-home mother of eight, including a son with special needs, and had no prior work or school history in the United States. She had studied science laboratory technology in her home country in Africa and once hoped to pursue law, but the apprenticeship was, in her words, the leverage that allowed her to begin a professional life in the United States.

Her apprenticeship path was nearly terminated when her employment authorization expired, revoking her access to both training and program-provided child care simultaneously. The apprentice was not working, needed to renew her employment authorization document (EAD), and could not attend training without child care. When she received the National Apprentice Fund award, she was strategic: She initially saved it as a buffer, then used it for child care when that support disappeared. She was also able to save some of her apprenticeship earnings to cover her EAD renewal fee.

Her program coordinator played a critical role—making resources available, responding to individual requests, advocating for her, and later referring her to her current job. This apprentice ultimately completed the two-year program as its top-performing apprentice and moved into full-time work in a public school setting while pursuing a four-year elementary education degree on a full scholarship.

This apprentice's experience is a clear example of financial assistance functioning as crisis prevention. The award preserved child care continuity during a convergence of immigration, income, caregiving, and training pressures—and allowed her to keep moving toward work and education.

4. How Mentorship and Wraparound Support Complemented Funding

In cases where wraparound support was functioning, mentors, counselors, coordinators, and social workers anchored apprentices to their programs. The pathway from fund to apprentice ran through these relationships in the majority of cases: Apprentices learned about the fund through a coordinator, manager, or program staff member; independent discovery was the exception rather than the norm. Training apprenticeship program staff to be proactive in recommending financial support would expand program

reach significantly beyond the informal referral pathways that currently dominate. The limits of financial support are equally important to document: The fund helped defray costs from basic utilities to work essentials, but it could not fix what unsupportive employer practices or hostile workplaces produced.

Featured Story: Film and Video Editing Apprentice, California



"I am always the person looking for the next olive branch. Looking at a way to get up and take a new step to find the way to the right path."

This apprentice found his film and video editing apprenticeship while leaving the juvenile justice system and living in transitional community housing. The community center connected him to internships and eventually to the apprenticeship, which complemented the film training he was pursuing at a nearby college. The program's hybrid structure combined daily instruction, hands-on projects, one-on-one mentorship, and opportunities to produce work for the center's social media.

The financial barriers he faced were immediate. This apprentice was supporting a partner and newborn daughter while commuting up to two hours to his apprenticeship. To reduce the commuting strain, he found a room to rent closer to his site. But the pressure persisted: His car began to fail, he faced rent costs, and he relied heavily on financial aid. He described how that stress was manifesting—a short temper, an inability to absorb feedback, and a plateau in his learning experience because he had no capacity left to think.

With the National Apprentice Fund award, this apprentice secured reliable transportation, a laptop, and other equipment. Mentors also stayed after their formal teaching time, offered one-on-one guidance, checked in personally, and later advised him about clients, contracts, and invoicing. The program secured an introduction to a community-based program that had a significant positive influence on him and offered mental health services, food, community space, and a financial literacy class that he called a "life changer" because it was the first time he had created a budget. This apprentice completed the program in about 20 months and now works full time at the same center as a salaried Lead Apprentice with benefits while building freelance editing work.

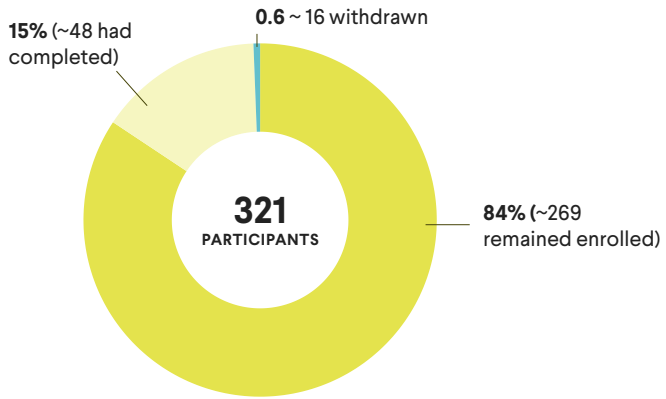
This apprentice's story shows that financial assistance and wraparound support are mutually reinforcing: The fund created room to persist in his apprenticeship, while mentorship and community helped convert that room into learning, confidence, and a durable career pathway.

C. Apprenticeship Outcomes Snapshots

The following data documents early outcomes reported by fund recipients at the **30-day follow-up**—a snapshot of an intermediate point while many apprentices were still enrolled.

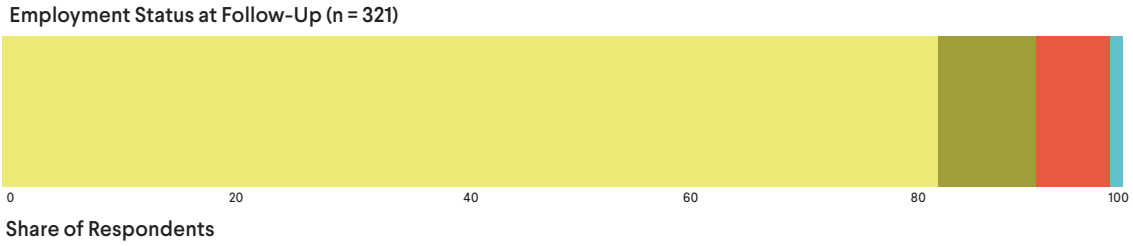
01. Retention and completion

The NAF strengthened apprentices' ability to persist in and complete their programs shortly after receiving the funding.



02. Employment and placement

The NAF helped apprentices maintain employment or transition to new employers within their field.



- **83%** were retained by their apprenticeship employer or hired by a different employer in the same field.
- **7%** reported another status.
- **9%** were seeking employment in the field.
- **1%** were working in a different field.

03. Wage and Progression

NAF survey respondents shared that while their wages were increasing, they were still struggling financially.

- Despite evidence of wage growth, all respondents reported substantial financial need.
- **82%** of respondents reported a wage increase from the start of their program.
- The median wage increased from $19.14 to $22.50 per hour.
- Higher hourly wages do not necessarily translate into financial stability, particularly when work hours are limited or unpredictable. Wage increases may reflect built-in wage progression or other factors; the data do not allow these influences to be distinguished.

04. Credential attainment

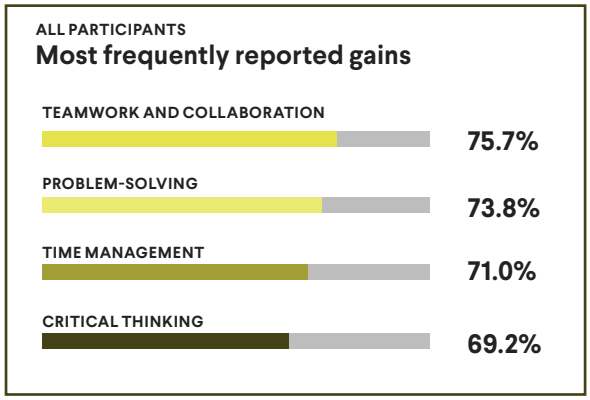
NAF survey respondents shared they expected to earn credentials upon program completion.

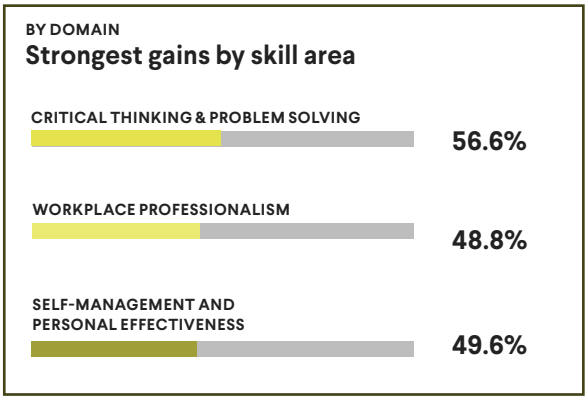
63% of respondents already earned a credential.

All respondents expected to earn a credential upon completion.

Credentials spanned health care, safety, skilled trades, IT, and education.

05. Skills gained





06. Program Improvements:

Nearly three-quarters of respondents described post-award improvements spanning multiple domains, appearing in the following order of frequency:

- Material stability and financial relief
- Reduced stress and improved well-being
- Improved program participation

Many respondents described a connected chain: Financial relief eased stress, which helped them focus and stay engaged.

Featured Story: Electrical Trades Apprentice, Washington



"I have the skill set, I have my licenses… they [National Apprentice Fund] delivered on that."

This apprentice entered the electrical trades after discovering a dislike for office work, describing the move as a full reset. Coming straight from an office, without tools training or prior experience, she had to prove herself in a male-dominated field. She applied to the competitive Local 46 apprenticeship twice before being accepted and ultimately completed the program in four years. She also became a parent during the apprenticeship and, with support from her spouse, was able to complete the program during some challenging financial periods, including a layoff.

The apprentice described the program as well-rounded, exposing apprentices to different aspects of the trade and giving her a close cohort of about 15 people who became her most consistent adult community. Teachers were available outside normal hours, and the job structure paired apprentices with journeymen for on-the-job learning. On the personal side, during school periods, apprentices' work hours could be cut from 40 to 32 hours even though tuition remained constant at roughly $700. Construction work was also volatile; program completion was no guarantee against continued layoffs, and a newly graduated journeyman could be paid at the same rate as a more experienced one.

She received the National Apprentice Fund award toward the end of the year, just after a layoff and as tuition was due. The award gave her breathing room and reduced the financial scramble that she was doing to stay in the program. She completed the apprenticeship, remains a union member, and has the skills and licenses she worked so hard for. At the time of her interview, however, she was laid off again and waiting for her next opportunity.

This apprentice's experience illustrates that program completion does not guarantee immediate employment or income stability. The fund delivered meaningful mid-program relief, and the program delivered the credential—but the connection between credential attainment and durable labor-market placement requires ongoing attention from programs and policymakers alike.

D. What Worked in Fund Design and Disbursement

Effective financial assistance depends not only on how much support is provided, but on how it is designed and delivered. The NAF's strongest features were flexible eligibility, a low-barrier application, timely disbursement, and outreach through trusted messengers.



Design for Flexibility

A fund designed around underlying financial challenges—rather than narrow income thresholds or demographic criteria—reaches people whose circumstances do not fit standard eligibility categories. The fund deliberately distinguished between information needed for program administration and criteria that unnecessarily narrowed access in considering how best to communicate eligibility in plain language.



Make the Application Easy to Complete

The application was built to be concise, jargon-free, and accessible on commonly used devices—with minimal documentation requirements, translated materials, accessible formats, and clear confirmation messages—so that the process itself did not become a barrier to receiving support.



Prioritize Timing and Speed

The fund treated the speed of disbursement as part of the support itself, with target timelines set before launch, streamlined review steps, and clear decision-making authority in place. When delays arose, proactive communication preserved trust and kept applicants from feeling lost in the process.



Work Through Trusted Messengers

Outreach was channeled through organizations and individuals applicants already had relationships with—employers, training providers, educators, counselors, case managers, community-based organizations, navigators, and peers—which increased engagement by meeting people through sources they already trusted.



Address Design Challenges Before Launch

Structural questions were worked through before the fund launched—including clearly communicating the tax treatment of awards, selecting outreach channels (direct outreach through trusted partners, email, social media, information sessions, and reminders), and deciding between one-time and incremental payments based on both participant needs and administrative capacity. The schedule, conditions, and process for handling changes in circumstances were also established from the start. Resolving this complexity upfront meant applicants encountered a program that was clear and ready, rather than one still working out its own logistics.

Featured Story: Cosmetology and Barbering Apprentice, Colorado

"Somebody believes in you, so believe in yourself."

This apprentice was enrolled in a cosmetology and barbering apprenticeship. While incarcerated, he cut hair and developed foundational barbering skills.. After his release—following nearly 20 years in prison—a barbershop owner committed to using barbering as a pathway to opportunity for veterans and people with records connected him to barber school, licensing, and paid apprenticeship work.

When he applied to the apprenticeship program, he had recently been released and had very little money for transportation, books, food, tools, and other participation costs. Books could cost approximately $600 to $800, and he also faced parole-related classes costing about $45 per session. At the same time, he was balancing the apprenticeship with on-call peer-recovery work, family responsibilities, and the arrival of a new baby. Pride and embarrassment also made it difficult to ask for financial help.

This apprentice heard about the National Apprentice Fund through someone who knew and understood his reentry journey, his work, and what it would mean to stay in the program. That trusted relationship was important to him. The fund helped him pay for books, gas, lunch, tools, and other participation costs. He said the money helped "put us at ease," boosted his confidence, and gave him an "extra push." Because the support came from a trusted advisor and an environment he described as family, it felt like recognition rather than charity.

This apprentice's experience shows why delivery matters as much as design. A trusted intermediary did not just connect him to the fund—the relationship transformed what the fund meant. Financial assistance delivered through relationships of trust carries an additional benefit that dollar amounts alone cannot capture.

Findings by Research Question

01 What are the financial and nonfinancial barriers that apprentices face?

Financial hardship was widespread, interconnected, and rooted in structural conditions rather than individual circumstances. Housing difficulty was reported by 68.8% of all applicants; food insecurity by 70.4%; transportation barriers by 69.0%. These challenges rarely occurred in isolation—experiencing multiple simultaneous pressures was more typical than facing a single need. Time burden was the most universal barrier, reported by 81% of survey respondents with no significant variation by race/ethnicity, gender, or industry. Nonfinancial barriers include weak or absent mentorship (40%), workplace discrimination (42%), and employer-side structural failures—compounding financial challenges, these nonfinancial barriers were often more proximate drivers of apprentices considering early program departure. Qualitative data revealed that survey-based attrition data underrepresents withdrawal risk, particularly among male apprentices, due to pride and stigma around help-seeking behavior.

02 How does financial support contribute to program persistence, completion, and satisfaction?

The fund's most consistent reported effect after disbursement was reduced financial stress, which helped apprentices focus on learning and maintain participation. Ninety percent of follow-up survey respondents reported improvements in their apprenticeship experience after receiving NAF funding; 95.8% reported using the funds for the specific needs they had identified. The fund did not function the same way for all recipients. For some, it helped address immediate financial pressures that could have affected their ability to continue. For others, it reduced ongoing financial strain or provided greater financial stability through dynamic conditions. Some recipients also reported the impact of unexpected tax obligations, highlighting an area for improvement through continuous communication of potential obligations in future fund design.

03 How do additional supports complement financial assistance?

Financial assistance alone does not explain persistence—mentorship quality, workplace conditions, and wraparound support are equally important. Completion trajectories were strongest for apprentices who received both financial support and meaningful mentorship; cases with absent mentorship or hostile workplace environments showed more tenuous paths even when funding was received. The fund does not self-distribute: Most apprentices only learned about it because a coordinator, social worker, or program staff member identified it and encouraged them to apply. Investing in the people and organizations that connect apprentices to available resources is how the fund reaches those who need it most. Unmet needs

04 What are the outcomes for apprentices who receive NAF support?

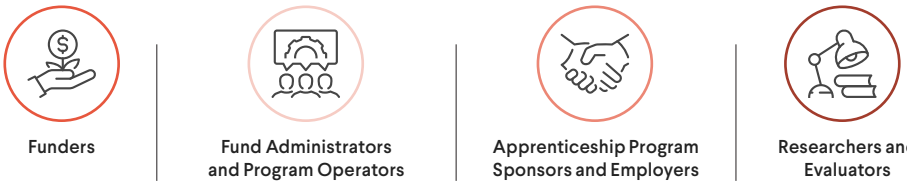
Early findings were encouraging but reflect self-reported outcomes at only 30 days after disbursement. Higher hourly wages do not translate into financial stability, even when they may be part of a program's natural progression; unpredictable work hours, job opportunities, benefit cliffs, and tuition costs all increased financial insecurity. Although there is no control group of unfunded apprentices against which to measure NAF-funded apprentice outcomes, interviews and other qualitative data revealed that flexible access to emergency financial aid facilitated program persistence through barriers that were unobservable with quantitative measures or otherwise difficult to track.

05 What do findings suggest are the most effective strategies for disbursing emergency funds?

Flexibility, an accessible, user-friendly application platform, speed, and trusted distribution were the fund's strongest design features. The pathway to the fund almost always ran through a trusted person—finding it on their own was the exception. Outreach through coordinators, case managers, and program staff was more effective than any marketing channel. Key improvement areas include continued communication that reinforces the potential tax implications of accepting financial assistance for the apprentice before payment is made, optional financial guidance, and greater post-completion attention to the transition from program end to durable labor-market placement.

Recommendations to the Field

The NAF findings suggest that flexible financial assistance helped apprentices navigate challenges that might otherwise have negatively impacted their participation. They also suggest that financial assistance is most effective when it is timely, easy to access, and connected to supportive employers, trusted mentors, responsive program staff, and other wraparound services. The recommendations below identify opportunities to strengthen future financial assistance initiatives and the broader systems that support apprentice persistence, completion, and transition into quality careers. The following recommendations are organized by the following key stakeholders:



For Funders Seeking to Replicate and Scale This Work

The findings support continued investment in flexible emergency aid while underscoring the conditions needed for the model to work in different apprenticeship settings.

- **Preserve flexibility as a core design principle**—The value of the fund came in part from allowing apprentices to address the needs most pressing in their own circumstances. Future rounds should preserve flexibility in allowable uses, timing, and the types of barriers that can be addressed. This flexibility is particularly important because apprentices' needs often overlap and change over the course of a program.

- **Scale through trusted local infrastructure**—Effective implementation can be supported by local partners who understand the industries, communities, and program conditions in which apprentices participate. Scaling should therefore include resources for partner coordination, navigation, outreach, and continuous improvement. Investment in the distribution infrastructure matters as much as investment in the award itself.

- **Standardize core expectations while allowing local adaptation**—Future rounds could establish minimum expectations for accessibility, tax communication, data collection, safeguarding, and outcome reporting while allowing partners to adapt award amounts, outreach, delivery channels, and connections to local needs. A consistent core can support learning across sites without imposing a single model on programs with different structures, environmental contexts, and participant needs.

For Fund Administrators and Program Operators

The NAF experience suggests that effective financial assistance depends not only on how much support is provided, but also on how the fund is designed and delivered. Future funds should preserve the flexibility that apprentices valued while making access and use as clear and straightforward as possible.

- **Simplify and clarify application and disbursement**—Applications should be concise, written in plain language, and accessible on commonly used devices. Fund administrators should minimize documentation requirements, explain why requested information is needed, provide clear confirmation messages and realistic timelines, and offer a reliable point of contact. Once awards are approved, funds should be distributed quickly through systems that are prepared before applications open.

- **Be transparent about tax implications**—Organizations should be clear on how the awards will be classified financially before applications open and communicate that information clearly before an applicant accepts an award. When awards may create a tax obligation, recipients should receive practical guidance on planning for that liability, such as setting aside a portion of the award or connecting to free tax resources. Tax guidance should clarify what the fund administrator can and cannot advise, without delaying access to support.

- **Pair funding with light-touch financial guidance**—Optional guidance or resources on budgeting, benefits, tax planning, and referrals to other resources can help apprentices make informed decisions about how to use the funds. This support should complement, rather than condition, access to assistance and should be responsive to the apprentice's immediate circumstances.

- **Consider staggered or renewable support**—One-time payments can provide meaningful immediate relief, but they may not address recurring expenses or financial pressures that emerge later in a multi-year apprenticeship. Future rounds should test whether smaller, staggered, or renewable awards provide more durable support, including during the early stages of apprenticeship and the transition to employment. Any staggered model should retain enough flexibility to respond to changing needs.



For Apprenticeship Programs, Sponsors, and Employers

Financial assistance should be embedded in apprenticeship practices that help apprentices address both financial and nonfinancial barriers. In many cases, the fund helped create stability, but it does not substitute for a quality apprenticeship experience.

- **Strengthen mentorship and wraparound support**—Registered Apprenticeship programs should provide apprentices with consistent points of contact, proactive check-ins, and warm referrals to financial, transportation, child care, housing, and other supports. Sponsors and intermediaries should clarify how mentors, coordinators, instructors, and service providers work together when an apprentice is at risk of disengaging. Because apprentices often learned about the fund through a trusted person, staff and mentors should also be equipped to identify needs and connect apprentices to available resources.

- **Improve employer accountability and program quality**—Sponsor employers should monitor whether workplace climate, scheduling practices, access to tools and equipment, supervision, and communication are creating barriers for apprentices. Apprentices should have clear and safe ways to raise concerns and receive timely support when workplace or program conditions threaten their ability to continue. Financial assistance can help with tools, transportation, and other emerging costs, but it cannot resolve issues that arise in the apprenticeship workplace.

- **Build stronger post-completion transition supports**—Support should extend beyond completion through career navigation, employer connections, job matching, and follow-up during the transition into stable employment. Completion and credential attainment are important milestones, but they do not necessarily lead to immediate employment in the apprentice's field. Programs should track and support the handoff from apprenticeship completion to quality work, wage progression, and long-term advancement.

For Researchers and Evaluators

Future rounds should build on the current evidence by examining not only whether financial assistance reaches apprentices, but also when, how, and in combination with which supports it is most useful. The current findings are encouraging, but they describe early outcomes and cannot isolate the effect of financial assistance from other factors shaping apprentice experiences.

- **Test alternative fund designs**—Future research should compare one-time, staggered, and renewable assistance; different timing and award amounts; and models that offer optional financial guidance or stronger connections to mentorship and wraparound services. These comparisons can help clarify which design features are most useful for apprentices facing different levels and types of financial risk.

- **Track outcomes beyond immediate participation**—Data collection should include award timing and use, tax implications, continued enrollment, completion, credential attainment, employment in the field, wage progression, job stability, and access to benefits. Where feasible, results should be analyzed by apprentice characteristics, industry, program model, and level of financial need. Tracking the regularity of work hours and the transition into employment would provide a fuller picture of financial stability than hourly wages alone.

- **Strengthen longitudinal and mixed-methods learning**—Following apprentices for a longer period after completion would help clarify whether early gains translate into stable employment, career advancement, and economic mobility. Future mixed-methods work should also include the perspectives of employers, sponsors, mentors, instructors, and intermediaries and use comparison strategies where feasible. Qualitative follow-up can help explain how support affects decisions and transitions over time, including near-withdrawal experiences that may not be captured through survey questions alone.



Policy Recommendations

The findings point to two complementary policy horizons: immediate actions that can be taken through existing programs, funding authorities, and administrative guidance; and long-term changes that require broader federal and state coordination, legislative or regulatory action, and reforms to apprenticeship data systems.



Immediate Policy and Administrative Actions

1. **Make apprentice financial stability an explicit priority.** Federal, state, and program policies should recognize financial stability—not only starts and completions—as a core indicator of apprenticeship success. In the near term, agencies and funders should clarify and expand allowable uses of workforce funds for transportation, child care, housing, tools, technology, and other participation costs. These supports may strengthen retention and completion while improving the field's ability to assess the return on apprenticeship investments. Over time, policymakers should consider codifying participant-level supports across federal workforce funding streams.

2. **Invest in an intermediary capacity to connect apprentices to support.** Intermediary organizations played a central role in connecting apprentices to NAF assistance because participants trusted their program staff and partners. Policy provisions should give intermediaries the resources and training to identify financial and nonfinancial needs, navigate complex support systems, and connect apprentices to timely financial and wraparound services. Immediate investments could strengthen referral and navigation capacity; long-term funding models should make this capacity a sustained feature of the apprenticeship ecosystem.

3. **Incorporate participant voices in fund design and implementation.** Future funds—and the policies that govern them—should include structured mechanisms for recipient feedback. Near-term actions could include participant surveys, listening sessions, and feedback loops during and after funding distribution. Over time, participant input should become a formal part of policy design, implementation, and continuous improvement so that program choices reflect the realities that apprentices face.

Long-Term Structural and Legislative Changes

1. **Measure persistence alongside completion.** Federal data systems, including RAPIDS, should be expanded to capture persistence during training, wage progression, and career advancement after completion, each of which can be used to identify indicators of risk and stabilization to program continuation. In the near term, programs and funders can pilot additional persistence measures in existing reporting systems. Long-term data-system reforms should allow policymakers and program leaders to identify where apprentices need support, assess employment quality, and understand outcomes beyond completion alone.

2. **Align public investments to support apprentice continuity and financial stability.** As federal and state investments in apprenticeship providers and performance-based models increase, corresponding investments should support apprentice continuity and financial stability. Funding streams, such as the Workforce Innovation and Opportunity Act (WIOA) and Perkins, may advance Registered Apprenticeship capacity without necessarily providing emergency resources for participant needs. Future investments should therefore address both sides of the apprenticeship ecosystem: the capacities of providers, employers, and sponsors, as well as the financial conditions that enable apprentices to remain and succeed. Immediate steps could include targeted pilots or discretionary funding; long-term action should align state and federal appropriations and policy incentives.



Conclusion

The findings from this mixed-methods study of the National Apprentice Fund suggest that flexible, timely, relationship-connected financial support can help apprentices navigate critical financial barriers and maintain participation during a vulnerable stage of their programs. The strongest reported effects emerged among apprentices facing converging pressures—when financial stress, weak mentorship, and structural barriers compounded to the point that withdrawal felt like a real option to recipients. The findings underscore that financial assistance works best as part of a coordinated strategy, not a standalone intervention.

As the field continues to invest in apprentice retention and program completion, these findings offer early evidence and a roadmap for further testing. Funders, sponsors, and program administrators can use the evidence and recommendations outlined in this report to design support structures that are more responsive to the full range of challenges apprentices face—and better positioned to sustain participation where it matters most.

When support is timely, flexible, and connected to the realities of apprentices' lives, completion becomes more attainable, and the promise of apprenticeship can translate into lasting opportunity.



Endnotes

[1]Tristan Stein, "How Well Do College Emergency Aid Micro-Grant Programs Work?," Bipartisan Policy Center, June 11, 2024, https://bipartisanpolicy.org/explainer/college-emergency-aid-micro-grant-programs/.

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[3]Maura Kelly, Lindsey Wilkinson, Affie Eyo-Idahor, and Larry S. Williams, "Improving the Recruitment and Retention of Construction Apprentices through Oregon's Highway Construction Workforce Development Program," Journal of Applied Social Science 16, no. 2 (June 2022): 459–481, https://journals.sagepub.com/doi/abs/10.1177/19367244221078167.

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[6]Ryan Hoecker and Will Grimes, "Reaching One Million Active Apprentices Starts With Retention—and Investments in the Right Supports," Social Finance, November 7, 2025, https://socialfinance.org/insight/reaching-one-million-active-apprentices-starts-with-retention-and-investments-in-the-right-supports/



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