

Call for Papers

The Journal of Consumer Affairs and the Financial Literacy and Education Commission
announce a
Special Issue and Symposium on:

“Effective Financial Capability Interventions for Economically Vulnerable Individuals and Families”

Special issue editors:

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The Journal of Consumer Affairs (JCA) and the Federal Financial Literacy and Education Commission (FLEC) invite papers for a special issue and a symposium on “Effective Financial Capability Interventions for Economically Vulnerable Individuals and Families.” Papers are sought that rigorously explore the effect of financial education or other financial capability interventions on changes in measurable financial behaviors or other outcomes. Ideally, papers should identify and evaluate programs or approaches for improving the financial capability and financial security of economically vulnerable individuals and families that can be feasibly replicated and implemented in other field settings.

The FLEC, established by the Fair and Accurate Credit Transactions Act of 2003, is comprised of representatives of 23 federal government entities, is charged with “improving the financial literacy and education of persons in the United States.” It is chaired by the Secretary of the Treasury and the vice chair is the Director of the Consumer Financial Protection Bureau. The FLEC recognizes the importance of helping Americans gain financial capability throughout their lives in order to attain financial well-being and contribute to the overall economic health of the nation. The FLEC has found that this need is especially important for economically vulnerable individuals and families.

Given this focus, we are particularly interested in research that generates new insights for practice, including innovations that have the potential to increase the financial capability of economically vulnerable people. While submissions examining stand-alone programs are welcome, the FLEC has a particular interest in research on financial capability interventions that are integrated into existing platforms serving economically vulnerable individuals and families, such as social service and workforce programs; state, local or community-based programming; public health or health care delivery programs; housing; workplaces; post-secondary educational institutions and other institutional settings. Papers that provide the greatest policy insights are likely to include:

- Identification of the particular barriers or challenges the intervention is meant to address;
- A theory of change for the intervention that corresponds to empirically testable hypotheses, including expected impact on financial behaviors as well as longer term effects on financial outcomes and financial well-being;
- For financial capability interventions embedded in existing platforms, a detailed discussion of the theoretical basis for, and empirical evidence of, how the financial capability

intervention benefits the existing platform (e.g. outcomes related to employment, family stability, health, academic achievement, etc.);

- Discussion of the external validity of the research and implications;
- Discussion of considerations for successful replication or expansion; and
- Analyses of strategies for implementing or operationalizing the approach at scale; the cost-effectiveness of the approach; and implications for private-sector implementation or self-sustaining support of the approach.

High-quality studies using robust methods are encouraged, even studies with null findings, especially if the study offers insights for policy, practice or future research.

To facilitate the discussion of the research insights between academics and policymakers, the authors of articles selected for the special issue may be invited to Washington, D.C. to present their findings to a FLEC symposium expected to be held in Fall 2018.

Researchers in all relevant fields are encouraged to submit their work. Manuscripts may be submitted online through [ScholarOne Manuscripts](http://mc.manuscriptcentral.com/joca) (<http://mc.manuscriptcentral.com/joca> or connect via the link on the *Journal of Consumer Affairs* website). Style guidelines and publishing requirements can be viewed online at wileyonlinelibrary.com/journal/JOCA. Please contact the issue editors or the *Journal* offices [joca@consumerinterests.org] for further information.

Submission deadline: March 16, 2018