

# **The Integrated Service Delivery (ISD) Program**

**Strengthening the Economic Independence of  
Refugees and Displaced People in the United States**

April 2024

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# Executive Summary

When refugees and displaced people first arrive in the United States they often take low wage, entry-level jobs within the first 90 days, despite their skills and credentials.<sup>1</sup> Refugees receive a range of employment and other services when they arrive that help them find employment rapidly and make enough income to support themselves without public assistance. These services do not necessarily help refugees thrive economically by encouraging them to save, supporting them to find jobs that fit their skills, or helping them achieve full economic integration. The economic outcomes are not much better for those who come the United States without refugee status nor access to the benefits associated with it.<sup>2</sup> To address these economic mobility issues, in 2022 HIAS and 10 of its affiliate partners<sup>3</sup> piloted the Integrated Service Delivery (ISD) program. The program aimed to genuinely enhance the economic independence and mobility of refugees and other displaced people in the United States.

Phase I of the ISD program ran from April 1, 2022 through April 28, 2023. It served 518 participants directly and 1,655 beneficiaries (their family members) indirectly nationwide. Many were from Afghanistan (57 percent) and the rest were from a variety of countries including Ukraine, the Democratic Republic of Congo, Syria, Burma (also known as Myanmar), Guatemala, Iraq, Sudan, Venezuela, and Honduras. Their English language skills varied, and most participants had a college, advanced, vocational, or high school education. Most participants were either humanitarian parolees (47 percent) or refugees (31 percent), and the rest were Special Immigrant Visa (SIV) holders, asylees, or had other immigration status.

The ISD program provided a package of services and training based on three pillars — (1) financial and digital literacy; (2) building savings and credit; and (3) employment services. The program

helped participants become more economically independent by providing support and one-on-one assistance to find long-term employment, navigate the U.S. banking and financial system, and improve their financial and overall integration prospects. It also provided each participant with tangible tools to help them reach their goals, including a Chromebook laptop computer and a \$300 savings match. Data gathered through intake and exit surveys and other assessments showed that Phase I of the program yielded impactful results for participants, including:

- **Increases in employment and business ownership.** After receiving technical assistance and employment services, participants' job prospects improved. Full-time employment among participants increased by over 34 percent during the program period (from about 162 participants at intake to 277 at exit). The number of participants who were unemployed and actively looking for work decreased by about 67 percent (from about 268 participants at intake to 113 at exit) and there was a 250 percent increase in self-employment and business ownership (from about six participants at intake to 18 at exit).
- **Substantial increases in income, savings, and net worth.** Participants' average monthly income increased from \$1,907.17 to \$2,744.60 by the end of Phase I (by about 44 percent). Participants' average monthly savings increased 127 percent from \$94.04 at intake to \$214.08 at exit. Participants' average assets also increased by 82 percent (from \$5,108.59 at intake to \$9,298.13 at exit) and their net worth increased by 151.8 percent.
- **Many participants opened bank accounts and improved their subjective financial well-being.** Almost 30 percent of participants did not have a bank account at intake and only .5 percent did not at the end of the program period (a 98.5 percent

decrease). Their financial well-being scores, that were gathered through questionnaires developed from the U.S. Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale, also increased by approximately 23 percent by the end of the program period.

- **Participants built credit and learned how to navigate the U.S. lending system with ease.** The average number of participants who can review a credit report increased by 285 percent (going from an average of 14 to about 72 percent of participants by the end of Phase I). The percentage of participants with credit scores increased from approximately 12 to 33 percent of participants. At exit, the average credit score of participants was 674, which falls within the range that is categorized as a good score giving them access to credit products with better interest rates, such as car loans and mortgages.
- **Improved financial and digital literacy** through technical assistance and training. On average,

participants' financial literacy scores increased by 22 percentage points based on their pre- and post-assessments. HIAS found through self-assessment surveys that their confidence in their financial and digital literacy also increased on average by 62 and 41 percent, respectively.

- **More access to health insurance and less use of public assistance programs.** At intake about 48 participants (9.2 percent) did not have health insurance and by the end of the program only about 15 (2.8 percent) still did not (a 72 percent decrease). The number of participants reliant on public benefits went from about 233 participants (45 percent) at intake and to about 181 (34.9 percent) at the end of Phase I (a 39 percent decrease).

This report provides some background on the economic outcomes of refugees and displaced people in the United States, an overview of the ISD program, the results from Phase I of the program, and plans for the next phase.



## Background

In the United States, the U.S. Refugee Admissions Program (USRAP) provides arriving refugees with government support and programs to help them integrate into their new community.<sup>4</sup> This support can jumpstart their social and economic integration while other displaced populations in the United States, who do not have access to the same programs, often find ways to integrate on their own. However, *this does not necessarily mean that refugees have a leg up when it comes to integration.*

USRAP aims to make up for disadvantages refugees experience due to trauma they've endured and lack of social networks and human capital (i.e., skills and credentials) in their new communities. The program does so by providing work authorization upon arrival, offering programs that help them find jobs, and facilitating connections with resettlement agencies and communities.<sup>5</sup> Other displaced people in the United States often experience delays in obtaining work authorization, do not always obtain legal permanent residence (LPR) status, and normally do not receive government integration assistance. Some studies that were based on data from employed refugee populations have shown that this initial assistance helps refugees achieve positive economic and employment outcomes.<sup>6</sup> Nevertheless, some evaluations with data from a more diverse group of refugees found that they tend to work low-wage service jobs and are underemployed throughout their time in the United States.<sup>7</sup>

Refugee resettlement funding can be unpredictable in the United States and USRAP programs often prioritize self-sufficiency through rapid employment in generally undesirable jobs.<sup>8</sup> Most federally funded programs for refugees that provide employment and other services aimed at self-sufficiency are only available to them for five years from the date they entered the United States.<sup>9</sup> But the “economic self-sufficiency” that these programs aim for is defined as earning enough income to survive without relying on public benefits.<sup>10</sup> It does not necessarily help refugees thrive economically by saving, acquiring assets, finding jobs that fit their skills, and achieving full economic integration.

Despite their struggles, refugees and other foreign-born populations have a profound impact on the U.S. economy and have become indispensable to their communities.<sup>11</sup> They generate billions of dollars in income and taxes in the United States, many become entrepreneurs, and typically stay in the country long-term (for 20 years or more) and become citizens.<sup>12</sup> In 2022, more foreign-born people (including refugees) joined the labor force than native-born Americans and they made up 18.1 percent of the country's workforce.<sup>13</sup> They are an indispensable part of the U.S. economy. Considering the above economic outcomes of refugees and displaced people and their pivotal role in the U.S. economy, programs that promote their economic mobility benefit them and their communities overall.

# The Integrated Service Delivery (ISD) Program

In 2022, HIAS and its affiliate partners piloted the Integrated Service Delivery (ISD) program aiming to genuinely enhance the economic independence and mobility of refugees and displaced people in the United States. The program provided a package of services and training to these populations nationwide based on three pillars—(1) financial and digital literacy; (2) building savings and credit; and (3) employment services. It helped them find long-term employment, navigate the U.S. banking and financial system, and improve their financial and overall integration prospects. The first phase of the ISD program was implemented from **April 1, 2022 through April 28, 2023**. Below is an overview of who participated in the program, what it offered, and the impact it had on their lives.

## Who Participated in Phase I of the ISD Program?

During Phase I of the ISD program, HIAS and 10 of its affiliate partners provided financial and employment services and training to 518 participants and indirectly served 1,655 beneficiaries who were the spouses, partners, children, and other family members of the participants (See Table 1 for more detail). The age of direct participants ranged from 18 to 70 years old with an average household size of 4.2. Of the indirect beneficiaries, 738 were over the age of 18 and 917 were minors under the age of 18.

Table 1: **Enrollments and Household**

| ISD Participants       | Value             |                    |
|------------------------|-------------------|--------------------|
| Direct Participants    | 518               |                    |
| Indirect Beneficiaries | 1655              |                    |
|                        | 738 (over age 18) | 917 (under age 18) |
| Average Household Size | 4.2               |                    |

Below (in Tables 2 and 3 and Figures 1 and 2) are demographic breakdowns that show the gender, country of origin, educational attainment, and refugee status of the participants. There were slightly more male (56 percent) than female (44 percent) participants enrolled in the ISD program, which was an improvement in gender representation over the course of the program. HIAS and its affiliate partners observed a substantial increase in female enrollment throughout the program period after affiliates made concerted efforts to foster gender equity and gender inclusive programming.

Table 2: **Gender of ISD Participants**

| Gender | Percentage |
|--------|------------|
| Male   | 56%        |
| Female | 44%        |

Most participants were from Afghanistan (57 percent) and the rest were from a variety of countries and cultures including Ukraine, the Democratic Republic of Congo, Syria, Burma (also known as Myanmar), Guatemala, Iraq, Sudan, Venezuela, and Honduras. See Table 3 below for the percentage breakdown.

Table 3: **ISD Participants' Country of Origin**

| Country of Origin   | Percentage |
|---|------------|
| Afghanistan   | 57%        |
| Ukraine   | 14%        |
| Democratic Republic of Congo  | 9%         |
| Syria   | 4%         |
| Burma, Guatemala, Iraq, Sudan, and Venezuela  | 2% each    |
| Honduras  | 1%         |
| Other (Belarus, Burundi, Colombia, Egypt, Guinea, India, Iran, Jordan, Morocco, Nigeria, Republic of Congo, Russia, South Sudan, Somalia, Uganda, Vietnam, and Yemen) | 5%         |

During the intake process, HIAS measured the level of education of participants (see breakdown in Figure 1). Most participants either graduated from college (30 percent) or high school (29 percent). Some received an advanced degree (9 percent) or some college (9 percent), and 1 percent attended vocational schools. The remaining participants had only an elementary (5 percent) or middle (9 percent) school education or no formal education (8 percent). Program participants also self-reported their English language proficiency (see Figure 2 for details) with 46 percent at beginner, 24 percent advanced, and 12 percent fluent levels. A significant number of participants (18 percent) had no English language skills.

Figure 1: ISD Participants' Level of Education

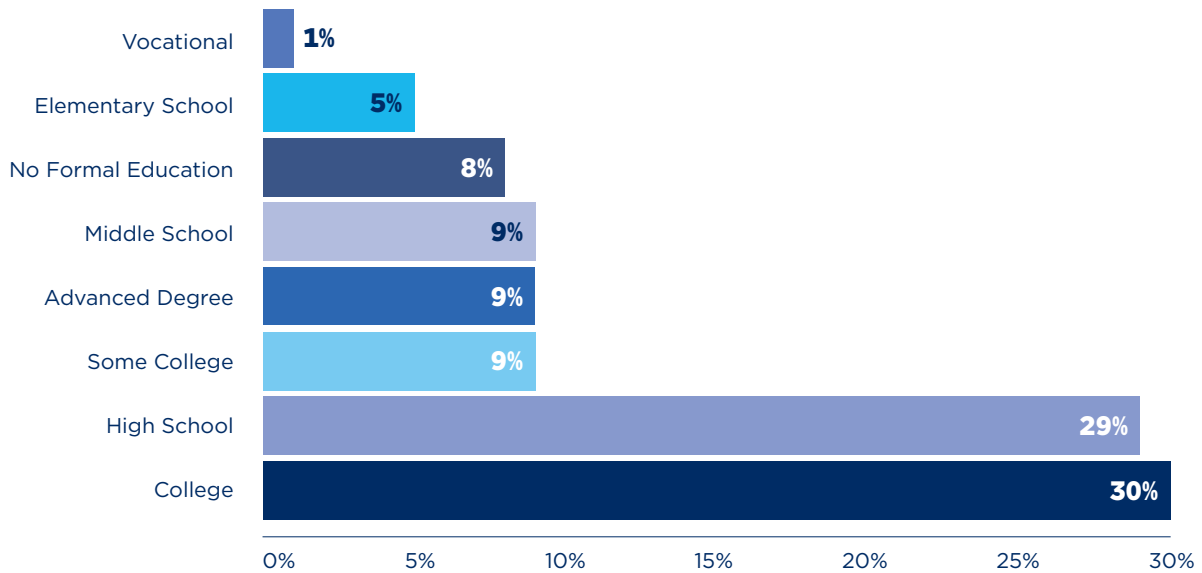
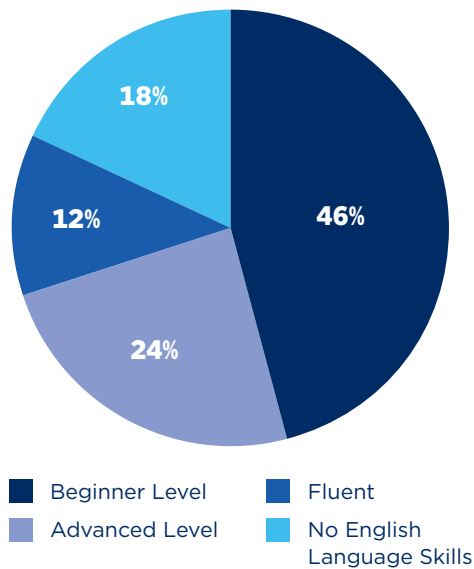
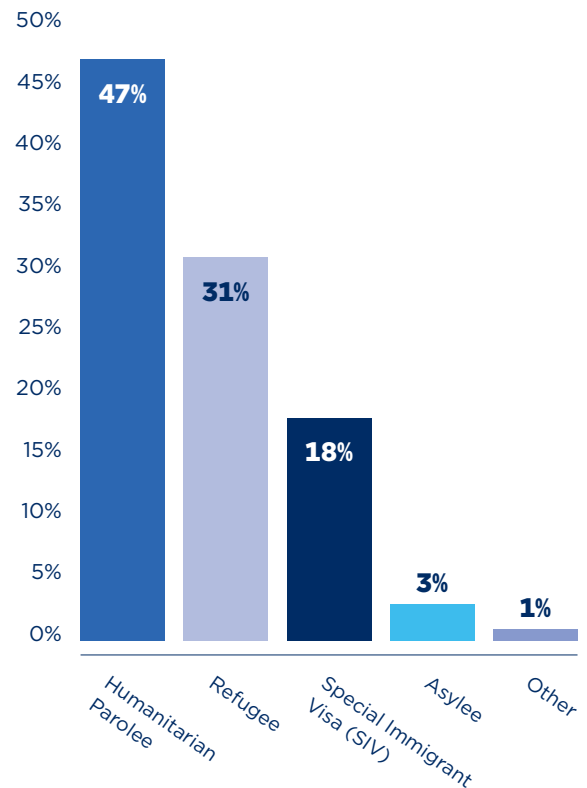


Figure 2: ISD Participants' English Language Proficiency



HIAS also monitored the immigration status of participants (detailed in Figure 3). Almost half of the participants were humanitarian parolees (47 percent), a status granted to foreign nationals to enter the United States temporarily due to an emergency, urgent humanitarian reasons, or significant public benefit.<sup>14</sup> The second largest group of participants were refugees (31 percent) admitted to the United States through USRAP.<sup>15</sup> Several participants came to the United States through the Special Immigrant Visa (SIV) program (18 percent), which

Figure 3: ISD Participants' Immigration Status



provides people who aided the U.S. government abroad in Iraq and Afghanistan permanent residence status.<sup>16</sup> The remaining participants were granted asylum<sup>17</sup> in the United States (3 percent) or hold another immigration status (1 percent).



## How the ISD Program Works

The ISD program provides financial and employment services, training, and technical assistance to participants in several different ways. Below is a breakdown of the services provided through the program and how they were implemented by HIAS staff and affiliate partners during Phase I.

### Affiliate Partners and Direct Client Assistance Funding

HIAS implemented the ISD program in partnership with 10 affiliate organizations:

- Jewish Family Service of Washtenaw County in Ann Arbor, MI;
- Jewish Family & Children's Services of Southern Arizona in Tucson, AZ;
- Jewish Child and Family Services Chicago in Skokie, IL;
- Jewish Family Service of Greater Seattle in Kent, WA;
- Jewish Community Alliance of Southern Maine in Portland, ME;
- Jewish Family Services of Greenwich in Greenwich, CT;
- US Together in Cleveland, OH;
- Gulf Coast Jewish Family and Community Services in Clearwater, FL;
- HIAS Pennsylvania; and
- Jewish Family Service of San Diego, CA.

Each affiliate organization received funding to hire staff to implement key aspects of the ISD program with HIAS' guidance. One of the key members of their staff was the ISD coordinators. They performed key tasks to implement the program on the ground including organizing program activities, outreach and recruiting participants, and providing one-on-one technical assistance. They were responsible for all program activities at the affiliate level while HIAS staff oversaw the process and program structure. ISD coordinators also oversaw volunteers and managed interpretation to ensure all activities were culturally and linguistically appropriate. HIAS staff provided technical assistance to the ISD coordinators and other affiliate staff through bi-weekly check ins, office hours, and monthly team meetings.

Each affiliate organization was also allocated \$30,000 for direct client assistance. They used this funding to provide participants with a Chromebook laptop computer (\$300) and \$300 for a savings match, allocating \$600 per participant. The program



The team at JFS of San Diego facilitating and providing language support at a digital literacy workshop.

provided a computer so that participants could access resources and trainings, and connect with ISD staff. This was crucial for the digital literacy training, as well as accessing virtual training and technical assistance (explained in more detail below). For the savings match, participants aimed to save \$300 into a personal savings or checking account on their own. After the savings goal was reached and their financial literacy training was complete, participants received \$300 of grant funds to open a secured credit card (using the match as a deposit). This helped them to begin building their credit profiles and savings for emergencies. HIAS and affiliate partners utilized partnerships with local financial institutions that offer a secured credit card product or national credit providers such as Capital One to help participants do this.

### Outreach and Community Partnerships

From the start, HIAS and affiliate partners conducted internal and external outreach through partnerships with other resettlement agencies, community-based organizations and groups, and financial institutions. These partnerships helped provide a pipeline of eligible participants as well as services to participants and their families during and well after the project period. HIAS ISD staff also created referral systems with other affiliate staff and USRAP refugee resettlement programs including Reception and Placement (initial resettlement), Preferred Communities (intensive case management), and Employment, Refugee Career Pathways, Matching

Grant, and Microenterprise Development programs.<sup>18</sup> Overall, these partnerships enhanced the services offered through the ISD program and generated more resources. Below are some examples of the services and resources that came from these partnerships:

- Banking partners facilitated additional financial education opportunities such as workshops on credit building, one-on-one credit building consultations, and bank account support services.
- World Education Services (WES)<sup>19</sup> evaluated participants’ degrees at no cost. A WES credential evaluation verifies how foreign education and skill credentials compare to the equivalent standards in the United States. This helps institutions such as schools, employers, and licensing boards understand participants’ backgrounds and can help them obtain jobs, acceptance into educational programs, and licenses that fit their skills and education in the United States.
- Organizations such as LadderUp<sup>20</sup> and the Volunteer Income Tax Assistance Program (VITA)<sup>21</sup> offer free tax preparation services to participants, during and after the program period.

### Technical Assistance and Training

The ISD program provided technical assistance and training to participants to educate them on how to navigate the U.S. financial system and help them take concrete steps toward economic advancement and independence (i.e. opening bank accounts, establishing credit, finding jobs, etc.). ISD staff, volunteers, and mentors devoted thousands of hours toward this during Phase I of the program, totaling approximately 7,628 hours overall (see Table 4).



A financial literacy workshop cohort hosted by JFS of Greenwich.

**Table 4: Hours of Training and Technical Assistance**

| Type of Training                         | Approx. Number of Hours |
|--|-------------------------|
| Hours of Financial Literacy Training     | 3,117                   |
| Hours of Digital Literacy Training       | 1,963                   |
| Hours of One-on-One Technical Assistance | 2,548                   |
| <b>TOTAL</b>                             | <b>7,628</b>            |

### TECHNICAL ASSISTANCE

The ISD staff, volunteers, and mentors provided approximately 2,548 hours of one-on-one technical assistance during Phase I by:

- Helping participants open savings and checking bank accounts;
- Educating participants about credit in the United States and helping them establish their credit profiles by opening secured and unsecured credit cards;
- Providing participants with employment related support;
- Matching program mentors with volunteers; and
- Following up with participants monthly.

Overall goal setting was also part of the one-on-one technical assistance offered through the program. Participants utilized the ISD Goal and Career Development Plan, a document that they used to set personal, financial, and educational goals. Participants used this plan to develop a timeframe to complete their goals throughout the program period and beyond. This was all part of the main objectives of the program to assist participants to achieve their goals or take the steps necessary to achieve them in the future.

### FINANCIAL AND DIGITAL LITERACY TRAINING

An integral part of the ISD program was providing participants with financial and digital literacy training. The program utilized training methods that were unique and individualized to meet the needs of

## How ISD Technical Assistance and Training Helped a Congolese Woman and Her Children Gain Employment, and Increase Savings and Financial Knowledge

“In the spring of 2022, a single mother from the Democratic Republic of Congo arrived in the U.S. with her four children. The client (participant) was enrolled in employment case management services, and then referred to the ISD program in August. At the beginning of the program, the client had two main goals: to reach the minimum required savings goal by the end of 2022 and apply for a secured credit card, and to maintain her current employment at a food packaging facility in Kent. In December, the client achieved her first goal of saving \$300 and upon receiving the matched funds, completed the application for a secured credit card. The client was approved for an unsecured credit card with the Seattle Credit Union. She received credit education and was provided with tips on how to responsibly use her new credit card to improve her credit score over time. As of April 2023, the client continues to work at the food packaging facility with a new goal of purchasing a car. Additionally, she saved a significant portion of her tax refund, a tip she took from the Long-Term Savings Handout, for this purpose.

The client requested that her high school-aged son provide Lingala interpretation for the one-on-one financial and digital literacy training. This allowed her son to directly benefit from the training components of the program as well. In January, he requested support from the ISD staff to open his own savings account. The client, her son, and the ISD coordinator went to the Seattle Credit Union and opened a student savings account, where he regularly deposits a percentage of his monthly allowance.”



A financial literacy workshop cohort hosted by JFS of Greenwich.

participants. Some affiliate partners utilized cohort-based learning where participants were provided the curricula in a workshop setting where they were able to learn from both the facilitator (ISD staff and affiliate partners) and each other, fostering a sense of community. This made the lessons more engaging and allowed participants to bring their opinions, ideas, and experiences to the lesson, which encouraged real world application of the material. The program also provided participants with one-on-one sessions that were tailored to their individual needs.

**Financial literacy trainings** helped participants better manage their finances and understand the banking and credit systems in the United States. Participants received 3,117 hours of one-on-one, in-person and virtual<sup>22</sup> financial literacy training. These trainings helped participants learn how to manage their household finances and expenses, understand paychecks and withholdings, open and maintain bank accounts, and effectively manage credit cards and loans. This also helped participants to learn how, when, and where to access their credit reports and scores. This training aimed to help participants increase or maintain their credit scores, enable them to achieve long-term goals of buying a home or vehicle, and handle everyday financial tasks with confidence.

Participants completed HIAS’ financial literacy training (in-person or online) plus one-on-one financial counseling. This helped them create a household budget at intake and a long-term budget at program completion that emphasized the importance of continued savings after participation

in the ISD program. This financial education included staff accompanying participants to the bank to open savings accounts, ongoing monthly financial coaching, and a review of long-term savings tips at the end of the program. HIAS' curriculum includes a classroom-based financial literacy training, as well as a parallel one-on-one format, with lesson plans, handouts, activities, and tiered learning. The four units of the curriculum are *earning, spending, borrowing, and saving/protecting*, which covers budgeting, cash management, savings, and credit education. Participant handbooks complement each unit of the curriculum and were translated in Arabic, Burmese, Dari, Farsi, Nepali, Pashto, Russian, Spanish, and Swahili.

**Digital literacy trainings** helped participants learn new computer skills, utilize online resources to find jobs and other opportunities, and understand how to do tasks online. Through the program period, ISD affiliate staff provided over 1,963 hours of one-on-one, in-person, and virtual digital literacy training. Participants received instructions based on a score they received from a digital literacy assessment survey administered at intake. Staff used the score to determine the level of literacy each client had (whether it was basic or intermediate) and create a training plan specific to the needs of each participant. Training sessions covered several topics including Apps; Google Suite; social media, language learning techniques, digital footprints and viruses; protecting your personal identity; job search websites; and banking and finance. Clients also had access to self-paced educational materials through the Work and Life Video series as well as basic Chromebook computer training.

These trainings were a critical component of the ISD program that provided participants an opportunity to learn new skills and reinforce their existing capabilities. It also enhanced their knowledge and confidence in their digital skills that indirectly helped their economic advancement (i.e. finding and securing a job, using digital resources to open a bank account and monitor/improve their credit score, etc.)

## A Burmese Couple Learned How to Navigate the US Banking System Through the ISD Program

“A married couple from Burma enrolled together in the ISD program, having been referred from the Matching Grant program. At the time of enrollment, the clients (participants) did not have a work history in the U.S. and had little to no knowledge of how to navigate the U.S. financial system. When they were accompanied to the bank to open bank accounts, the clients appeared uncertain and apprehensive, and they would direct their questions to the ISD coordinator instead of the bank's representative. However, when they went back to the bank to open their secured credit cards, the wife appeared confident and directed her questions to the bank employee. She had prepared a list of questions about fees, annual percentage rates (APR), and how to set up automatic payments, among others. It became evident to the ISD staff that the clients were now comfortable with the banking system and interacting with bank staff, which they attributed to the financial literacy training and technical assistance provided by ISD staff.

The clients shared their successes with budgeting, financial planning, and saving toward their long-term goal of opening a business in the future. They excelled in digital literacy and quickly used their skills to apply for jobs online, and shared how valuable the workshops were for them. While enrolled, they found employment at Walmart in their neighborhood, where they work the same shift. They are also enrolled in English classes through Walmart's educational programs. In their exit interview, they expressed appreciation for all that they learned and accomplished and expressed that the support from the team at HIAS PA made a difference in their lives.”

## Employment Services

The ISD program has an employment case management component that helped many participants secure initial employment, advance in their careers, and increase their wages. Employment case managers at each affiliate partner office provided technical assistance that supported the ISD program by working with participants to help them search for jobs, write their resumes, submit applications, prepare for interviews, assist with the onboarding process for new employment, and connect with vocational training programs. This helped participants:

- Secure and start full- and part-time jobs, maintain them beyond the probationary period, and receive promotions;
- Increase wages and number of hours worked per pay period; and
- Secure more convenient schedules with decreased transportation barriers.

### **An Example of How This Multifaceted Case Management Approach Helped a Newly Resettled Journalist From Afghanistan Land Her First Job in the United States**

“A young journalist from Afghanistan was able to find her first job in the U.S. utilizing a team of case managers and volunteers. The client (participant) was matched with an employment mentor through ISD who helped her apply for jobs, prepare for interviews, and explore educational opportunities in social work, this being her long-term career goal. Meanwhile, her volunteer team used their networks to connect her with a job opportunity at Ricochet Manufacturing as a Quality Auditor. At the time of the client’s exit interview, she had been working with the company for over two weeks and reported that she was very happy in her new role and had never been in such a supportive work environment.”

# Results from Phase I

For the duration of the program period, HIAS monitored the progress of ISD program participants. HIAS collected data on their progress by conducting participant surveys and self-evaluations at intake and exit from the program that detailed changes in their income, employment, savings, and financial well-being. *This section provides a breakdown of the outcomes of the ISD program and demonstrates how much it impacted participants' lives in just a one-year period.*

## Key Outcomes

Key outcomes from Phase I of the ISD program include:

- **Increases in employment and business ownership.** After they received training, technical assistance, and employment services, participants' employment prospects improved. Full-time employment among participants increased by more than 34 percent during the program period (from about 162 participants at intake to 277 at exit). The number of participants who were unemployed and actively looking for work decreased by approximately 67 percent (from about 268 participants at intake to 113 at exit) and there was a 250 percent increase in self-employment and business ownership (from about six participants at intake to 18 at exit).
- **Substantial increases in income, savings, and net worth.** Participants' average monthly income increased from \$1,907.17 at intake to \$2,744.60 at the end of the program, about a 44 percent increase. The average amount of money participants saved monthly increased from \$94.04 at intake to \$214.08 at exit, a 127 percent increase. By the end of the program period, on average, participants' assets increased by 82 percent (from \$5,108.59 at intake to \$9,298.13 at exit) and their net worth increased by 151.8 percent.
- **Many participants opened bank accounts and improved their subjective financial well-being.** Almost 30 percent of participants did not have a bank account at intake and only .5 percent did not at the end of the program period (a 98.5 percent decrease). Their financial well-being scores that were gathered through questionnaires developed from the U.S. Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale also increased by approximately 23 percent by the end of Phase I.
- **Participants built credit and learned how to navigate the U.S. lending system with ease.** The average number of participants who could review a credit report increased by 285 percent (going from an average of 14 to about 72 percent of participants by the end of Phase I). The percentage of participants with credit scores increased from approximately 12 to 33 percent of participants. At exit, the average credit score of participants was 674, which falls within the range

that is categorized as a good score giving them access to credit products with better interest rates, such as car loans and mortgages.

- **Improved financial and digital literacy.** Through technical assistance and training, the ISD program helped participants become more financially and digitally literate. On average, participants' financial literacy scores increased by 22 percentage points based on their pre- and post-assessments. HIAS found through self-assessment surveys that their confidence in their financial and digital literacy also increased on average by 62 and 41 percent, respectively.
- **More access to health insurance and less use of public assistance programs.** At intake about 48 participants (9.2 percent) did not have health insurance and by the end of the program only about 15 (2.8 percent) still did not (a 72 percent decrease). The number of participants reliant on public benefits went from about 233 participants (45 percent) at intake and to 181 (34.9 percent) at the end of Phase I (a 39 percent decrease).

The following sub-sections provide details about these outcomes and the data gathered throughout the program period.

### Achieving Short- and Long-term Financial, Employment, and Education Goals

During the program period, participants achieved several short- and long-term goals that furthered their employment, financial, and education goals.

Several participants **completed courses and secured certifications** including:

- Commercial Driver's Licenses (CDL);
- Heating, Ventilation, and Air Conditioning (HVAC);
- Certified Nursing Assistant (CNA);
- Licensed Practical Nurse (LPN);
- The Community Tech Workers (CTW) program in conjunction with the University of Michigan;
- Project Feast Culinary Apprenticeship; and
- Other vocational programs.

Participants made **educational advancements** that helped their integration and employment prospects including:

- Advancements in English Language proficiency;

- Enrollment in and/or completing GED programs; and
- Pursuing post-secondary education, which was facilitated by ISD partnership with WES that allowed participants to have their foreign degrees evaluated and certified.

After setting and achieving these short-term goals, with the support of ISD program staff **participants set longer-term goals** to continue their progress after the project period. This shows that the ISD program has an impact on participants' sense of belonging and integration into their communities beyond the program period. Some examples of participants' achievements included:

- Becoming small business owners;
- Saving for a down-payment on a house and/or to purchase a vehicle;
- Completing a post-secondary degree;
- Finding employment in their field of choice that matched their skills such as nursing, teaching, and information technology; and
- Becoming proficient in English, a critical step toward increasing access to long-term employment and educational opportunities.

### **Increases in Participants' Employment, Income, and Benefits**

The ISD program and technical assistance provided by staff and affiliate partners helped participants secure jobs, increase their monthly income, access health insurance, and decrease their use of public assistance programs.

**Employment increases.** Full-time employment among participants increased by more than 34 percent during the program period. About 162 (31.3 percent of) participants had full-time employment at intake and by the end of the program 277 (53.5 percent of) participants secured it. Part-time employment also increased among participants by over 38 percent. At intake only about 55 (10.7 percent of) participants had part-time employment and by the end of the program about 97 (18.8 percent of) participants did. There was almost a 67 percent decrease in the number of participants who were unemployed and looking for work (going from about 268 participants (51.7 percent) at intake to 113 (21.8 percent) at exit) and over a 65 percent decrease in the number of participants who were unemployed and not looking for work (going from about 26 participants (5 percent) at intake to 11 (2.2 percent) at exit) (see Figure 4).

There was also a 250 percent increase in the number of participants who were self-employed and owned their own business (going from about six (1.1 percent of) participants at intake to 18 (3.4 percent) at exit) (see Table 5). These are significant long- and short-term impacts on participants that can be directly attributed to the ISD program.

**Increase in income.** There was a significant increase in the income of participants during the program period. With full- and part-time employment increases coupled with an increase in wages, participants' average monthly income increased from \$1,907.17 to \$2,744.60. That is an increase of almost 44 percent in income on average for ISD participants (see Table 6 for details).

**Access to health insurance and decreased use public assistance programs.** The above employment and income increases had a direct effect on participants' access to health insurance and reliance

### **The ISD Program Helped an Afghan Woman Go from Apprentice to Chef in Six Months and Reach Her Long-Term Financial Goals**

“In the last reporting period, JFS Seattle highlighted an Afghan woman who completed the culinary skills apprenticeship through Project Feast and found employment at Lavish Roots. As a result of the ISD program, the client opened her first secured credit card. During the exit interview, the client reported that she, along with her husband, recently achieved their long-term goal of buying a second vehicle for their family. They work opposite schedules which often presented barriers to arranging transportation that accommodated both their schedules and their childcare needs. In March of 2023, the client successfully applied for and received an auto loan to purchase a second vehicle. She proudly reported that the loan was only in her name because she had an established credit profile. The client attributes this goal achievement to her participation in the ISD program and the support she received from JFS Seattle to qualify for her first credit card.”



on public benefits. At intake about 48 participants (9.2 percent) did not have health insurance and by the end of the program only about 15 (2.8 percent) still did not (over a 72 percent decrease). The number of participants reliant on public benefits such as Temporary Assistance for Needy Families (TANF) and the Supplemental Nutrition Assistance

Program (SNAP) went from about 233 participants (45 percent) at intake to 181 (34.9 percent) at the end of Phase I (a 39 percent decrease). See Figure 5 below. This correlates with participants' increase in employment and income that provided them with enough money to buy food and basic needs, and access to health insurance.

Figure 4: **Employment Changes for ISD Participants**

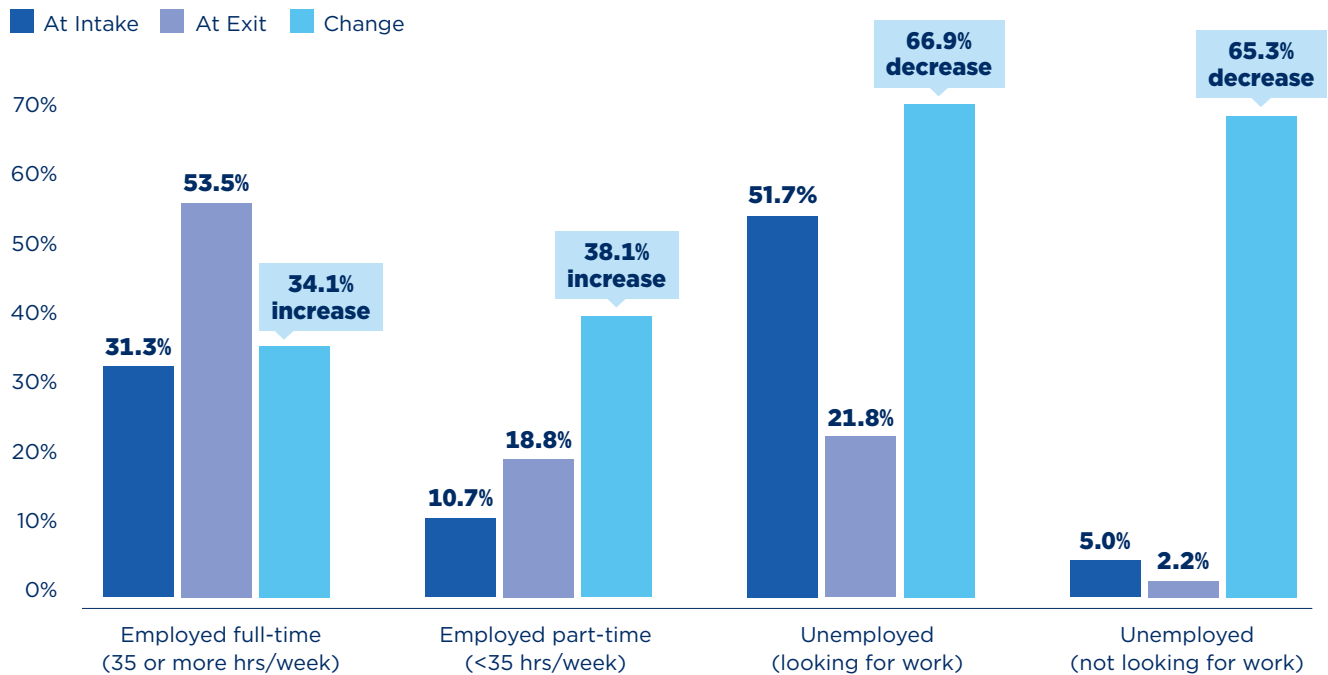


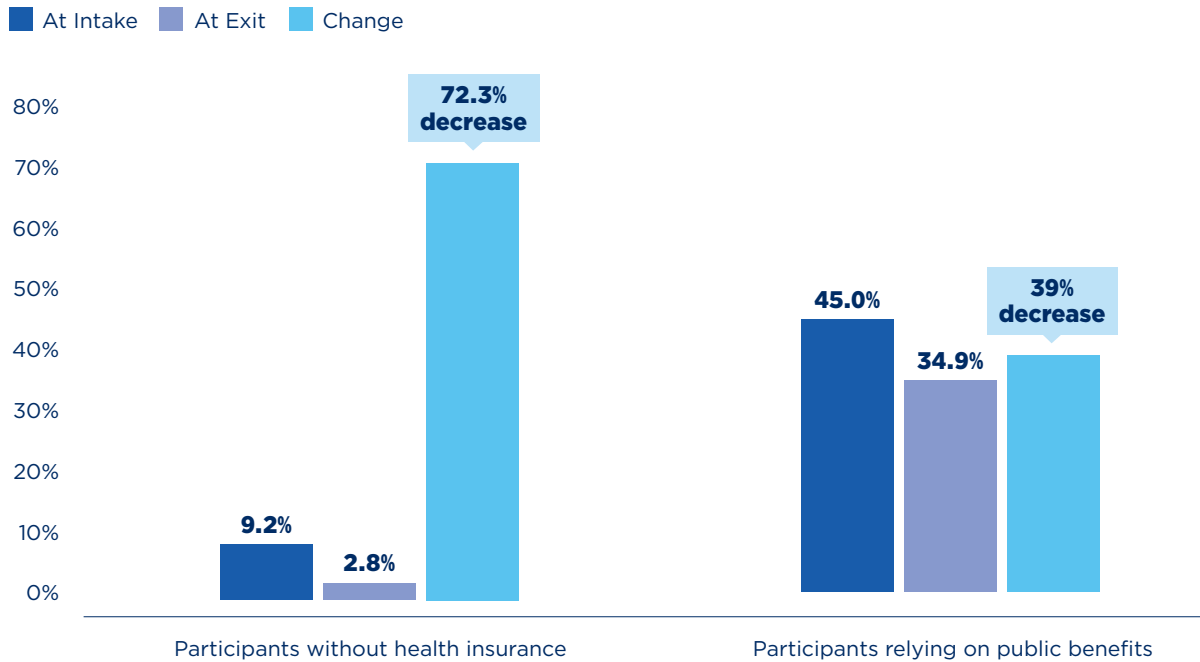
Table 5: **ISD Participants Who Became Self-Employed Business Owners**

| Employment Status  | At Intake | At Exit | Change        |
|--|-----------|---------|---------------|
| Participants who are self-employed and own their own business (full-time endeavor working more than 35 hrs/week) | 1.1%      | 3.4%    | 250% increase |

Table 6: **ISD Participants' Increase in Income**

| Income Level                                     | At Intake  | At Exit    | Change         |
|--|------------|------------|----------------|
| Average Total Monthly Income of ISD Participants | \$1,907.17 | \$2,744.60 | 43.9% increase |

Figure 5: **Health Insurance and Benefits Changes for ISD Participants**



### How ISD Program Staff and Affiliates Helped an Entire Family Improve their Financial Well-Being and Access Benefits

“In a previous reporting period, HIAS and Jewish Family Service (JFS) San Diego shared how a family from Guatemala, with the support of the ISD staff at JFS, has been working toward their financial and employment goals. Since then, the family has continued to excel in meeting their savings goal, opening secured credit cards, and going from having no credit at the time of intake to all four adults exiting the program with a 675 average credit score.

The oldest son in the family has a severe developmental disorder that prevents him from taking care of himself. One major obstacle has been the family’s ability to get approved for Supplemental Security Income (SSI) and In Home Supportive Services (IHSS). The team at JFS San Diego, spearheaded by the ISD Program Coordinator, prepared the application and coordinated the subsequent appeals process. After eight months of delays, he was approved for SSI and received \$5,800 in back pay. In addition, one of the mother’s primary goals was to be approved for IHSS so she could be her son’s official caregiver. After months of delay, she was also approved in April and received \$6,000



A family poses at a graduation ceremony for ISD participants hosted by JFS San Diego.

in back pay. The mother is now able to continue to care for her son while at the same time securing her financial independence. Although this son was not officially enrolled in the ISD program, this service was crucial as it directly impacted the family’s overall well-being and financial success.

This family’s story was so impactful that their accomplishments were highlighted at JFS’ Annual Heart & Soul Gala, where the mother was quoted as saying, ‘We were broken, lost and alone when we arrived in the U.S. JFS’ Refugee Resettlement welcomed us and helped us adjust to our new life... We saved up to buy a car. Next, I hope we realize our dream to have our own home.’”

## Increased Credit, Financial, and Digital Literacy

Through technical assistance and training, the ISD program provided participants the knowledge and tools to increase their credit, financial, and digital literacy that in turn enhanced their financial security and economic mobility in the United States. HIAS collected data through exit surveys of participants and found that the average number of participants who could review a credit report increased by 285 percent (from an average of 14 percent to about 72 percent of participants by the end of the program period). The percentage of participants with credit scores increased from approximately 12 to 33 percent of participants by end of the program period, about a 106 percent increase overall. See Table 7

below for more details. The average credit score among participants was 674, which falls within the range from 670 to 739 that is categorized as a good score. Therefore, these participants are seen as an acceptable credit risk and lenders would consider them eligible for a variety of credit products with lower interest rates that would build assets, such as car loans and mortgages. This will enable them to continue building and diversifying their credit profiles.

The ISD program also helped participants gain more financial knowledge of the U.S. banking system through HIAS' Financial Literacy curriculum. HIAS measured participants' financial literacy knowledge through pre- and post-assessments by analyzing the differences between their scores from the

Table 7: **Credit Education and Establishment for Participants**

| Credit Status of Participants  | At Intake | At Exit | Change               |
|--|-----------|---------|----------------------|
| Percentage of participants with credit                                     | 11.9%     | 32.6%   | <b>106% increase</b> |
| Average percentage of participants that know how to review a credit report | 14%       | 71.7%   | <b>285% increase</b> |

### An Affiliate Partner at JCFS Chicago Shared the Following Experience of a Participant's Credit Journey

“One successful client who thrived in the program completed financial, digital, and credit education. He then used the knowledge gained to increase his credit score to 696, which would allow him to borrow money at a lower rate for a recently purchased car and to start investing with the longer-term goal of buying a home. He is now able to save between \$300-\$700 per month to reach his long-term financial goals.”

beginning of the curriculum (pre-assessment) to the end (post-assessment). The average pre-assessment score was 61 percent, and the average post-assessment score was 83 percent. On average, participants' financial literacy scores increased by 22 percentage points. At the end of the program period, 93 percent of participants either remained at the same financial literacy score or increased their score. See Figure 6 below for more details.

Additionally, through a self-assessment survey, participants rated their self-confidence in financial and digital literary skills on a scale of one to 10 at intake and exit (one being little to no knowledge and 10 being expert level). Their self-confidence in their ability to understand financial literacy topics increased by 62 percent from an average score of 4.9 at intake to 7.9 at exit. Similarly, their confidence in their digital literacy skills also increased by 41 percent from an average score of 5.4 at intake to 7.6 at exit (See Table 8).

Figure 6: **Increases in Financial Literacy Scores of ISD Participants Measured by Pre- and Post-Assessment Surveys**

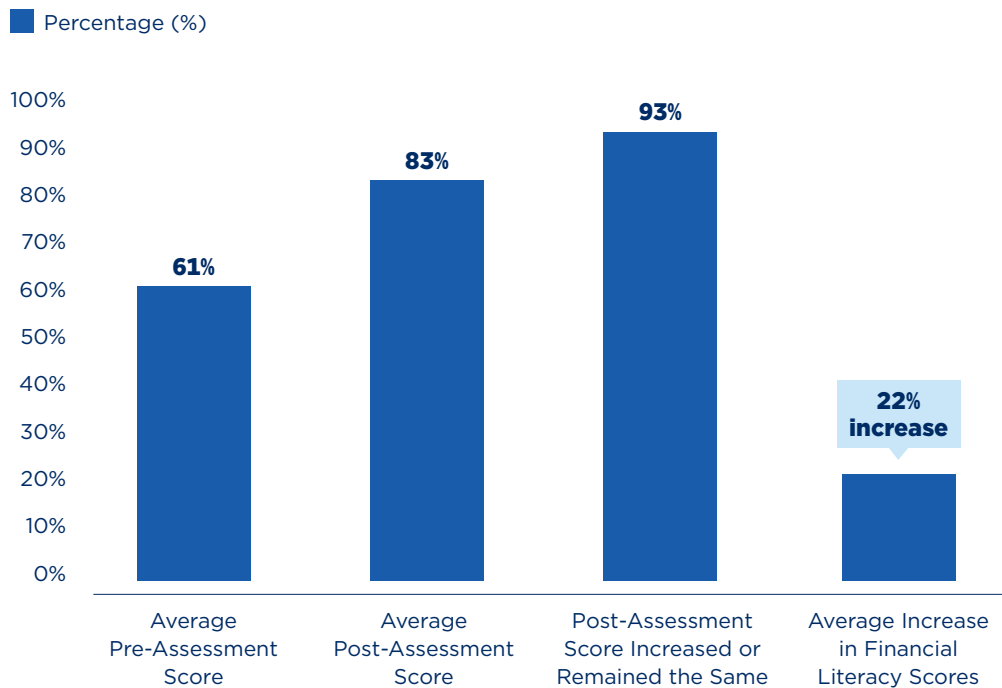


Table 8: **ISD Participants’ Self-Confidence in their Financial and Digital Literacy**

| Self Confidence Level | At Intake* | At Exit* | Change              |
|-----------------------|------------|----------|---------------------|
| Financial Literacy    | 4.9        | 7.9      | <b>62% increase</b> |
| Digital Literacy      | 5.4        | 7.6      | <b>41% increase</b> |

\* Average self-confidence score on a scale of 1-10 (1 = little to no knowledge, 10 = expert level)

**HIAS Pennsylvania Shared the Positive Impact of Financial Literacy Training on a Participant**

“A client (participant) who was resettled a few years ago had little to no experience with the U.S. banking system. The client was resistant to the idea of a credit card and expressed his

desire to purchase a home, which was one of his long-term goals, but did not want to take out loans to do so. However, after attending the financial literacy workshops, and continuous discussions with the Philadelphia Federal Credit Union’s financial educator, the client opened his first credit card. The client shared that he knew it was an important first step in building credit and ultimately buying a house.”

### HIAS Pennsylvania Shared a Participants' Positive Digital Literacy Training Experience

“The digital literacy training provided her with a gateway to new opportunities such as accessing higher education. After the completion of the digital literacy workshop series, the client expressed an interest in additional classes and was referred to the local library for computer classes. At the exit interview, the client shared that she was scheduled to start computer classes the following week and was excited to be a step closer to achieving her educational goals.”

### Enhanced Banking, Savings, and Financial Well-being

The technical assistance and training described above led to increased banking, savings, and financial well-being of ISD participants. Participants answered a series of questions to measure their financial wellbeing from a scale of one to 100 (one being extremely unwell and 100 being extremely well).<sup>23</sup> The average score for participants at intake was 48 and at exit the average score was 59, approximately a 23 percent increase (see Table 9 below).

The ISD program also had an influence on participants' choice to save money long-term. Almost 30 percent of participants did not have a bank account at intake and only .5 percent did not at the end of the program period (a 98.5 percent decrease). At the start of the program 59.3 percent of participants had no money in savings and at exit that figure went down to 5.3 percent, a 93 percent decrease. At the end of the program period there was also an 85 percent increase in the number of participants who saved money each month. The average amount of money participants saved monthly increased from \$94.04 at intake to \$214.08 at exit, a 127 percent increase. The average amount of money participants put into savings overall also increased by 167 percent (from an average of \$648.67 to \$1,733.50). See Figure 7 and Table 10 for more details.

ISD participants also had positive changes in their assets and liabilities which led to an increase in their overall net worth. Over the duration of the program period, participants' assets went from an average \$5,108.59 at intake to \$9,298.13 at exit, an 82 percent increase. Their average amount in liabilities also increased by 32 percent (from an average of \$2,979.37 at intake to \$3,935.55 at exit). This increase in their assets and liabilities led to a significant increase in participants' net worth (their assets less their liabilities). On average, *ISD participants' net worth increased by 151.8 percent* over the duration of the program period (See Table 11). The above results show incredible strides in improving their financial well-being in the long term.

Table 9: **Self-Assessments of ISD Participants' Financial Well-Being**

| Value   | At Intake* | At Exit* | Change                |
|---|------------|----------|-----------------------|
| <b>Average financial well-being score</b> (collected through questionnaires developed from the CFPB Financial Well-Being Scale. | 48         | 59       | <b>22.9% increase</b> |

\* Measured on a scale from 1-100 (1 = extremely unwell, 100 = extremely well)

Figure 7: **Changes in ISD Participants Banking and Savings**

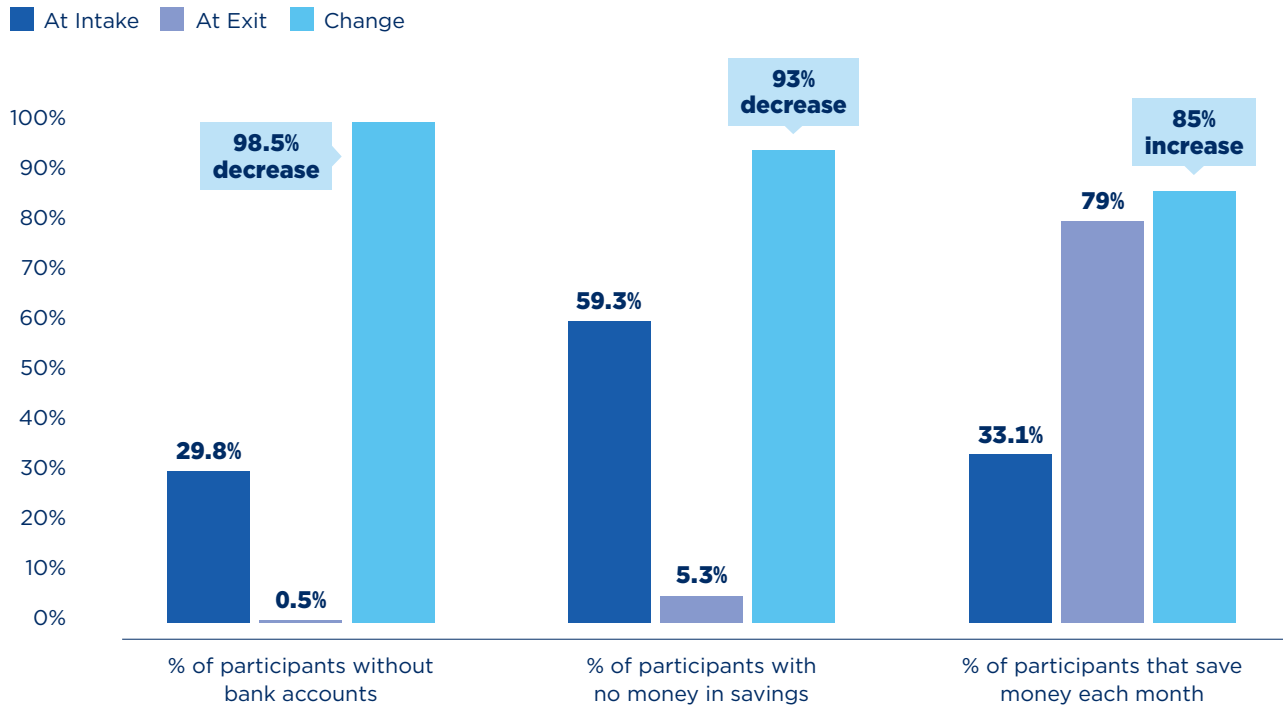


Table 10: **Increase in ISD Participants' Savings**

| Value                              | At Intake | At Exit    | Change        |
|------------------------------------|-----------|------------|---------------|
| Average amount of money in savings | \$648.67  | \$1,733.50 | 167% increase |
| Average amount saved monthly       | \$94.04   | \$214.08   | 127% increase |

Table 11: **Increase in ISD Participants' Net Worth**

| Value   | At Intake  | At Exit    | Change          |
|---|------------|------------|-----------------|
| Average amount (\$) in assets                 | \$5,108.59 | \$9,298.13 | 82% increase    |
| Average amount (\$) in liabilities            | \$2,979.37 | \$3,935.55 | 32% increase    |
| Average net worth (= assets less liabilities) | \$2,129.22 | \$5,362.58 | 151.8% increase |

## Challenges

**Staffing.** As this was a pilot program, affiliate staff had to be hired and onboarded to provide program activities and some affiliate organizations experienced challenges hiring and retaining staff. At several affiliates, it took several months to hire the ISD coordinator, which delayed implementation of the program. At three sites, roles were also left unfilled after staff departures, affecting the productivity rates of the program. HIAS supported affiliate organizations by providing training and technical assistance through weekly office hours, bi-weekly check in calls, and monthly ISD team meetings to ensure continuity and achievement of the program goals. However, due to delayed start, staff departures, and struggles to replace them, several affiliate sites were unable to keep pace with the initial timeline of the program and underspent their allocated budget. These are typical challenges when program funding is not sustained year after year and new staff need to be onboarded on a rolling basis. Some affiliates were able to reallocate underspent funds to other resources for ISD participants, such as a computer lab in Ann Arbor, Michigan and a graduation event in San Diego, California.

**Scheduling.** Varying work schedules of participants and their family members sometimes hindered their participation in training and technical assistance, affecting program activities. Scheduling training and technical assistance sessions, appointments to open credit cards, and language interpretation around shifting availability of participants was challenging for ISD staff. To remedy this, the staff pivoted to offer one-on-one makeup sessions at varying days and times of the week to provide increased flexibility for participants. This was challenging for the program overall considering the small staff size, coordinators and affiliates' availability and schedule, and the time and effort to organize and manage intensive training and technical assistance programs.

**Delays in receiving work authorization.** Some participants were impacted by U.S. Citizenship and Immigration Services (USCIS) delays in processing their work authorization documents and not receiving Social Security numbers from the Social Security Administration in a timely manner. This mainly impacted participants who were beneficiaries of the Uniting for Ukraine<sup>24</sup> and other parole programs. It subsequently delayed them from obtaining employment and opening bank accounts

and secured credit cards. However, they could still participate in program activities and receive employment services to prepare to begin employment when they obtained work authorization.

**Employment and Savings.** Although many participants succeeded in finding employment and securing savings, some did not obtain steady full-time employment, resulting in limited income and savings. Some participants experienced disruptions in employment during the program period and needed further support to obtain new employment. Due to these setbacks, these participants were delayed in meeting their \$300 savings goal until April 2023, leaving little time to establish their credit profiles through a secured credit card. Other participants also had difficulty reaching this goal due to several unanticipated challenges including unsteady employment, limited income, and struggling to save \$300 within the proposed timeframe. The ISD program is a long-term effort that requires sustained funding so that program activities can continue on an ongoing basis, not a one-time offering. These challenges can be resolved with more sustained funding so participants can have longer term assistance to reach their employment and savings goals.

**Limitations associated with smaller financial institutions.** ISD affiliates' ability to establish partnerships with local financial institutions to offer banking and credit card products and services had both advantages and disadvantages. These relationships were mostly advantageous, but there were some limitations in the financial products that smaller institutions could offer. Some participants preferred opening accounts at larger institutions with more conventional options for secured credit cards.

**Credit card application denials.** Even though some participants secured checking and savings accounts and full-time employment, some participants' secured credit card applications were denied. Some of the main reasons for these denials were the short length of time that they were in the United States and limited work history. ISD staff learned that requirements for these applications vary between financial institutions. They also learned that one way to address this barrier was to apply for secured credit cards at the same financial institution where participants held their primary checking and savings accounts.



JFS of San Diego hosts a graduation ceremony for ISD participants.

**Participants' cultural hesitance to embrace U.S. credit and financial norms.** Participants from cultures that do not believe in debt and interest were hesitant to embrace the concept of credit cards, loans, and credit profiles and scores. Many participants also preferred to keep large sums of money at home instead of opening a bank account (shown by a large percentage of unbanked clients at intake). This drastically decreased at the end of the project period. Financial literacy and credit education training along with support from banking partners allowed staff to provide participants with the relevant information to make informed decisions and change their points of view. Now, many of these participants are active in the U.S. financial system.

**Familial and gender dynamics were sometimes barriers to credit building for female participants.** Household dynamics and gender roles influenced participants' activity in the U.S. financial system. Familial dynamics and support were barriers to credit building in some instances. For example, many female participants from Afghanistan were highly engaged in the financial and digital literacy components of the program, saved the \$300 program requirement, and were eager to open bank accounts. However, even after participating in credit education, when it was time to apply for a secured credit card, these participants often deferred to their spouses to make this decision. In many instances, their spouses were cautious about them opening credit cards. ISD staff addressed this by including the entire family unit in the program trainings and reinforcing the importance of each family member building their

own credit profile. Providing credit education to the whole family leads husbands/partners to be more comfortable with the idea of their wives/partners establishing their own credit profiles and being more financially independent.

## Lessons Learned and Best Practices

Throughout the duration of Phase I of the ISD program, HIAS and affiliate partners identified several lessons learned and best practices to further enhance the program and services provided for subsequent phases:

**Pre-screening should be done to ensure that people who need ISD services fully participate in the program.** HIAS and affiliate partners plan to implement a pre-screening protocol for applicants to make sure that participants can fully partake in and benefit from all aspects of the ISD program. For example, during Phase I, HIAS observed that not all participants were interested in or needed credit building because they already had credit established. The pre-screening process will include evaluation of employment history, verifying work authorization, and confirming willingness and availability to commit to a minimum of six months participation in program activities, including establishing or rebuilding a credit profile. HIAS and affiliate partners also plan to market the program strategically to let applicants know that in order to be successful, all components of the program must be completed. With the implementation of the prescreening, HIAS anticipates there will be more open lines of communication with applicants and increased retention rates, predicting an increase from 77 percent to 85 percent or higher.

**Providing advanced financial literacy training and coaching.** The current financial literacy training offered through the ISD program focuses on introductory topics and skills building. However, participants expressed interest in more advanced financial topics focusing on long-term financial goals such as compounding interest, savings and investment options, and taxes. HIAS plans to include financial coaching as a main component of Phase II of the ISD program. A financial coach will provide client-centered coaching on a wide range of financial topics, offer real-time problem-solving tailored to meet the needs of individual participants, focus on clients who are new to credit by helping them build

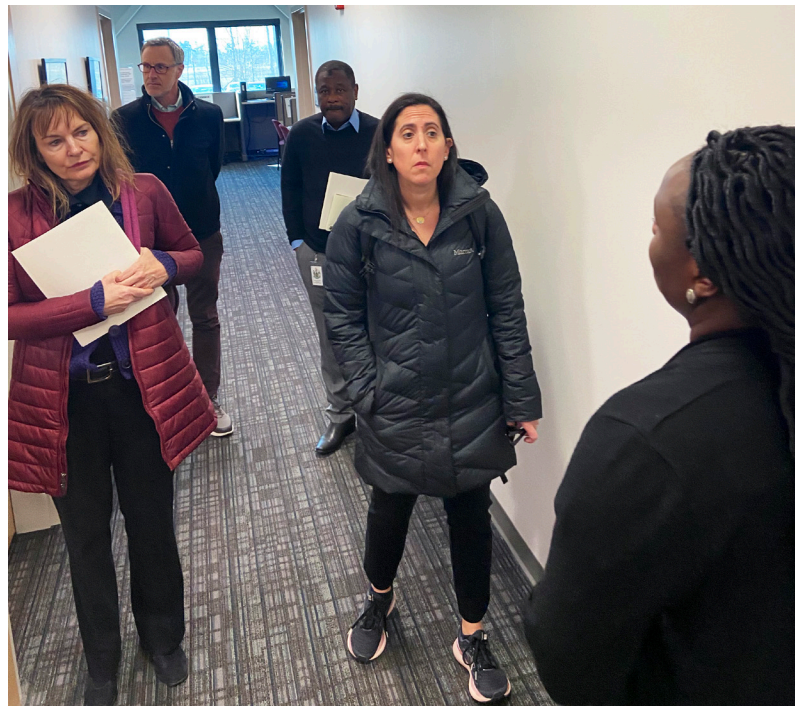


and manage strong credit profiles, and support those who are more advanced toward reaching their longer-term financial goals.

**Making in-house credit score access available to participants.** When participants access their credit profiles online, HIAS and affiliate partners observed that their scores differed depending on which provider they used to access it. This created ambiguity and confusion among participants regarding their credit scores. This challenge emerged with websites like CreditWise that offer free credit score access that yielded different credit score results from other institutions. To address this, HIAS will provide in-house mechanisms for participants to access their credit scores through its existing relationship with TransUnion. HIAS will also provide participants' access to this earlier in the enrollment process to make sure they establish credit profiles early on. Some participants were unable to establish their credit profiles during Phase I due to the date of enrollment later in the program year, the time it took for them to meet the \$300 savings goal, or when they applied for a credit card. Although many of these participants were approved for secured and unsecured credit cards and will be able to establish credit profiles eventually, HIAS hopes to avoid these challenges in the next phase of the program.

**Adjusting timing of exit activities to ensure program data is captured.** HIAS plans to shift the program design and conduct exit activities prior to issuing matching funds. During Phase I, participants were less responsive toward the end of the program after they received the \$300 match funds and opened their secured credit cards, making it difficult for ISD staff to complete exit requirements. This hindered the ability to collect measurable program data that can help improve the program and secure funding, staff, and resources for future program activities.

**Insight gained through ISD site visits.** HIAS conducted eight affiliate site visits of the ISD program at: Gulf Coast Jewish Family and Community Services in Clearwater, FL; Jewish Family & Children's Services of Southern Arizona in Tucson; Jewish Family Services of Washtenaw County in Ann Arbor, MI; Jewish Child and Family Services Chicago in Skokie, IL; Jewish Family Service of Greater Seattle in Kent, WA; Jewish Family Service of San Diego, CA; Jewish Community Alliance of Southern Maine in Portland; and Jewish Family Services of Greenwich, CT. During these site visits, HIAS staff provided onsite training and technical assistance, met with affiliate



HIAS HQ staff receiving a tour of the Maine Career Center with affiliate partner JCA of Southern Maine.

staff and community partners, observed digital and financial literacy participant trainings, and heard from participants who received services from the ISD program. Participants expressed an overwhelming appreciation for the program and services and the positive impact it had on them as well as their family members and community.

**Participants' desire and need for continued program activities and services.** During exit interviews, participants were asked to share what they were most proud of during their participation in the ISD program. Some of their responses included:

- "I like having a plan for managing my finances."
- "I am now able to maintain and control my finances myself by having a bank account, having money saved, opening a credit card, knowing how to use a credit card to build credit, and receiving the correct information and access to expert resources."
- "I am more confident using a computer, more motivated to learn new things and be independent."
- "I feel like we belong in our new communities."

Participants' suggestions for improvement included more in-depth budgeting advice, more resources on how to reduce expenses, and information on the differences among financial institutions. All of

these recommendations will be addressed through the new financial coaching aspect of the program that will be introduced in Phase II. There were also requests for additional training opportunities including workshops for clients with intermediate digital literacy skills and training about American workplace culture. HIAS observed that participants also repeatedly stated that they wished the program would continue so they could continue to receive program support for full integration into their new communities.

### **Plans for the Next Phase of the Program**

With continued funding, an established foundation is now in place for the next phase of the program. Phase II of the ISD program began on August 1, 2023 and services will run through September 29, 2024. In this phase, HIAS expects to serve 300 new participants and 1200 indirect beneficiaries. The program will also continue to serve some of the Phase I participants by providing them with financial coaching and credit guidance. Since the program received less funding for this phase, fewer affiliate organizations are participating but HIAS is providing more staff support and adding financial coaches to the program to support them. Six affiliate partners will participate in Phase II of the program: JFS San Diego in San Diego, CA; JFS of Washtenaw County in Ann Arbor, MI; Carolina Refugee Resettlement Agency in Charlotte, NC; JCA of Southern Maine in Portland, ME; JFS of Greenwich in Greenwich, CT; and HIAS Pennsylvania in Philadelphia, PA.

This new phase will continue the current model with minor adjustments from lessons learned over the last year and add financial coaching to program services. A financial coach will work with existing and new clients to help them create action plans to achieve their financial goals. This adds specialized capacity across participating affiliates to not only support current participants, but also support the goals of the Phase I cohort as well. Studies show that personalized financial coaching and education results in incredibly effective progress toward one's goals.<sup>25</sup> The addition of financial coaching will

greatly enhance the services already provided by utilizing the foundational aspects of the ISD program (employment services, financial and digital literacy, establishing savings and credit) to prepare clients to take the next step in creating and achieving their financial goals.

Delivery of the ISD program requires a multi-affiliate, staff, and volunteer effort that involves extensive time and coordination. Phase I of the program created a foundation of best practices, lessons learned, and data to help support HIAS' overall financial capability strategy – to leverage and scale programs throughout its entire network. It allowed HIAS to convene partners outside of the organization to begin evidence-based research to advocate for support of refugee and immigrant integration in the United States. This program not only helps its participants, but also positively impacts communities where they live and has a lasting impact on all who are involved.

### **Acknowledgments**

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### **About the Center**

The HIAS Center for Refugee Policy seeks to advance the rights of refugees and displaced people across the globe by publishing research and policy analysis, generating new policy-relevant ideas, and bringing new voices to the public conversation. The Center leverages HIAS' global presence and over a century of experience to provide practical responses and policy solutions to the most pressing challenges concerning displaced populations.

## Endnotes

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- 12 See *id.*
- 13 See *id.*
- 14 USCIS (US Citizenship and Immigration Services). 2023. "Humanitarian or Significant Public Benefit Parole for Individuals Outside the United States." [https://www.uscis.gov/humanitarian/humanitarian\\_parole](https://www.uscis.gov/humanitarian/humanitarian_parole).
- 15 Refugees are unable or unwilling to return to their country of origin due to persecution they experienced or a well-founded fear of persecution on account of race, religion, nationality, membership in a particular social group, or political opinion. See INA §101(a)(42)(A), 8 U.S.C. §1101(a)(42)(A). See also Convention Relating to the Status of Refugees, G.A. Res. 429(V) (July 28, 1951) and Protocol Relating to the Status of Refugees, G.A. Res. 2198 (XXI) (Jan. 31, 1967).
- 16 US Department of State Bureau of Consular Affairs. 2023. "Special Immigrant Visas (SIVs) for Iraqi and Afghan Translators/Interpreters." <https://travel.state.gov/content/travel/en/us-visas/immigrate/siv-iraqi-afghan-translators-interpreters.html>.

- 17 Asylum is available to people who meet the above refugee definition and seek protection within the United States or at a port of entry. See Asylum, Immigration and Nationality Act, 8. U.S.C. §1158 (2000). <https://uscode.house.gov/view.xhtml?req=granuleid:USC-1999-title8-section1158&num=0&edition=1999>.
- 18 Office of Refugee Resettlement. 2023. "Resettlement Services." <https://www.acf.hhs.gov/orr/programs/refugees>.
- 19 World Education Services. 2023. "About WES Credential Evaluation." <https://www.wes.org/about-wes-credential-evaluation/>.
- 20 LadderUp. 2023. "About." <https://www.goladderup.org/about/>.
- 21 Benefits.gov. 2023. "Volunteer Income Tax Assistance (VITA)." <https://www.benefits.gov/benefit/1543%20>.
- 22 To learn more about HIAS training platform see HIAS. 2023. "HIAS Learning Library." <https://education.hias.org/>.
- 23 These questions were developed from the U.S. Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale. See CFPB. "Measuring financial well-being: A guide to using the CFPB Financial Well-Being Scale." <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/> (last accessed March 6, 2024).
- 24 USCIS. 2023. "Uniting for Ukraine." <https://www.uscis.gov/ukraine>.
- 25 For example, A report by the Consumer Financial Protection Bureau found that clients who received financial coaching were able to improve in the following areas: using a budget; confidence in achieving financial goals; having an emergency fund; avoiding late fees; balancing expenses vs. income; and improving financial capability scale score. See CFPB (Consumer Financial Protection Bureau). 2021. *Financial Coaching Initiative: Results and Lessons Learned*. Washington, D.C.: CFPB. [https://files.consumerfinance.gov/f/documents/cfpb\\_financial-coaching-initiative-lessons-learned\\_report\\_2021-05.pdf](https://files.consumerfinance.gov/f/documents/cfpb_financial-coaching-initiative-lessons-learned_report_2021-05.pdf).



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