



Refugees & Economic Integration

February 20, 2025



AGENDA

- **Economic Context of US Resettled Refugees**
- **Labor Market Integration**
- **Financial Health**
- **Promising Service Delivery Strategies**
- **Q&A**

Economic Context of US Resettled Refugees

- Initial **per capita cash assistance** – typically 100% goes to cover rental deposit and initial housing and furniture
- Eligibility for **means-tested income supports** including TANF, SNAP, RCA and similar; SSDI/SSI for those that are eligible
- **Fragile financial health** starting point includes debt and no credit score
- **Significant financial pressure** to begin earning income within weeks; notable variation on the level of this pressure based on family composition and state of residence



Labor Market Integration

- **Rapid** (within first year), especially as compared to European context
- **Low-wage, low-quality jobs**
- **Variety of industries** including hospitality, warehousing, food production
- **Career pathway programs can support move into better quality jobs** though there are barriers to access, most lead to modest improvements, and they are rarely returns to an original career

What does IRC FY24 data tell us?

Job Placements for Clients in Career Programs that Completed a Certification - \$22.71

Job Placements for Clients in Career Programs - \$19.76

All Job Placements - \$17.55

Financial Health



DEBT (TRAVEL
LOAN)



LIMITED
ASSETS



THIN MARGINS
IN HOUSEHOLD
BUDGETS



INSUFFICIENT
CREDIT FOR
SCORING



AT HIGHER RISK
OF BEING
UNBANKED
AND/OR USING
FRINGE
FINANCIAL
SERVICE
PROVIDERS



FINANCIAL
EDUCATION
AND SKILL
DEVELOPMENT
IS NOT A
FORMAL PART
OF THE
GOVERNMENT-
SUPPORTED
RESETTLEMENT
PROCESS

Promising Service Delivery Strategies: Workforce Development



- Integrated basic skills (including English), occupational skills, and workplace rights and safety
- Career pathway programs that use bridge programs and earn and learn models
- [Skill, Wage, and Career Mobility Among Refugees](#)
- [Bringing Immigrant Workers into the Job Quality Conversation](#)

Promising Service Delivery Strategies: Financial Health



- Financial coaching is an evidence-based model
- Importance of early financial education and coaching
- Integration of credit building and affordable financial products that are aligned with needs
- [Financial Capabilities for New Americans](#)
- [IRC and CEO Credit Outcomes Report](#)

Promising Service Delivery Strategies: Integrated Service Delivery



- Bundling the delivery of public benefits support, workforce development, and financial education and coaching
- Integrated service delivery model has shown statistically significant increase in % of earned income and establishment of positive credit score
- [IRC Pathways Project: Final Report](#)

Questions?



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