
MetLife Foundation Pathways Project: Process and Outcomes Report

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Renatta DeFever, PhD

Maddhi Jayagoda, MA

Lea Folsom, MA

Antonio Raphael

Ava Alvarez

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Executive Summary

Refugees, asylees, and immigrants with varying humanitarian migration statuses face considerable challenges and barriers during their resettlement and integration in their new countries, which can impact their journey to self-sufficiency and limit their access to employment. In January 2023, the International Rescue Committee (IRC) began the MetLife Foundation Pathways project at three IRC Sites—Oakland, New Jersey, and New York. These sites were tasked with implementing a bundled service approach in which participants simultaneously receive three types of services: connection to public benefits, workforce development, and financial capability services. This project model uses a framework previously developed by the Annie E. Casey Foundation's Center for Working Families (CWF). CWF put forth the framework in an effort to assist low-income families in achieving greater financial security.

IRC contracted with Social Policy Research Associates (SPR) to conduct the implementation and early outcomes study of the MetLife Foundation Pathways project. For the evaluation, SPR conducted a document review and semi-structured interviews with IRC staff, including supervisors, financial coaches, employment specialists, department managers, and project participants. SPR also analyzed individual-level data provided by IRC, which included demographic characteristics, services received, and employment-related and financial outcomes of Pathways project participants. The findings from this interim evaluation report should be viewed as preliminary; the data included in the report was collected through the end of January 2024, and implementation will continue until December 2024.

Implementation Study Findings

- **All three IRC sites implementing the MetLife Foundation Pathways project—New York, New Jersey, and Oakland—appeared to adhere to the bundled service approach put forth by the CWF framework.** Staff ensured that participants were screened for public benefits and supported their connection to these services along the way, helping them navigate changes in benefits status. Participants simultaneously received workforce development and financial capability services through one-on-one sessions and group classes and workshops. Importantly, there were variations in the format and the intensity of services across IRC sites. The bundled approach, or integrated services approach, as it is often referred to, was further supported by a dense network of participant supportive services (e.g., transportation, support to apply for or navigate public benefits, interpretation services, and housing), helping to address the diverse participants' needs.
- **The provision of the bundled service approach relied on the close collaboration of multiple departments within IRC offices.** While departments operated independently, staff needed to strengthen their collaboration to provide the comprehensive support to people with different immigration statuses and low incomes. There were two promising practices that supported collaboration within each IRC office: 1) all-staff, cross-departmental meetings to reiterate the program's goals, review accomplishments and milestones, and collectively discuss challenges and 2) a shared Excel spreadsheet, supplemented by conference calls, to enhance the team's coordination needed for specific cases.

- **IRC sites enrolled a total of 306 participants in the MetLife Foundation Pathways project during the first year of the grant period.** Enrollment was adequate given that IRC is approximately halfway through the project grant period, which will end in December 2024. At the end of the grant, each IRC sites plans to enroll 200 participants. Enrollment was well underway. In the first year, Oakland enrolled 112 participants, New Jersey, 102, and New York, 92.
- **IRC offices implementing the bundled service approach served an incredibly diverse group of individuals with different immigration statuses and low incomes.** The median time that participants had spent in the U.S. was about one year, and they were likely to share and experience similar challenges that come up in the resettlement and initial integration period. About half of participants were refugees (46%) and asylees or individuals seeking asylum (12%). Humanitarian parolees (18%), those with Special Immigrant Visas (15%), those with lawful permanent status and U.S. citizens (6%), and others (3%) accounted for the remainder. Participants differed in terms of levels of education and English fluency, both of which were associated with employment and financial capability outcomes. Half of participants had post-secondary (42%) or technical degrees (8%), while the other half had a secondary degree (30%) or below secondary education levels (15%). A majority of participants spoke no English (23%) or had limited English fluency (35%), while about four in ten reported having either excellent (12%) or good (27%) English speaking skills. There were about 38 countries of origin among participants. The top countries of origin of Pathways project participants were Afghanistan (28%), Colombia (9%), and Ukraine (9%).
- **Different levels of English fluency and levels of education had implications in the take-up of financial and workforce development services and also employment and financial capability outcomes.** As described in the report, take-up of financial capability and workforce services varied by levels of education and English fluency, and it was greatest among those who had lower levels of both, likely reflecting a greater need for services among participants in these groups. Across sites there were notable differences in terms of educational levels and English fluency. New York had a significantly higher proportion of participants with post-secondary education (67%) compared to Oakland (49%) and New Jersey (19%). English fluency was lowest in New Jersey, with four in ten participants with no fluency (39%), and highest in Oakland, where most participants had excellent/good fluency (74%).

Provision of Bundled Services and Its Three Types of Service Components

- **A solid majority of participants (80%) who were enrolled in the project for at least six months engaged in all three types of MetLife Foundation Pathways project services.** There were differences across sites. A higher percentage of participants received the three types of services in New Jersey (96%) compared to Oakland (89%) and New York (63%).
- **Nearly all participants (98%) across all IRC sites were screened for public services receipt.** About half of participants received some type of public benefits, with the most common being Supplemental Nutrition Assistance Program (SNAP) assistance, followed by Temporary Assistance

for Needy Families (TANF) and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Receipt of Refugee Cash Assistance and Match Grant Assistance varied by IRC site.

- **Organizational challenges in the provision of the three types of services that are part of the bundled approach included participant language barriers, late internal referrals, and staff growth or staff turnover.** Language barriers posed a significant challenge for teams implementing the program. Staff mentioned that on occasion things got lost in translation and that issues were exacerbated by occasional poor translation and interpretation services. Staff multilingual ability helped partially address this challenge because of the variety of spoken languages among participants. Late internal referrals in some IRC offices could precipitate participants' urgency to receive services. Staff underscored the need to proactively engage Matching Grant clients with ample time so that the MetLife Foundation Pathways project could provide a smoother off-ramp for participants to continue receiving services. Lastly, New York experienced noticeable growth and staff turnover in the later part of 2023. They hired around 10 new economic empowerment staff and were working to bring new staff up to speed.
- **Nearly all participants (92%) received workforce development services, primarily supports with job searches and supports in obtaining a job (e.g., resume preparation, interview skills).** Participation varied by IRC sites. New Jersey provided such services to a higher percent of participants (99%) compared to Oakland (90%) and New York (86%). Intensity of workforce development services was also highest in New Jersey (17 sessions) compared to both Oakland (10 sessions) and New York (5 sessions). Participation and intensity of these services also varied by participant level of education and English fluency. Staff of all offices highlighted the importance of and the emphasis on strengthening employer partnerships and the need to widely educate employers for them to become more familiar with the hiring paperwork for immigrants in their resettlement period.
- **About 40 percent of Pathways project participants engaged in training components: vocational training, English Language Training, or Adult Education (ABE/GED).** Participants with below secondary education levels and no English fluency were more likely to attend training classes compared to those with higher levels of education and English fluency.
- **A high percentage (87%) of Pathways project participants engaged in financial capability services, but there was notable variation across sites.** In Oakland (98%) and New Jersey (95%) nearly all participants accessed these services, compared to a lower percentage in New York (65%). There were a couple of factors that may have been associated with New York's lower take-up of services. These included the high-growth period and staff turnover they experienced in the latter part of 2023. It was also noticeable that the vast majority of participants in this site were employed compared to participants in New Jersey and Oakland.
- **A solid majority of Pathways project participants attended financial capability classes related to credit, banking, budget, and taxes (61%).** Higher percentages of participants in New Jersey (72%)

and New York (71%) did so compared to those Oakland (41%). Differences among sites likely reflected different approaches to the provision of services. For example, New York relied on financial capability group classes to deliver financial capacity services, whereas Oakland relied on providing one-on-one financial capability services.

- **Financial capability services and classes take-up varied notably by level of education and English proficiency.** Higher percentages of participants in groups with lower levels of education and English proficiency engaged in financial services compared to their counterparts. Participants with lower English fluency were much more likely to attend financial capability classes compared to those with higher levels of English fluency.

Early Outcomes Among Pathways Project Participants

Outcomes described in this section are preliminary because many participants were still receiving services and not enough time had passed to measure their outcomes. IRC sites will also continue to enroll new participants through the end of the grant period.

- **Nearly half (46%, n=206) of participants who had been in the Pathways project for at least six months were employed at some point after the start of the program.** Differences were notable across sites. A higher percentage of participants in New York (70%) were employed compared to those in New Jersey (33%) and Oakland (28%). Participants with higher levels of education had higher rates of employment (over 50%) compared to those with below secondary education (27%).
- **On average, Pathways project participants experienced increases in their financial capability while in the project.** The average Financial Capability Scale score for all Pathways project participants increased in the follow-up. The score went from around five points, indicating moderate financial capability, to six points, indicating high financial capability. Increases in financial capability were similar across IRC sites and also similar for women and men.
- **Among participants who did not have a credit score, which is a key step towards financial stability, due to insufficient credit, more than one quarter received one in post-project follow-up.** One quarter of participants who did not have a FICO score available received one. This is important for new immigrants because without it, it is more difficult to apply for rentals, get a phone, and sign up for utility services. Importantly, these results are preliminary because both pre-project and post-project scores were only available for a small subset of Pathways project participants. Latest FICO scores were not yet available for 72% of participants.
- **Wage-based income as a percentage of participants' income increased among more than twofold.** An indicator of progress towards self-sufficiency is increasing the percentage of income from wages versus what is received from public benefits. At the beginning of the program, nearly 40 percent of all participants' income came from wages; in the follow-up, this percentage increased to 76 percent. The wage-based income as a percentage of participants' income increased across all sites more than twofold. Both women and men increased the percent of their wage-based income

by a similar amount. These results are also preliminary as they are based on about one quarter of participants who had been enrolled in the Pathways project for six months.

Considerations and Recommendations

- **There were noticeable differences in take-up of services and intensity to which services are provided across IRC sites.** It is important to explore these differences more closely and understand organizational factors that contribute to these. One of the goals of the final outcomes study will be to explain these differences in more depth and identify factors related to these differences if they persist once analysis accounts for participant characteristics.
- **Continue facilitating discussions of promising practices and the bundled service approach among IRC offices, so that sites can learn from each other.** Topics can include supporting cross-departmental coordination, practices to strengthen provision of the bundled service approach, and challenges. For example, New Jersey staff shared that one element that strongly contributed to sustaining and strengthening the bundled service approach was an agenda item for all departments to talk about participants who are receiving services. They also shared that a referral form could enhance staff coordination in the provision of services by targeting specific staff, especially for complex cases.
- **Implement strategies discussed in monthly project meetings and community of practice exchanges to increase staff ability to conduct follow-up and record post-enrollment outcomes for participants.** A strong evaluation hinges in part on demonstrating change in outcomes among participants, and this is less possible to do if adequate measurement is not available. Validity and reliability of results and subgroup analyses also rely on the completeness of the outcome data. One possibility would be to consider providing participants an incentive to attend a follow-up session.
- **Create and disseminate a short onboarding toolkit to accelerate understanding of the MetLife Foundation Pathways project among existing for all IRC employees and newly hired staff.** During the focus group, staff noted the importance of ensuring that all departments within each IRC office understand the goals and milestones of the projects. When new staff come on board, it is also very helpful to bring them up to speed more efficiently.
- **Discuss effective ways to further engage immigrants with high levels of fluency and higher education degrees.** Likely because participants with low levels of education and English fluency had the most need, their workforce development and financial capability services uptake was higher. Nevertheless, it is important to learn what types of services are most wanted or needed to increase take-up of services among participants who have higher levels of fluency and education (e.g., identify barriers and discuss timing of workshops). This is relevant because at least half of all Pathways project participants were in these groups.

Introduction

Background

The International Rescue Committee (IRC) has a long history of providing a continuum of economic empowerment programs that include workforce, financial capability, and small business development services. Through these programs, IRC staff serve a highly diverse group of low-income individuals with varying humanitarian and migrant statuses who come from over 140 nations. In 2009, the IRC began utilizing the Annie E. Casey Center for Working Families (CWF) model of integrated economic development services to support participants and their families in achieving initial self-sufficiency and economic mobility over time.

In 2023, the IRC received a grant to implement MetLife Foundation Pathways, a project aiming to address the heightened need for intentional, targeted support for vulnerable immigrants. The primary goals of the project are as follows:

- 1) To provide a multi-faceted, evidence-based service delivery model that helps immigrant newcomers achieve initial financial stability and creates a pathway for future economic mobility.
- 2) To help IRC and the broader stakeholder community (including but not limited to other refugee and immigrant serving agencies and practitioners in and beyond IRC) gain a deeper understanding of effective practices and approaches in serving immigrants and their families who face barriers to economic integration. The goal is to establish a foundation for replicating and expanding these successful efforts, enabling more comprehensive support for this population.
- 3) To develop a real-time intervention that is responsive to the needs of Ukrainian refugees in Europe and other immigrant populations.

In 2023, the IRC awarded a contract to Social Policy Research Associates (SPR) to conduct a mid-project evaluation and a final impact evaluation of its MetLife Foundation Pathways project. This report includes findings of the mid-project evaluation and pursues the following research objectives:

- 1) To describe the implementation of the bundled approach to service delivery of the MetLife Foundation Pathways project.
- 2) To describe each of the service components and how three IRC sites—New York, New Jersey, and Oakland—are implementing it, and to understand the sociodemographic characteristics of Pathways project participants and differences in the populations each IRC site serves.
- 3) To describe the different components of the service delivery model that may contribute to participant outcomes.

- 4) To provide a first snapshot of what outcomes participants are achieving in the key economic indicators, such as participants' receipt of screening and support in applying for public benefits, their ability to secure and retain family-sustaining employment, and their financial wellbeing.
- 5) To promote continuous learning by documenting challenges encountered and how these are being addressed to better support the success of participants.

The Bundled Service Approach

The MetLife Foundation Pathways project is based on the CWF framework the Annie E. Casey Foundation first introduced in 2004.¹ This framework is commonly referred to as the “bundled service approach” or “integrated service approach” to economic opportunity. As Exhibit 1 shows, it integrates three types of service areas: 1) educational, workforce development, and employment services; 2) financial literacy education and coaching; and 3) connection to public benefits to support low-income families in achieving financial security. One of its central tenets is that the simultaneous combination of its components will help them to enhance each other and promote greater outcomes than solely one of them.

¹ The Annie E. Casey Foundation. (2020). The Center for Working Families Framework: A Comprehensive Approach to Economic Opportunity. Retrieved from: <https://assets.aecf.org/m/resourcedoc/aecf-centerforworkingfamilies-2020.pdf>

Exhibit 1. CWF Families Framework

Source: The Center for Working Families Framework: A Comprehensive Approach to Economic Opportunity (2020).

Among the key features of this framework is providing “no wrong door” access to services, whereby staff members in the implementing organization are prepared to support clients’ connections to the full array of services. Services are also provided simultaneously rather than sequentially, an approach that differs from traditional federal and state social services because these programs typically operate in silos.² This approach also recognizes that obtaining employment and having connections to public benefits may not be sufficient to get participants fully on the path to self-sufficiency immediately. For this reason, it emphasizes access to a wide array of supportive services to address short-term barriers such as lack of transportation, the need for childcare, lack of housing, or food insecurity. To foster long-term financial stability and reduce vulnerability to predatory lending among long-income participants, the program’s framework includes robust financial literacy and coaching, so that participants make progress towards financial stability and asset building. In addition to these features, a more recent study from the Annie E. Casey Foundation identified a few promising practices for implementing the bundled approach.³ These include one-on-one coaching, following a human-centered design approach, staying tuned with clients’ own goal setting, and

² Annie E. Casey Foundation. (2014). Policy Report: Creating Opportunities for Families. <http://www.aecf.org/m/resourcedoc/aecf-CreatingOpportunityforFamilies-2014.pdf#page=3>

³ Annie E. Casey Foundation. (2020). The Center for Working Families Framework: A Comprehensive Approach to Economic Opportunity. Retrieved from: <https://assets.aecf.org/m/resourcedoc/aecf-centerforworkingfamilies-2020.pdf>

customizing services for participants that integrate financial coaching into the service package, a strategy that is particularly effective when offered in combination with employment counseling.

Several studies show positive outcomes for participants engaged in bundled services. For example, an evaluation of three early-adopter sites (Central New Mexico Community College, MET Center, and Bon Secours) found that participants in the bundled service approach were three to four times more likely to achieve a major economic outcome, such as securing employment, than were non-bundlers.⁴ Analysis from the Local Initiatives Support Corporation on Financial Opportunity Center clients showed that participants who received all services in the bundled approach in combination—employment, financial, and income counseling—achieved significantly better job-placement rates and employment retention rates than those who only received one service.⁵ In another study, researchers found that clients at United Way SparkPoint Centers in the Bay Area made significantly more progress towards earning a self-sufficient income than participants who did not receive the bundled services. This finding was consistent across all nine sites in the study even though there were noticeable differences in the sociodemographic characteristics of the participants and the services delivered across sites.⁶

Approach to the Evaluation

To achieve the evaluation objectives, the SPR team is conducting an implementation and an outcomes study. The first phase sought to understand how IRC's sites are implementing the bundled approach and each of its three service components: connections to public benefits, workforce and training, and financial capability. Exhibit 2 shows the initial research questions guiding the evaluation.

⁴ Abt Associates. (2009). Pathways to Success: An Interim Analysis of Services and Outcomes in Three Programs.

⁵ Local Initiatives Support Corporation. (2014). Income, Credit, and Jobs: Data on Program Outcomes for Financial Opportunity Center (FOC) Clients.

⁶ Hwang, J., & Sankaran, K. (2014). SparkPoint bundled services analysis. Retrieved from: https://uwba.org/wp-content/uploads/2022/04/UnitedWay_BayArea_2014_SparkPoint_Bundle_Services_FINAL.pdf

Exhibit 2. Research Questions

Initial Guiding Research Questions

- How do IRC sites—New Jersey, New York, Oakland—implement the bundled service approach?
- What are the characteristics of the services components in the bundled approach, and how are they implemented?
- What are the sociodemographic characteristics of Pathways project participants enrolled in the program? Do IRC sites serve populations with different sociodemographic characteristics?
- What services did participants receive during the first year of the grant? How many have received all service components through the bundled service approach?
- What outcomes have participants achieved during the first year of the grant?

Data Collection

To answer the evaluation’s guiding research question, the team engaged in the following data collection activities:

- **Review of IRC’s grant planning documents.** To aid in our understanding of the centers’ strategies to implement their programs as well as their progress in doing so, we gathered and reviewed planning documents and other tools used to map out project goals, target populations, and project services.
- **Employment specialists/financial coaches/case managers focus groups.** We conducted three virtual focus group from IRC’s New Jersey, New York, and Oakland offices in December. These group discussions focused on learning about overall project implementation, including participant outreach and enrollment, and strategies around providing services.
- **Staff project supervisors focus group.** We conducted a virtual focus group with project supervisors from New Jersey, New York, and Oakland in January. This group discussion focused on learning about overall implementation, including grant management, and data collection activities.
- **Participant interviews.** We completed six individual interviews with participants in the MetLife Foundation Pathways project. This component provided an in-depth understanding of participants’ unique situations and their experiences participating in the different services and gave us the opportunity to explore complex topics, such as how and when components work for distinct types of participants.
- **Review and analysis of administrative data.** IRC provided project administrative data on enrollment, service receipt, and outcomes for participants from January 2023 through mid-January 2024. The SPR team obtained data for participants who gave research consent, and it included detailed demographic information about the participants, detail on the services they received—public benefits screening, financial capability and workforce development services, training, and

classes—including types and dosage (number and length of sessions), their financial situation indicators, and early employment and financial outcomes. SPR developed a data dashboard to support the periodic review of data with the IRC team. Analysis was conducted by joining tables for descriptive analyses included in this report.

Roadmap to This Report

The remainder of the report has four parts: **Section A** describes the sociodemographic characteristics of the MetLife Foundation Pathways project participants and how these varied across the three IRC sites that implemented the program. **Section B** includes a description of bundled service provision and each of its three types of services: public benefits screening, workforce and training services, and financial capability. It also provides an overview of dosage for these services and identifies key differences by IRC sites and individual sociodemographic characteristics. **Section C** focuses on participants outcomes, including employment and indicators of financial well-being. **Section D** provides concluding comments.

A) Pathways Project Participant Demographics

As of January 2024, there were 306 participants enrolled in the MetLife Foundation Pathways project, an adequate number since data were obtained about one year after the grant started. Enrollment was nearly even across the three sites implementing the bundled approach: Oakland had enrolled 112 participants, New Jersey, 102, and New York, 92. Enrollment in the grant began January 1, 2023. By the end of the grant, in December 2024, each site is expected to have enrolled at least 200 participants.

Exhibit 3. Enrollment in the MetLife Foundation Pathways Project

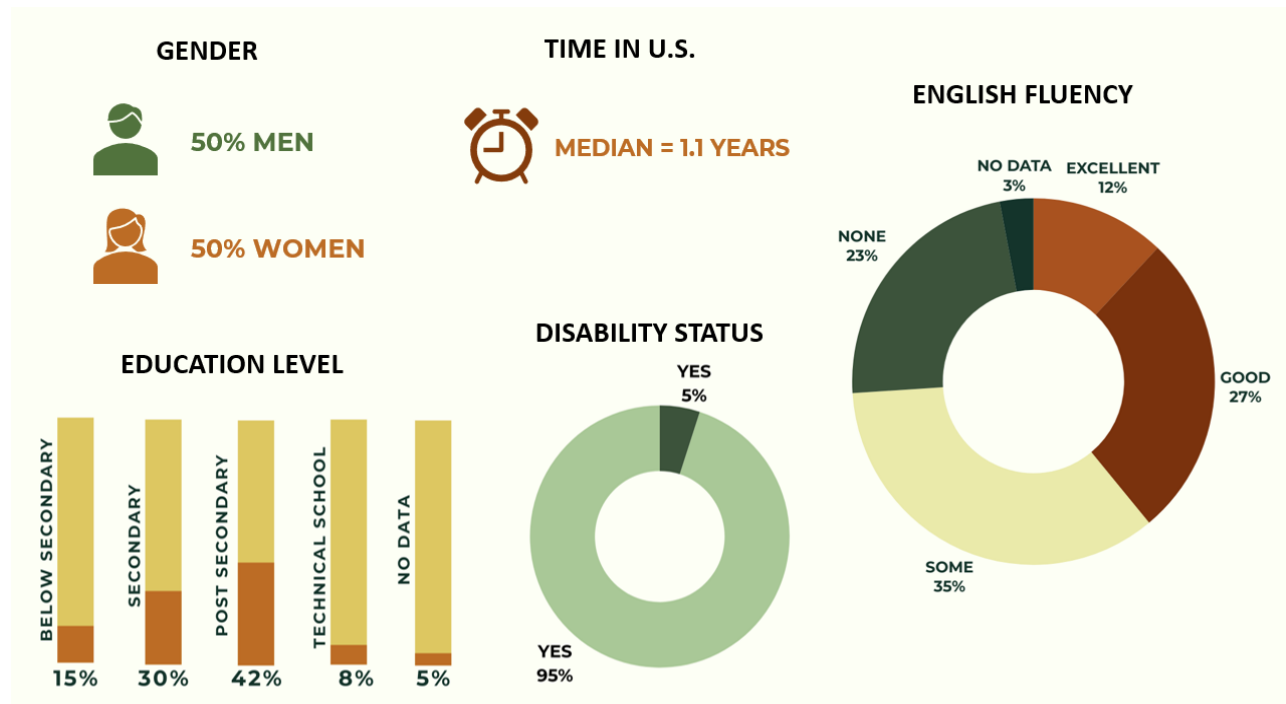


Source: IRC Administrative Data, January 2024.

1. Pathways Project Participant Characteristics

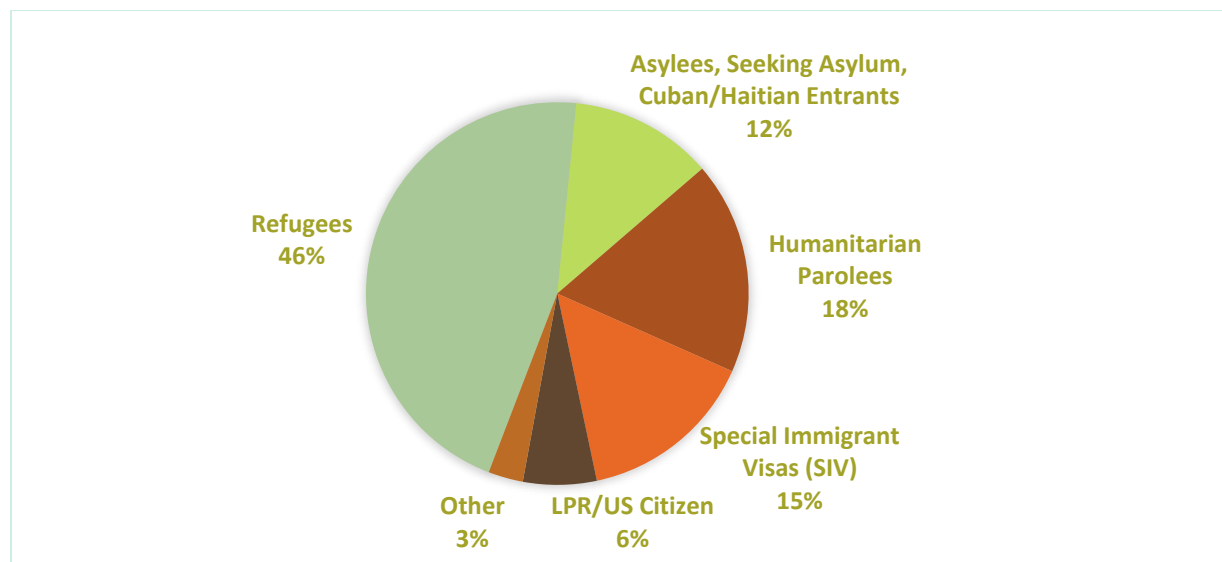
There was an even proportion of male and female Pathways project participants (50% respectively). Half of participants had post-secondary (42%) or technical (8%) degrees, about a third had secondary degree (30%), and fewer had below secondary education (15%). The median time that participants had spent in the U.S. was about one year. A majority of participants spoke no English (23%) or had limited English fluency (35%), while about four in ten reported having either excellent (12%) or good (27%) English speaking skills. A small minority of participants reported having a disability (5%; see Exhibit 4).

Exhibit 4. Participant Characteristics (N=306)



Source: IRC Administrative Data, January 2024.

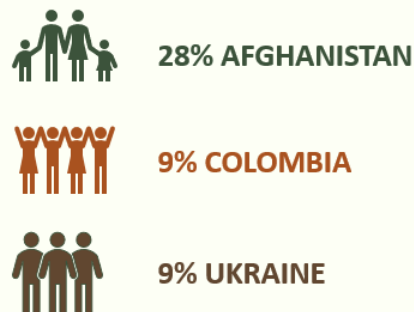
About half of participants were refugees (46%) and asylees or individuals seeking asylum (12%). Humanitarian parolees (18%), those with Special Immigrant Visas (15%), lawful permanent status and U.S. citizens (6%), and others (3%) accounted for the remainder.



Source: IRC Administrative Data, January 2024.

The top three countries of origin of the 306 Pathways project participants were Afghanistan (28%), Colombia (9%), and Ukraine (9%). Among all participants, there were 38 countries of origin represented.

TOP 3 COUNTRIES OF ORIGIN



Source: IRC Administrative Data, January 2024.

2. Comparison of Participants Characteristics by IRC Sites

While some participant characteristics did not differ markedly across sites (e.g., participants' time in the U.S. and disability rates), there were notable differences in terms of gender, educational levels, and English fluency, which are sociodemographic characteristics that may be associated with participants' outcomes in the program. As Exhibit 5 shows, differences were as follows:

- Gender.** New York served a similar proportion of men and women. New Jersey, however, served a higher proportion of men than women (56% versus 44%, respectively), and Oakland served more women than men (57% versus 43%, respectively). These differences may be important to consider because research has demonstrated that among newcomers, there is an initial gender employment gap. Women, particularly refugee women, experience more difficulty than their male counterparts in finding a job.⁷
- Educational levels.** New York had notably a higher proportion of participants with post-secondary education (67%) compared to Oakland (49%) and New Jersey (19%). New Jersey, on the other hand, had a higher proportion of participants with below secondary and secondary education (68%) compared to Oakland (40%) and New York (20%). These differences are important because individuals with post-secondary education tend to have higher literacy, numeracy, and digital skill levels, which translate into better economic outcomes.⁸
- English fluency.** About three quarters of Oakland's participants had excellent/good fluency (74%), notably higher than participants' fluency in the New York (25%) and New Jersey (19%) sites. English fluency was lowest in New Jersey, with four in ten participants having no fluency (39%), compared to New York, where one quarter of clients have no fluency (25%) and Oakland, where the number

⁷ Kosyakova, Y. & Salikutluk, Z. (2023). Gender gap dynamics among refugees and recent immigrants: Different start, similar patterns? IAB-Discussion Paper. <https://doku.iab.de/discussionpapers/2023/dp1123.pdf>

⁸ Batalova, J. & Fix, M. (2022). The Skills and Economic Outcomes of Immigrant and U.S.-Born College Graduates. Migration Policy Institute.

is even lower (6%). Half of New York's participants had some fluency (50%), while half of Oakland's participants had good fluency (50%). Low levels of English proficiency is indeed one of the key barriers that limit employment opportunities for immigrants.⁹

Exhibit 5. Participants' Characteristics (N=306)

		New Jersey (N = 112)	Oakland (N = 102)	New York (N = 92)
Gender	Women	44%	57%	51%
	Men	56%	43%	49%
Education	Below Secondary	22%	14%	7%
	Secondary	46%	26%	13%
	Post-Secondary	19%	49%	64%
	Technical School	8%	5%	12%
English Fluency	Excellent	4%	24%	8%
	Good	15%	50%	17%
	Some	39%	16%	50%
	None	39%	6%	23%
Disability Status	Yes	5%	5%	3%
	No	95%	94%	97%
	Prefer Not to Say	0%	1%	0%
Time in the U.S.*	Minimum	0.28	0.38	0.32
	Median	0.97	1.3	1.2
	Maximum	4.7	10.4	16.8

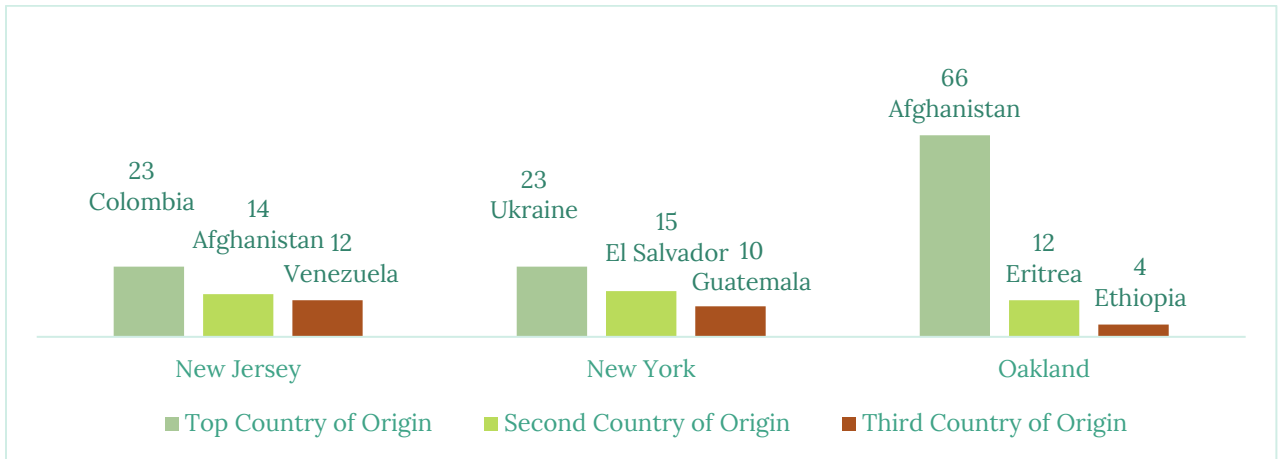
Note: * Time in the U.S. is reported in years

Source: IRC Administrative Data, January 2024.

The top three countries of origin also varied across IRC sites. The top country of origin of Pathways project participants in New Jersey was Colombia (n=23), followed by Afghanistan (n=14) and Venezuela (n=12). In New York, participants' top country of origin was Ukraine (n=23), followed by El Salvador (n=15) and Guatemala (n=10). Oakland served a high number of participants from Afghanistan (n=66), followed distantly by participants from Eritrea (n=12) and Ethiopia (n=4).

⁹ Ibid.

Exhibit 6. Participants' Top Three Countries of Origin by Site (N=306)



Source: IRC Administrative Data, January 2024.

B) The Bundled Service Approach and Its Three Types of Services

1. Bundled Service Approach at IRC

The IRC employed an integrated services approach and provided three types of services simultaneously: screening and connections to public benefits, workforce development services, and financial capability services. This integration of services provided clients with comprehensive supports that were also tailored to their individual needs. The goal was to facilitate a smoother transition to and enhance their chances of achieving economic self-sufficiency. The MetLife Foundation Pathways project enrolled IRC clients who also tended to participate in other IRC programs, including the Matching Grant Program, and those enrolled in federal pass-through funded programs managed by the state, such as like Refugee Cash Assistance, Refugee Support Services, and the Reception and Placement program.¹⁰

The integrated service approach, also known as bundled service, aims to complete the following objectives:

- Screen clients for eligibility for public benefits that can help provide short-term financial stability to vulnerable families; provide assistance in applying and maintaining eligibility for these time-limited benefits.
- Enroll clients in appropriate workforce development services, including vocational English language training, basic employment services to support initial job placement, skill-building, sector-specific skills training programs, and industry-aligned career pathway programs that lead to higher-skill, higher-wage jobs.
- Enroll clients in financial education classes with an invitation to receive one-on-one financial coaching services in which they can create both short- and longer-term action plans based on their goals. In addition, participants will be able to access integrated financial products through IRC's lending subsidiary; these include credit-building and auto, education, and other loans that can help participants accelerate progress towards financial well-being.

IRC's MetLife Foundation Pathways project bundled service approach adhered to the CWF Framework and follows human-centered and "no wrong door" approach practices. Within each IRC site, staff collaborated closely across departments and programs to provide clients with a holistic set of supports, and staff were prepared to assist clients as needed and regardless of their specific roles. Staff mentioned that there were periodic all-staff meetings to enhance coordination across departments, highlight department goals, raise awareness about the need for additional coordination or share processes that can help. For example, if a client asked an IRC case manager for advice on balancing their checkbook, the case manager would typically be able to support clients adequately, as opposed to referring them to a specialized

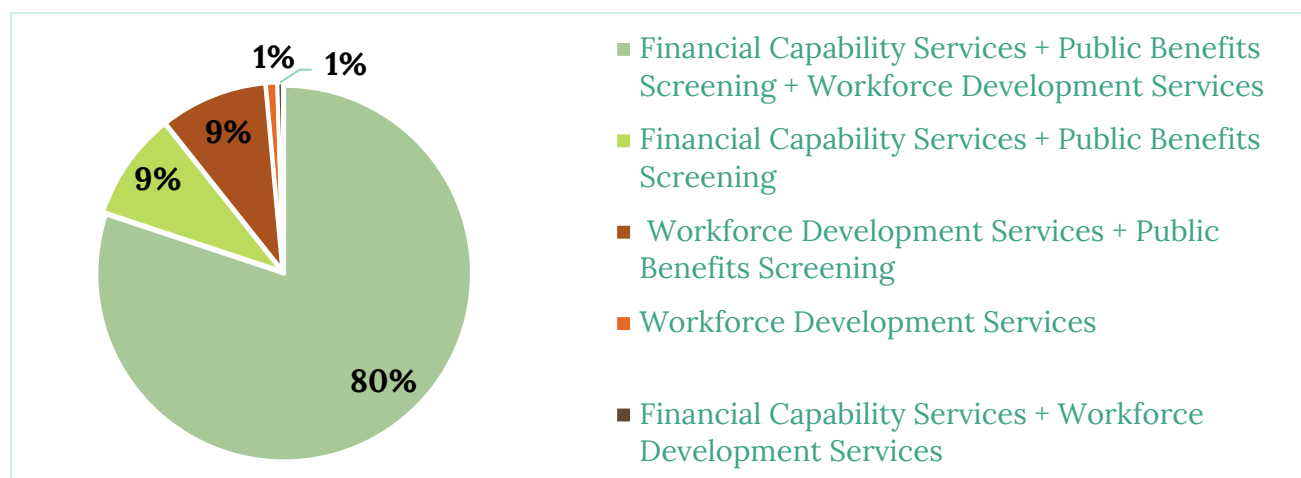
¹⁰ The Matching Grant Program is a federal program that lasts eight months and requires clients to remain in the state and begin work if they are over 18 years of age. Within 180 days, clients must achieve self-sufficiency, or they risk losing cash assistance. Clients enrolled in Matching Grant program are ineligible for state-funded programs and may need to finance specific training independently. The Oakland IRC office does not have the Matching Grant program but offers Refugee Cash Assistance programming.

financial coach. This made it more likely that all staff would connect clients to services regardless of their goals or starting point. When the services were more specific or specialized, staff from some of the IRC sites also mentioned that it was useful to create a system of referrals through internal notes, allowing other staff to use the notes from the past services. This was especially important to continue engaging participants who may have experienced language barriers and gotten frustrated by shuffling from staff member to staff member.

From an organizational perspective, participants could access services through several departments. For example, in the case of the IRC New York office, they had several departments within its project structure with a focus on economic empowerment, health and wellness, Reception and Placement, asylum seeker support, and adult education. While these departments operated independently, they collaborated closely to provide holistic supports to low-income individuals, refugees, asylees, and immigrants with varying humanitarian and migrant statuses. This interconnected approach ensured that individuals received holistic assistance tailored to their specific needs, including various aspects of resettlement and integration into their new communities.

1.1. Bundled Services Receipt

Among the 206 Pathways project participants who were enrolled in the project for 180 days by January 2024, 80 percent engaged in all three types of services: public benefits screening, workforce development, and financial capability services. Smaller proportions participated in two types of services, 9 percent in financial capability and public benefits screening and 9% in workforce development services and public benefits screening services. A very small percentage participated in workforce development alone (1%) or in workforce development and financial capability services without having public benefits screening recorded (1%; see Exhibit 7).

Exhibit 7. Combination of Services for Participants at 180 Days After Enrollment (N=206)

Source: IRC Administrative Data, January 2024.

As Exhibit 8 shows, there were differences in the percentage of Pathways project participants who engaged in the three services at 180 days of enrollment across IRC sites. New Jersey had the highest percentage of participants engaged in the three types of services (96%), followed by Oakland (89%) and New York (63%). As mentioned later in the report, the solid majority of New York participants were employed, and the site experienced important growth and staff turnover in the later part of 2023, which could both be associated with lower rates of service.

Exhibit 8. Combination of Services Received at 180 Days by IRC Site (N=206)

	All Participants	New Jersey (N=46)	New York (N=84)	Oakland (N=76)
Financial Capability Services + Public Benefits Screening + Workforce Development Services	80%	96%	63%	89%
Public Benefits Screening + Workforce Development Services	9%	4%	19%	1%
Financial Capability Services + Public Benefits Screening	9%	0%	15%	8%
Financial Capability Services + Workforce Development Services	1%	0%	0%	1%
Workforce Development Services	1%	0%	2%	0%

Source: IRC Administrative Data, January 2024.

1.2. Additional Services Supporting Bundled Approach

IRC meets diverse client needs by providing holistic supportive services that go beyond the three types of services—connection to public benefits, workforce development, and financial capability. This support often encompasses essential life skills such as English as a Second Language instruction, learning where to access information about city services, transportation, obtaining a driver's license, or support mastering online bill payments. By offering practical assistance with essential life skills, IRC also seeks to empower clients to achieve greater autonomy. IRC's case management also includes services such as housing support. Case managers maintain records and track rental payments to ensure that clients receive the support they need to secure stable housing. This integrated approach underscores IRC's commitment to addressing the multifaceted needs of immigrants with varying humanitarian and migrant statuses and low-income individuals, transcending traditional silos to deliver comprehensive support.

1.3. Challenges and Facilitators in the Provision of Bundled Services

Discussing features of the bundled service approach and tracking milestones in staff team meetings helped raise awareness of how to better accomplish goals collaboratively. During the focus groups, New Jersey staff shared that one element that contributed to sustaining and strengthening the bundled service approach was an agenda item for all departments to talk about participants who were receiving services. They also set a process to review the data and set targets so that participants received all of three types of services within 180 days of enrollment.

"I think reiteration of the importance of bundled services across our entire office. So, all the department managers including myself are very well aware of the bundled service model, and we take it into account with all of the services that we provide across the office, regardless of whether it's public."

IRC Case Manager

IRC offices started implementing strategies to enhance needed cross departmental coordination.

To improve collaboration among various IRC departments, one IRC office, New Jersey, started using a shared Excel spreadsheet to track clients' project participation, to ensure receipt of public benefits screening and manage follow-ups. Any team member could update the spreadsheet, and that helped, but depending on the complexity of the case, additional communication was often necessary. Additionally, the team began experimenting with referral forms in late 2023, finding them helpful for collaboration because these were more flexible than the ETO system and could help ensure that the right staff were involved to solve the issues. However, the team acknowledged the need for a more efficient solution to reduce frequent back-and-forth. Meanwhile, New York started using a Google referral form for coordination. Staff also found real-time communication through Teams and weekly meetings was beneficial for enhancing coordination staff coordination and resulted in better service for participants.

One key challenge was contacting clients for voluntary follow-ups. As described later, IRC staff met with clients at enrollment and did progress checks with interpretation support (if needed) a few times during the first six months. Some participants said that it was useful to have the flexibility to meet in person, but they also appreciated they could contact case managers over the phone. Nevertheless, IRC staff reported that follow-up required intensive work on their part because some clients disengaged once they become employed. As a result, some participants missed progress checks. This was despite efforts to emphasize the holistic service approach and the benefits of financial coaching.

IRC offices experienced organizational challenges in addressing participant language barriers and implementing timely referrals, sometimes during periods of staff growth or staff turnover. In New Jersey and New York, staff noted that language barriers posed a significant challenge for their teams. At times, important things got lost in translation during conversations or there could be misunderstandings exacerbated by poor translation. External interpretation services needed to be high quality for each conversation, and on occasion staff needed to end calls when comprehension difficulties persisted and had to try again with a different interpreter. Some participants also struggled to articulate the details of their situations, which could occasionally lead to inaccurate recording of information. Participants, however, expressed deep appreciation for receiving services from IRC in their language, as described in the following participant highlight.

Esperanza

Esperanza said she often does not remember how long she has been in the U.S., but after a while she shared that she came to the country in 2022 under difficult circumstances. She was still dealing with the difficulties of a bullet that doctors had not been able to extract. She had been with IRC since she arrived and acknowledged that one of her most valuable well-being supports came from a woman at IRC who listened in therapy and helped her make sense of how things were progressing. Other staff at IRC supported her getting a job, and what was especially helpful was that her coach spoke her language. IRC staff helped her put together her CV, connect her to a job in a hotel, and practice for the initial interview by going over possible questions the employers might ask. She obtained a job in a hotel that included a short training and was able to work there for a short period of time before they let her go. She was happy with the additional income from her job, especially because she no longer had access to food stamps.

Esperanza worried that her rent was exceedingly expensive, and even though both her husband and two older children contributed towards it, sometimes it was not enough. She had had some conversations about credit and finances, but she said it was hard to understand it all, so she was arranging a time to talk to her coach about it. While she was looking for another job, she was appreciative of the card she received to cover the train costs. She is working with a lawyer that IRC connected her to and receives support with filling out the forms. She is often anxious about having to return to her country because of the violence and hoped to be able to stay in the U.S.

Pathways Project Participant

Late internal referrals in some offices could precipitate participants' urgency to receive services, and some acknowledged it was a challenge they had started to work on. Staff underscored the need to proactively engage Matching Grant clients with ample time beforehand so that the Pathways project could provide a smoother off-ramp for participants to continue receiving services. The last organizational challenge identified was that New York experienced noticeable growth and staff turnover in the later part of 2023, so they needed to hire around 10 new economic empowerment staff and were working to bring new staff up to speed. This influx of new IRC staff underscored the need to onboard new hires as quickly as possible so that they could become familiar with all available services in the bundled service approach, which should help for the remainder of the grant.

2. Connection to Public Benefits

IRC case managers, financial coaches, and employment specialists all play a pivotal role in screening and connecting clients to public benefits. Case managers screened clients for public benefits, facilitated enrollment, and supported applications throughout the resettlement process. IRC staff ensured clients were screened for basic benefits at the outset of any services and assisted with applications for secondary benefits aimed at women, infants, and pregnant women and their children. Case managers also followed up to ensure clients received the benefits and supported them in addressing bureaucratic hurdles. This was especially helpful for clients with disabilities or health-related barriers to employment, to ensure they received timely assistance in accessing welfare offices and other vital services. Staff who participated in the

interviews noted that an important aspect for these types of services was to ensure coaches and case managers had a thorough understanding of specific service requirements. This included learning distinctions in the Medicaid enrollment process for clients over 65, which sometimes prolonged access to benefits, highlighting a systemic gap. They also mentioned sometimes it was important to adjust the application processes to better suit family dynamics, such as prioritizing women as the principal applicants for benefits.

Providing continued support for participants to maintain and navigate changes in public benefits, such as cash aid and SNAP benefits, was crucial during the integration period as these were a lifeline for individuals and their families as they established their income. While the initial application process for benefits was typically straightforward, challenges arose when benefits unexpectedly ceased, leading to confusion and panic among clients. During such times, clients tended to experience extreme pressure to continue paying rent and provide for their families. These disruptions in social services tended to occur due to life changes in clients' lives, such as divorce, job loss, or changes in household composition, which needed adjustments to their benefit status often.

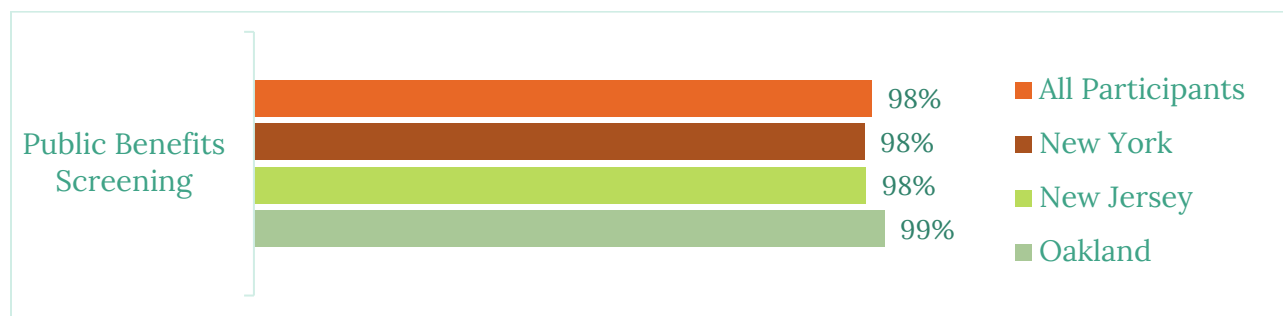
Delays in resolving these issues further exacerbated clients' distress, as bureaucratic processes were difficult to navigate, given their slow pace and complexity.

2.1. Public Benefits Screening at IRC

Nearly all participants had been screened for public benefits 180 days after enrolling in the program, fulfilling the component necessary for the bundled service approach. This was the case across the three IRC sites (see Exhibit 9). As mentioned earlier, participants enrolled in resettlement programs such as Matching Grant and Reception and Placement underwent benefit screening by design. During their enrollment in the MetLife Foundation Pathways project, financial coaches and workforce development specialists checked that participants had gone through this step and helped connect them to case managers that could support them with paperwork if they needed to reapply or adjust their status.

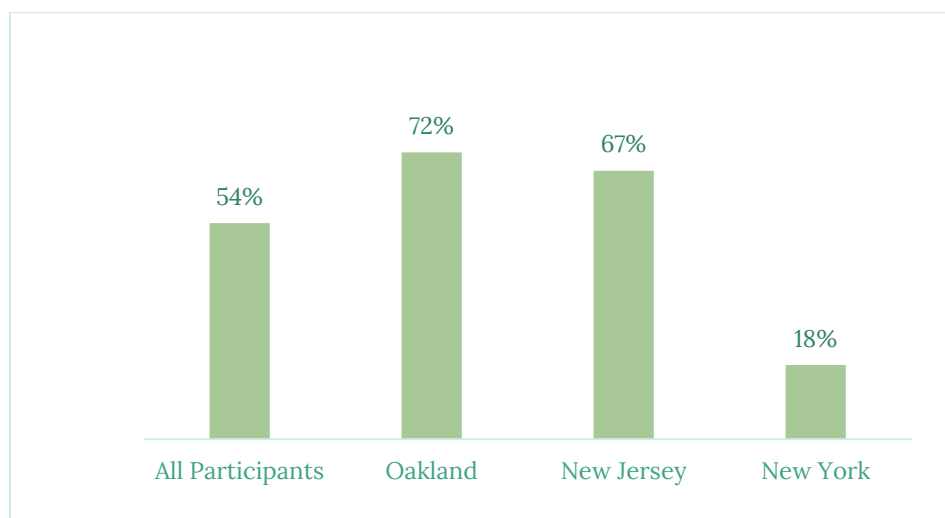
“When I do any benefits application, I always have the client beside me while I show them the website and what to do. I make it clear, and as a part of my job, I try to make it urgent for them to see the website or open it themselves.”

IRC Case Manager

Exhibit 9. Public Benefits Screening at 180 Days by IRC Site (N=206)

Source: IRC Administrative Data, January 2024.

Because public benefit receipt is an important contributor to participants' well-being and financial stability, it is also helpful to understand how many of them received benefits and what type. About half of Pathways project participants received some type of public benefits. There were, however, differences among IRC sites. Solid majorities of Pathways project participants accessed benefits in Oakland (72%) and New Jersey and (67%), but a notably lower proportion did so in New York (18%). This was likely associated with the fact that the solid majority of participants were employed, as described in the next section.

Exhibit 10. Public Benefits Receipt by IRC Site and Types (N=306)

Source: IRC Administrative Data, January 2024.

2.2. Types of Public Benefit

Nearly half of all Pathways project participants were receiving benefits from SNAP. This was the most common type of public benefit received among all participants and across IRC sites, which was helpful given that one of the main risk factors encountered in the first period after settlement in a host country is

food insecurity.¹¹ SNAP eligibility varies across states. As shown in Exhibit 11, there were noticeable differences across IRC offices. About 7 in 10 participants were receiving this benefit in Oakland compared to nearly half in New Jersey and significantly fewer in New York. Among all participants, similarly small proportions were receiving Refugee Cash Assistance, Match Grant Assistance, Temporary Assistance for Needy Families (TANF), and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), but there were noticeable differences across IRC sites. Differences were as follows:

- At least a fifth of the participants in Oakland (19%) and New Jersey (31%) received **Refugee Cash Assistance**, but none of the participants in New York were receiving it.
- About 4 in 10 New Jersey (42%) participants were receiving **Match Grant Assistance**, while almost no participants were receiving it in New York, and none at all in Oakland.
- More than one third of participants were receiving **TANF benefits** in Oakland (36%) and 10 percent in New Jersey, but none in New York.
- One quarter of participants received **WIC benefits** in Oakland (25%) and 13% in New Jersey, but nearly none in New York (1%).

Exhibit 11. Types of Public Benefits Received by IRC Site

	All Participants (N=306)	New Jersey (N=46)	New York (N=84)	Oakland (N=76)
SNAP	45%	46%	16%	71%
Refugee Cash Assistance	17%	19%	0%	31%
Match Grant Assistance	16%	42%	2%	0%
TANF	16%	10%	0%	36%
WIC	13%	13%	1%	25%
SSI	1%	0%	0%	2%
Unemployment	1%	0%	1%	1%
Other Government Assistance	2%	0%	2%	3%

Source: IRC Administrative Data, January 2024.

2.3. Challenges Connecting Participants to Public Benefits

Common obstacles in supporting connections to public benefits included language barriers, misunderstandings about requested information, lost documentation at agencies, and some confusion about eligibility rules depending on status. Overcoming these hurdles required diligent advocacy and communication to ensure clients regained access to vital support services in a timely manner. IRC offices provided translation services to mitigate the language barriers. Lost documentation at agencies was common and wait times for a response could be long. In some cases, for example, once an application was submitted, clients may have had to await eligibility confirmation for a period ranging from two to four

¹¹ See Giacco D. (2019). Identifying the critical time points for mental health of asylum seekers and refugees in high-income countries. *Epidemiology and psychiatric sciences*, 29, e61. <https://doi.org/10.1017/S204579601900057X>

weeks, depending on their circumstances. During focus groups, staff also commented about the need to provide specific information about serving participants who had refugee status because on occasion public benefit offices did not fully acknowledge refugee or asylee status, which resulted in difficulties in issuing IDs to non-permanent residents. This barrier could impede participants' path to self-sufficiency if no other supports were available, as the next participant highlight describes.

Monel

Monel immigrated from Haiti to Brooklyn, New York, in early March 2023; the IRC was instrumental in ensuring Monel was self-sufficient in the U.S. Monel described himself as an independent person who is eager to provide for himself. He first contacted IRC because he needed a job and assistance applying for SNAP. A coach from IRC helped him apply for SNAP, but he never received it, and he was not sure why. Although his application for SNAP was unsuccessful, two coaches connected him with several other services, including cash assistance, health insurance, financial services, and employment services.

Monel's transition in the U.S. was challenging at times. To support his career goals, his second coach connected him to a community college that offered a food handler's safety course, but he could not attend because it conflicted with his dual-language courses at another local college. Unfortunately, at the same time, Monel's friend asked him to move out of her apartment, so he had to find a job to pay for rent instead. IRC helped Monel write a resume, which he used to find a job as a pastry chef. Because he lives in Brooklyn, commuting to work is difficult, so he is currently trying to purchase a car with the help of IRC.

The IRC continued to support Monel through his successes and setbacks. Staff from IRC contacted Monel regularly to reach out about immigration workshops and to ask what support he may need. Monel explained that IRC staff always asked what support or help he needed but sometimes he was unsure about what he needed. Because he came from a country where he did not have certain things, he may not have known they existed in the United States. For example, he did not need health insurance in Haiti, so he did not think to ask about it in the U.S. Monel recommended that IRC provide a list of all the basic needs and services available to immigrants so that they could reference it in the future. Monel was unsure about what the future would hold because he was only here on a temporary two-year visa. He hoped to acquire a green card so that he could remain in the U.S.

Pathways Project Participant

IRC offices provided participants support connecting with additional public services that might help address barriers to employment. For example, in New York City, some IRC coaches were certified to assist with applications to ACCESS HRA, an online portal that consolidates many of the city's available benefits, including reduced fares for the metro, for example. HRA users can also access Housing Connect for affordable housing options. Assisting clients with their HRA applications strengthened the support framework provided by the IRC coaches.

3. Financial Capability Services at IRC

A key focus of IRC's financial capability services was to empower clients through financial literacy.

Financial coaches prioritized building rapport with clients and understanding their unique backgrounds, challenges, and goals. Financial capability services include workshops, classes, and one-on-one sessions that were conducted to enhance clients' understanding of financial concepts, such as budgeting, credit management, debt, and taxation. As was the case in the participant highlight below, attending sessions was especially helpful because many clients came from countries with cash-based economies where credit systems are virtually non-existent.

Bashir

Bashir immigrated from Afghanistan to the U.S. in late 2021 and speaks Dari. When he arrived in the U.S., an IRC case worker met him at the airport to provide critical support. To start, his case worker connected him to cultural classes to learn about cultural norms and expectations in the United States. He also connected him with housing and completed an application for SNAP, which after several months he began receiving. He also received \$200 cash assistance, which he used for work travel. Bashir also attended several financial literacy classes at the IRC to learn about finances and banking and planned to get an automotive loan from IRC after he received his driver's license. He found the financial classes especially helpful and suggested IRC should explain more about credit cards just to ensure these do not cause problems later.

Job options are limited for immigrants according to Bashir, but IRC supported him with several employment-related services, including help writing a resume and learning how to apply for jobs, support completing job applications, and connections to employers which helped him. Despite having a bachelor's degree in educational management and experience teaching in Afghanistan, he had to take an entry-level job at an Amazon warehouse to support himself. Regardless, Bashir was eager to pursue a college education in the U.S. and planned to complete a degree in computer science or nursing once he finished his English for Speakers of Other Languages classes at the local community college.

Pathways Project Participant

By equipping clients with knowledge and skills, IRC aimed to reduce uncertainties surrounding financial matters, empowering clients to make informed financial decisions. Financial coaches first verified completion of a public benefits screening and then started coaching by assessing each participants' financial situation. In addition, they had a financial literacy website as part of its nationwide SAFE program, featuring videos in Dari, Pashto, and Spanish. Pathways project participants enrolled in other Matching Grant and resettlement programs¹² underwent benefit screening and received workforce services by

¹² Most clients in the New York IRC office came from the Reception and Placement program, which does require participants to be either self-sufficient or to be referred to other public assistance in an established 90-day window. This period involves following a government-mandated plan, which the IRC staff implements. However, in practice, IRC staff mentioned that this window was often inadequate for clients to achieve self-sufficiency. To address this, the

design, which made them good candidates to receive additional workforce and financial capability services. IRC sites provided very limited support for participants through IRC's Matching Grant program, connecting participants with cash aid and utility bill coverage, which helped clients seek employment by alleviating financial strain.

Financial coaches followed a data-driven assessment process to determine clients' self-sufficiency.

Through budget analyses, IRC financial coaches evaluated clients' income and expenses, ensuring they had the financial means to sustain themselves. IRC staff highlighted the importance of leveraging technology to streamline the process to the extent possible. In New Jersey, for instance, staff highlighted it might be possible to implement automatic updates/flags in client's profiles—for example, changes in household composition or addresses, and when children turn 18 years old—as these can trigger changes that could impact their incomes. Incorporating these types of features into the system could ensure smoother transitions for clients. As of now, better staff data tracking into ETO could support that.

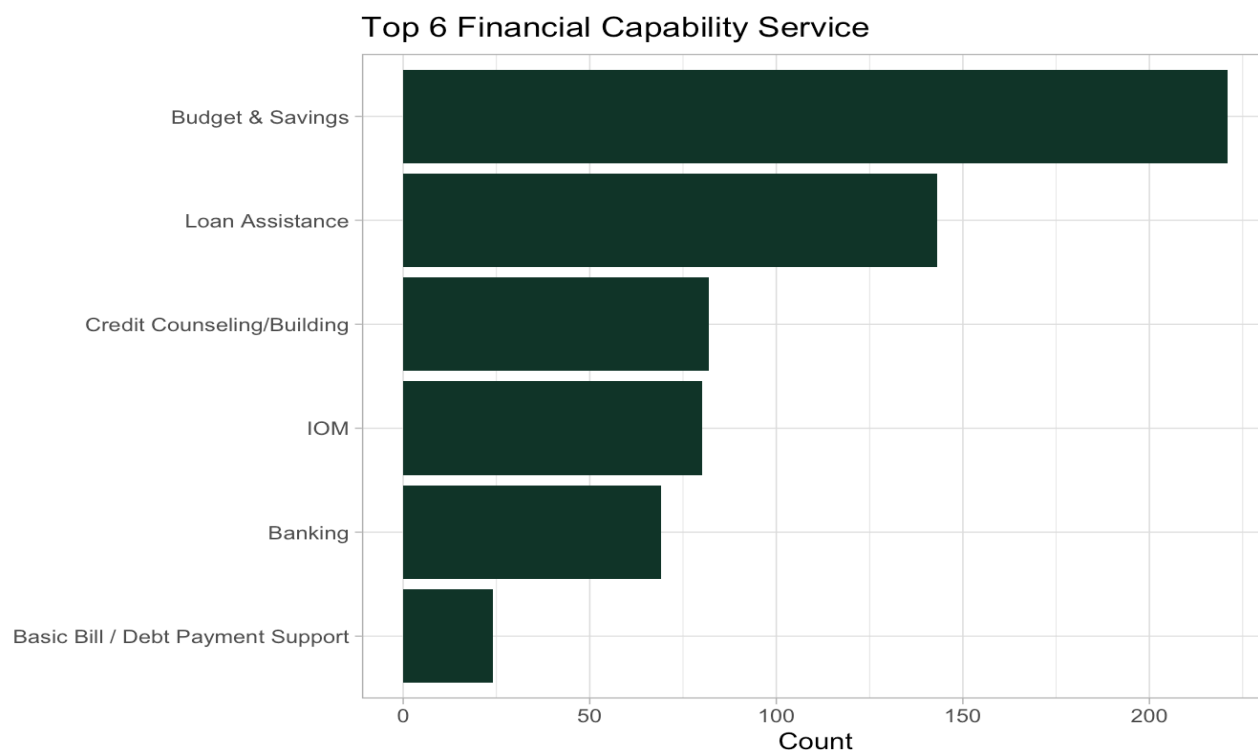
“Clients come out of the Financial Capability program fully armed with information ready to face the world and opportunities that are waiting for them. My goal as a financial coach is to help empower their own financial decisions.”

IRC Financial Coach

3.1. Types of Financial Capability Services

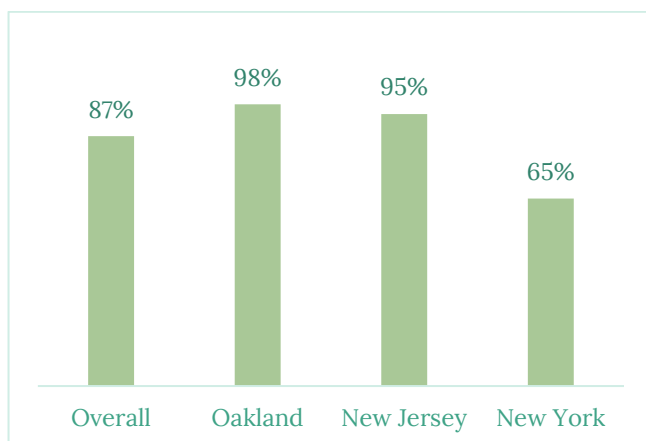
Financial capability one-on-one services at IRC included components of financial literacy such as budgeting, personal financial management, loan assistance, credit counseling and building credit, and banking. As Exhibit 12 shows, the most common type of service, with over 200 mentions, was support with budget and savings, followed by loan assistance and credit counseling, with around 75 mentions.

MetLife Foundation Pathways project sometimes was used to offer extended support for those needing additional help.

Exhibit 12. Types of Financial Capability Services

Source: IRC Administrative Data, January 2024.

A high percentage of Pathways project participants engaged in financial capability services (87%) in the first year of the grant. There were differences across sites. In Oakland (98%) and New Jersey (95%) nearly all participants accessed these services. In comparison, a lower percentage, but still a solid majority, of participants in New York (65%) accessed them. Differences among sites may have been related to organizational factors. For example, New York staff mentioned there was a need to hire new staff given the need to support growth. Around 10 new economic empowerment staff were hired at the end of 2023. New Jersey (5 sessions) and Oakland (3.9 sessions) had the higher mean of financial capability service sessions compared to New York (1.6 sessions).

Exhibit 13. Financial Capability Services

Mean Financial Capability Services Per Participant	
New Jersey	5.0
New York	3.9
Oakland	1.6

Source: IRC Administrative Data, January 2024.

3.2. Differences in Financial Services Receipt by Subgroups

There were differences among sociodemographic groups in financial service receipt. Nearly all participants with below secondary (96%) and secondary (95%) education participated in financial capability services. Lower percentages among those with post-secondary education or technical school did so (80% for each group). It is possible that those with higher level of education had less time to engage in these services because they were also more likely to be employed, as described in the next chapter. In terms of intensity of services, those with technical education (4.8 sessions) and secondary schooling (4.3 sessions) had a higher mean number of sessions than those with below secondary education (3.4 sessions) and post-secondary education (3 sessions). Interestingly, higher percentages of those with excellent English language fluency (92%) and with no fluency (94%) engaged in financial services compared to participants with some or good English fluency (around 80% each). Intensity of financial services, however, was higher for groups with some or English language fluency (> 4 sessions), than for those with higher levels of fluency (around 2 sessions).

Exhibit 14. Financial Capability Service Participation by Key Demographics

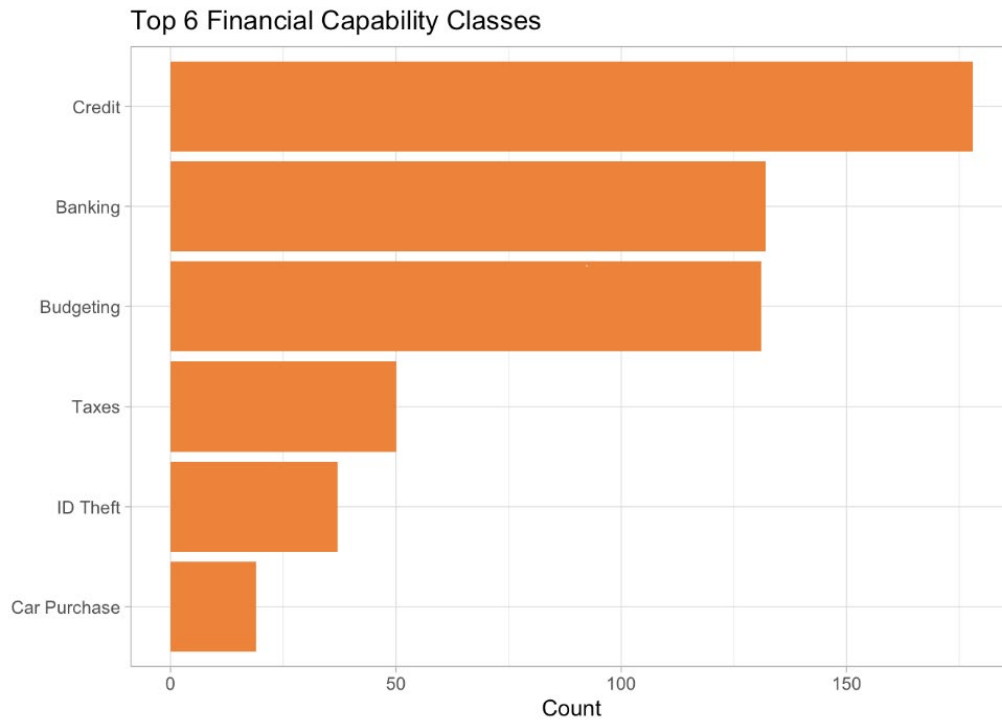
		Financial Capability Services Participation	Mean Financial Capability Services
Gender	Women	89%	3.6
	Men	85%	3.5
Education	Below Secondary	96%	3.4
	Secondary	95%	4.3
	Post-Secondary	80%	3.0
	Technical School	80%	4.8
English Fluency	Excellent	92%	2.0
	Good	83%	2.3
	Some	82%	4.7
	None	94%	4.3

Source: IRC Administrative Data, January 2024.

3.3. Types of Financial Capability Classes

The most common financial capability classes included credit, banking, and budgeting, followed distantly by classes on taxes, identity theft, and how to buy a car.

Exhibit 15. Topics of Financial Capability Classes

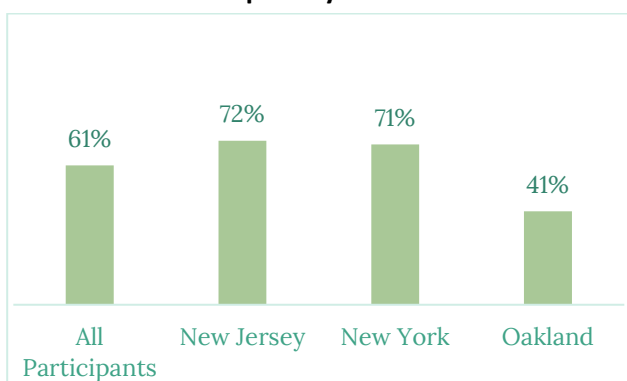


Source: IRC Administrative Data, January 2024.

3.4. Financial Capability Classes Receipt

A solid majority of Pathways project participants attended financial capability classes related to credit, banking, budget, and taxes, with higher percentages of participants in New Jersey (72%) and New York (71%) compared to Oakland (41%). The mean number of financial capability classes per participants was also similar for New Jersey and New York at one session; Oakland's mean was less than one session. It is possible that this reflected differences in approaches and practices among offices. Nearly all participants in Oakland were engaged in financial capability services, but these were not provided in the workshop or class format. Interestingly, in New York it was the other way around. That site had a lower percentage of participants engaged in services but had a high percentage of participants in classes. It is possible that this format allowed New York to serve more participants at the time they were hiring new financial coaching staff.

Exhibit 16. Financial Capability Classes



Mean Financial Capability Classes per Participant	
New Jersey	1.1
New York	0.9
Oakland	0.4

Source: IRC Administrative Data, January 2024.

3.5. Differences in Financial Classes Receipt by Subgroups

Engagement in financial capability classes was higher among men (65%) than women (58%), but intensity of classes was nearly the same—the mean number of classes for both groups was around one. Across groups by education level, a notably higher percentage of participants with secondary education (67%) participated in financial capability classes compared to all other groups (56% for below secondary, 56% for technical school, and 59% for post-secondary). The mean number of classes for participants with secondary education (around one) was also higher than that for the rest of the groups. The averages for all other groups were less than one. Higher percentages of participants with lower levels of English fluency (none, 79%, and some, 65%) engaged in financial capability classes compared with nearly half among those high higher levels of fluency (good, 46%, and excellent, 47%). The average number of financial classes was also highest—around one session—for those with lower levels of English fluency.

Exhibit 17. Financial Capability Classes Participation by Key Demographics

		Financial Capability Classes Participation	Mean Financial Capability Classes
Gender	Women	58%	0.8
	Men	65%	0.9
Education	Below Secondary	56%	0.7
	Secondary	69%	1.0
	Post-Secondary	59%	0.8
	Technical School	56%	0.7
English Fluency	Excellent	47%	0.5
	Good	46%	0.6
	Some	65%	1.0
	None	79%	1.0

Source: IRC Administrative Data, January 2024.

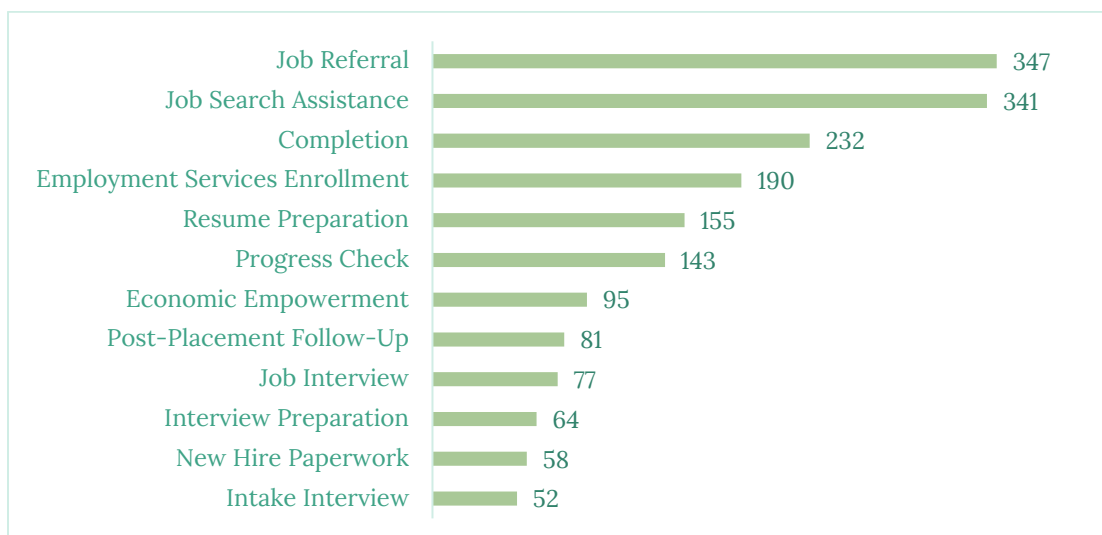
4. Workforce Development Services

IRC workforce development specialists focused on increasing participants' employment prospects through personalized support and aligning clients' strengths with suitable job opportunities. IRC recognizes that every individual client possesses unique skills and interests. Employment specialists engaged in one-on-one conversations with participants to learn about these talents and preferences and help clients build resumes and identify suitable job opportunities aligned with their strengths. This personalized approach was meant to enhance employment prospects and foster a sense of self-awareness and confidence among clients. Employment specialists provided support including resume building, mock interviews, job search assistance, and discussing various job opportunities and the different responsibilities for roles. Through basic employment services programs, Pathways project participants also received guidance on obtaining certifications, such as OSHA, which in turn could help them access future jobs.

4.1. Types Workforce Development Services

Workforce development services varied in thematic content but were focused primarily on three key phases: (1) job search skills (job referrals, search assistance, and employment services enrollment); (2) support obtaining a job (resume preparation, job referrals and interviews, and interview preparation); and (3) progress checks and follow-ups.

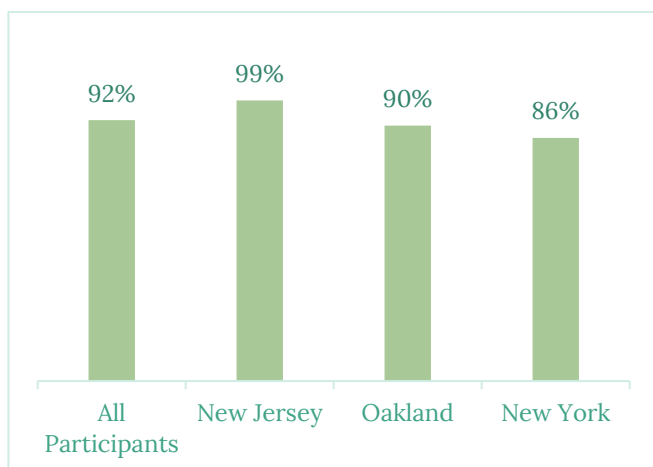
Exhibit 18. Types of Workforce Development Services (N=306)



4.2. Workforce Development Services Receipt

Nearly all MetLife Foundation Pathways project participants engaged in workforce development services (see Exhibit 19). New Jersey had the highest percentage of participants who received these (99%), followed by Oakland (90%) and New York (86%). The mean number of workforce development sessions among all participants was 11. Among IRC sites, New Jersey had the highest mean number of sessions (17 sessions), followed by Oakland (10 sessions) and New York (5 sessions).

Exhibit 19. Percent of Participants Receiving Workforce Development Services by IRC Site (N=306)



Mean Number of Service Sessions	
All Participants	11.1
New Jersey	17.3
New York	4.7
Oakland	10.2

Source: IRC Administrative Data, January 2024.

4.3. Workforce Development Service Receipt by Subgroups

Across sociodemographic groups, workforce development services participation was similar for men (94%) and women (91%), and the mean number of sessions for both groups was around 11. There were only small percentage point differences in workforce participation across education levels, with 90% and above participating in workforce services across all groups (see Exhibit 20).

Participants with higher levels of education (post-secondary and technical) participated in a slightly lower mean number of sessions (8 and 10, respectively) than those with lower levels of education (below secondary, 13, and secondary, 16). Participation in workforce development services was higher among those with lower levels of fluency in English. Higher percentages of participants with no fluency (97%), good fluency (92%), or some fluency (92%) participated in workforce services compared to those with excellent fluency (83%). This is likely the case because of the differences in need among these groups for these services.

Exhibit 20. Workforce Development Service Participation by Key Demographics

		Workforce Services Participation	Mean Workforce Sessions
Gender	Women	94%	11.4
	Men	91%	10.9
Education	Below Secondary	96%	12.6
	Secondary	93%	15.7
	Post-Secondary	91%	7.8
	Technical School	96%	9.9
English Fluency	Excellent	83%	7.6
	Good	92%	9.3
	Some	92%	10.5
	None	97%	15.6

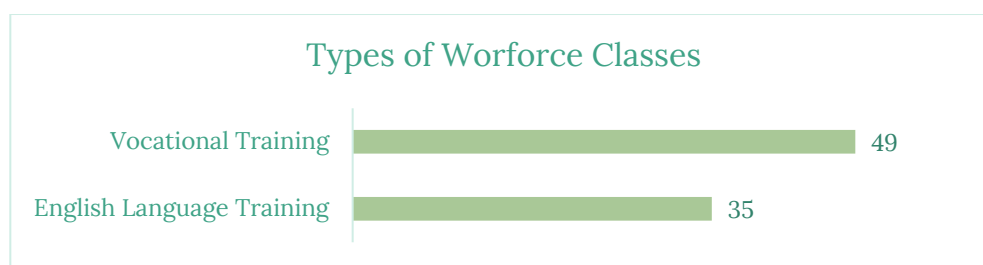
Source: IRC Administrative Data, January 2024.

Workforce development also included specific training components, including vocational training (n=49) and English language training (n=35). About 40 percent of Pathways project participants engaged in workforce training or classes overall. There were marked differences across sites. A solid majority of participants in New Jersey (67%) participated in classes or trainings; fewer did so in Oakland (41%), and very few did so in New York (7%). The mean number of workforce development trainings/classes for all Pathways project participants was 4 sessions. There were notable differences across IRC sites. New Jersey had the highest number of sessions (10), compared to Oakland (1.5) and New York (< 1). Differences in workforce training were likely affected by participation in the workforce. Previewing outcomes in the next section, New York had a significantly higher percentage of participants who were employed.

Exhibit 21. Percent of Participants Receiving Workforce Development Classes by IRC Site (N=306)



Mean Number of Workforce Classes	
All Participants	4.4
New Jersey	10.5
New York	1.5
Oakland	0.1



Source: IRC Administrative Data, January 2024.

Across sociodemographic groups, participation in workforce development training and classes was slightly higher among women (52%) than men (48%), and the mean number of sessions for both groups was around four. There were noticeable differences in workforce training participation across educational achievement groups. Higher percentages of participants with below secondary (60%) and secondary education (46%) participated in trainings compared to those with post-secondary and technical education, among whom about one third participated. The mean number of sessions was higher for participants with secondary schooling (eight) than for any other group. As mentioned earlier, this was likely the case because these groups tended to have the highest need for services. Participation in workforce development training was higher among those with no English language proficiency (52%) compared to groups with higher English proficiency; they also had the highest mean number of classes (nearly eight). This was likely the case because they were more likely to enroll in English language classes.

Exhibit 22. Workforce Development Classes/Training Participation by Key Demographics

		Workforce Development Classes Participation	Mean Workforce Classes
Gender	Women	52%	4.3
	Men	48%	4.4
Education	Below Secondary	60%	4.5
	Secondary	46%	8.0
	Post-Secondary	32%	2.0
	Technical School	32%	3.2
English Fluency	Excellent	39%	1.7
	Good	36%	1.8
	Some	38%	5.3
	None	52%	7.6

Source: IRC Administrative Data, January 2024.

4.4. Challenges and Facilitators in the Provision of Workforce Development Services

Employment specialists focused on developing and maintaining partnerships with employers. In New Jersey, IRC collaborated with various organizations and employers to broaden job prospects for clients. Partnerships with businesses like Hilton, Amazon, and chain restaurants offered diverse employment opportunities, ranging from housekeeping roles to warehouse positions.

Pathways project participants faced multiple barriers to employment, including language barriers, lack of transportation, and childcare issues. One of the initial challenges faced by newcomers was the language barrier. In New Jersey, IRC staff addressed this by providing job readiness training tailored to specific linguistic groups. For example, they organized sessions specifically for Haitian Creole and Spanish speakers, ensuring personalized attention with in-person translators. New Jersey staff also organized a workshop with translation services for Afghani women, focusing on their career development goals; they used this opportunity to also provide financial literacy training during the session. Participants' lack of transportation—vital for commuting to job interviews and workplaces—was another common challenge, especially in areas with limited public transit options. In New Jersey, participants could access Lyft rides for interviews, and the project offered financial support for public transportation during the initial phase of employment. The New York office connected participants with ACCESS HRA, a network of the city's benefits, including reduced metro fares. Childcare also remained a significant barrier for many individuals, particularly women, seeking employment. IRC acknowledged this challenge and facilitated community support networks in which refugees assisted each other with childcare responsibilities. While formal daycare services may have required employment confirmation, grassroots initiatives within the refugee community offered temporary solutions that highlighted the resilience and solidarity among newcomers.

Overall, flexibility and cultural sensitivity were essential aspects in providing effective support to clients facing varying challenges and circumstances.

Staff underscored the importance of having connections to employment with varied required levels of English proficiency. Many IRC clients were initially best suited to job opportunities that did not require English proficiency at the beginning, such as roles in construction, restaurants, cleaning services, delivery driving, and security. However, IRC staff also underscored that participants' increasing English proficiency could expand job options over time in specific sectors (e.g., retail, cashiering, hospitality, home care, cleaning, and maintenance). IRC staff also assisted clients with diverse professional backgrounds by providing relevant information, access to certifications, or training to facilitate entry into their chosen fields. Employment specialists noted the importance of understanding how to tailor workforce development services to meet other needs of specific refugee and immigrant communities, as some may need specific accommodations. For example, one case manager relayed the case of a Muslim woman participant who was seeking remote work due to religious and linguistic constraints.

Employers' confusion about immigration status documentation and employment eligibility was a central challenge for employment. A significant hurdle to achieve employment outcomes was the reluctance of some employers to accept refugees' legal paperwork that authorized them to work. In New York, staff mentioned that approximately half of the companies they worked with lacked understanding of refugee/asylee status and the documents they could provide. Efforts were underway in New Jersey to educate employers; there, IRC's legal team supported the drafting of a generic letter directed to employers explaining the refugee status of participants. Addressing this challenge involved continually creating new employer relationships, as opportunities filled up quickly. IRC staff in New Jersey focused on cultivating partnerships through community management teams, while employment specialists in other sites also engaged in partnership building. The lack of understanding of refugee status among employers and subsequent slower hiring also impacted participants' financial capability services directly because having a job was critical to begin their journey towards financial stability.

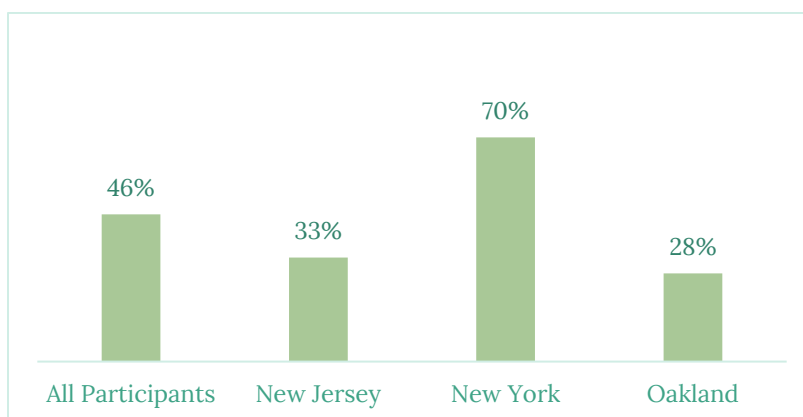
C) MetLife Foundation Pathways Project: Participant Outcomes

1. Changes in Participants' Employment

One of the primary objectives of the Pathways project is to support participants in gaining employment. Participants got asked about their employment status periodically after enrollment to see how they were faring in the job market, and coaches documented their employment after enrolling in the project. Given that Pathways project participants tended to be recent immigrants—the median time spent in the U.S. was about one year—most of them were not employed when they began receiving services at IRC. Because it took time for participants to be exposed to all types of Pathways project services, analyses measure employment for participants at six months (180 days) after participants' enrollment. It is important to note that this and other information related to outcomes is missing for the majority (54% in this case) of participants who had been in the Pathways project for 180 days. We expect to have outcome information for more participants later on in the program. As mentioned earlier, staff reported that follow-ups were resource intensive because they had trouble reaching participants to obtain this voluntary information.

As Exhibit 23 shows, nearly half (46%) of the 206 who were enrolled for that period of time were employed. There were noticeable differences across IRC sites; a higher percentage of participants in New York (70%) were employed compared to New Jersey (33%) and Oakland (28%). There are no adequate comparisons of employment outcomes from national workforce programs. For example, the WIOA Title I Adult program reports an employment rate at second quarter after completion of 70% for those with barriers to employment (English language learners, those with low levels of literacy, and those with cultural barriers), but there are no additional distinctions that can be made for new immigrants or those with refugee status.¹³

¹³ See https://cwdb.ca.gov/wp-content/uploads/sites/43/2023/11/2022-WIOA-Annual-Report_Final_ACCESSIBLE.pdf

Exhibit 23. Participant Employment Outcomes at 180 Days by IRC sites (N=206)

Source: IRC Administrative Data, January 2024.

A solid majority of participants with technical schooling (67%) and a majority of participants with a post-secondary degree (52%) were employed compared to fewer than half of those with secondary (43%) and participants with below secondary education (27%). Participants with the lowest levels of education, below secondary (27%), were also least likely to be employed.

Exhibit 24. Participant Employment Outcomes at 180 Days by Key Demographics (N=206)

		Employed at 180 days after enrollment
Gender	Female	46%
	Male	46%
Education	Below Secondary	27%
	Secondary	43%
	Post-Secondary	52%
	Technical School	67%
English Fluency	Excellent	42%
	Good	38%
	Some	58%
	None	39%

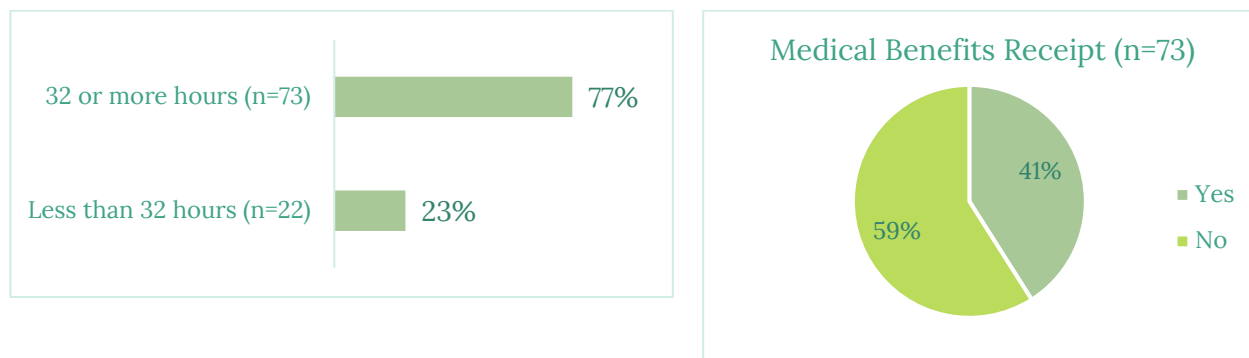
Source: IRC Administrative Data, January 2024.

2. Access to Medical Benefits Among Employed Participants

In general terms, full-time jobs tend to be higher-quality jobs because they offer benefits such as paid sick leave, retirement plans, or health insurance; part-time jobs tend to offer relatively low pay, fewer

benefits, and, in some cases, less predictable working hours.¹⁴ Among participants who were employed, nearly three quarters worked full time. An indicator of job quality is also access to health insurance, and it is among the most desirable benefits for employees.¹⁵ As Exhibit 25 shows, among Pathways project participants who were employed, the solid majority reported receiving medical benefits through their employer; the remainder, however, did not. It is important to mention that sometimes participants prefer to retain medical benefits through the government if they are eligible.

Exhibit 25. Hours Worked and Medical Benefits Receipt (N=206)



Source: IRC Administrative Data, January 2024.

Full analyses by other subgroups were not yet feasible for all categories due to the small number of participants in some groups. In terms of gender, a somewhat higher percentage of men accessed health benefits compared to women (see Exhibit 26).

Exhibit 26. Medical Benefits Receipt Among Those Working Full Time (N=75)

		YES
Gender	Women	37%
	Men	45%

Source: IRC Administrative Data, January 2024.

3. Changes in Financial Capability Scale

The Financial Capability Scale (FCS) was developed in 2013 by the Center for Financial Security with support from the Annie E. Casey Foundation. The scale measures attitudes and behaviors related to financial capability, defined as the capacity, based on knowledge, skills, and access, to manage financial resources

¹⁴ Bureau of Labor Statistics, U.S. Department of Labor, *The Economics Daily*. (2015). Part-time private industry workers less likely to have access to benefits in 2013. Retrieved from: <https://www.bls.gov/opub/ted/2015/part-time-private-industry-workers-less-likely-to-have-access-to-benefits-in-2013.htm>

¹⁵ See American Institute of CPAs. (2018). How well do Americans understand workplace benefits? White paper.

effectively.¹⁶ The scale ranges from 0 to 8, and higher values represent higher financial capability. Interpreting financial capability levels based on the results of the scale can be done by using the following cutoffs: 0 to 3 points indicates low financial capability, 4 to 5 points indicates moderate financial capability, and 6 to 8 points indicates high financial capability.

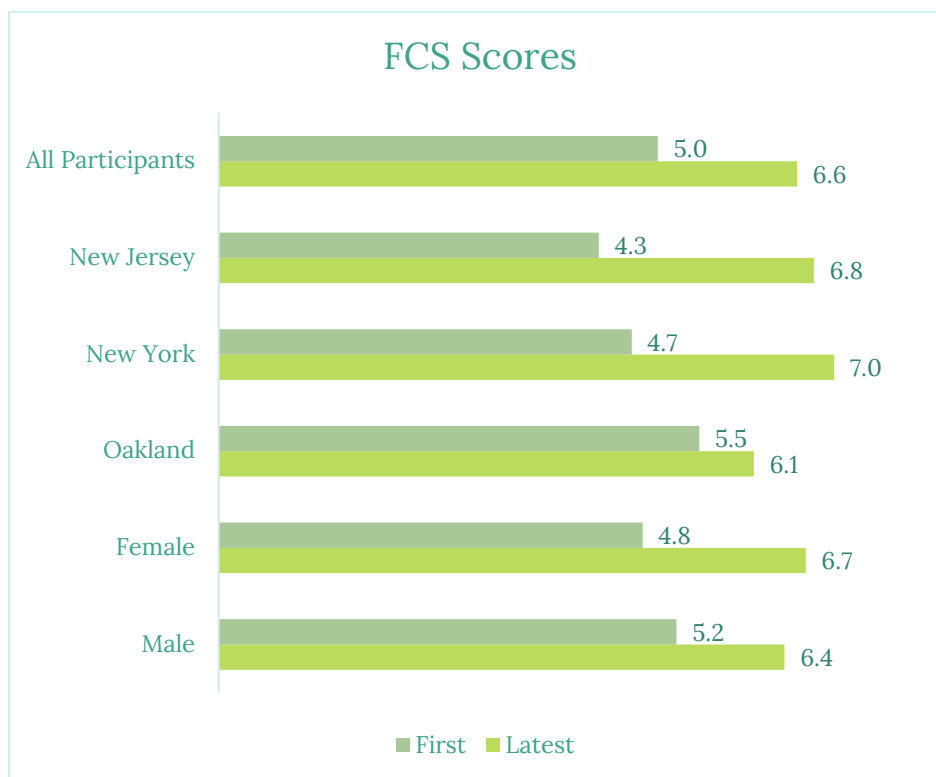
The FCS score is calculated using individuals' answers to six questions:

1. Do you currently have a personal budget, spending plan, or financial plan?
2. How confident are you in your ability to achieve a financial goal you set for yourself today?
3. If you had an unexpected expense or someone in your family lost a job, got sick, or had another emergency, how confident are you that your family could produce money to make ends meet within a month?
4. Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use (such as savings)?
5. Over the past month, would you say your family's spending on living expenses was less than its total income?
6. In the last two months, have you paid a late fee on a loan or bill?

Six months post-enrollment, nearly three fourths of Pathways project participants had their first FCS available (n=152). About one in three had a post-project follow-up (n=57). Thus, there was sufficient sample to measure change in financial capability scores. Nevertheless, results should be considered preliminary as they cover one fifth of all participants enrolled in the project so far (n=306). Allowing more time to pass and being sure to measure the FCS in post-project follow-up will support more reliable measurement. As Exhibit 27 shows, the average first FCS score for participants was 5 points, interpreted as moderate financial capability. The average latest score for this group was 6.6, corresponding to higher financial capability, indicating a positive change.

Changes in FCS were positive, going from moderate to high financial capability, across the three sites. Changes were more noticeable, however, in New York (4.3 to 6.8) and New Jersey (4.3 to 6.8) than in Oakland (5.5 to 6.1). This may be related to the fact that both New Jersey and New York have higher percentages of participants attending financial capability classes (72% in New Jersey and 71% in New York) than in Oakland (41%) and the delivery of content may be particularly effective. Given a small number of observations in some subgroups, we could only analyze change by gender. Results were aligned with those for all participants; both men and women experienced positive changes in their FCS scores, moving from moderate to high financial capability levels.

¹⁶ Collins, J. M., and O'Rourke, C. (2013). Financial Capability Scale (FCS). University of Wisconsin Madison, Center for Financial Security.

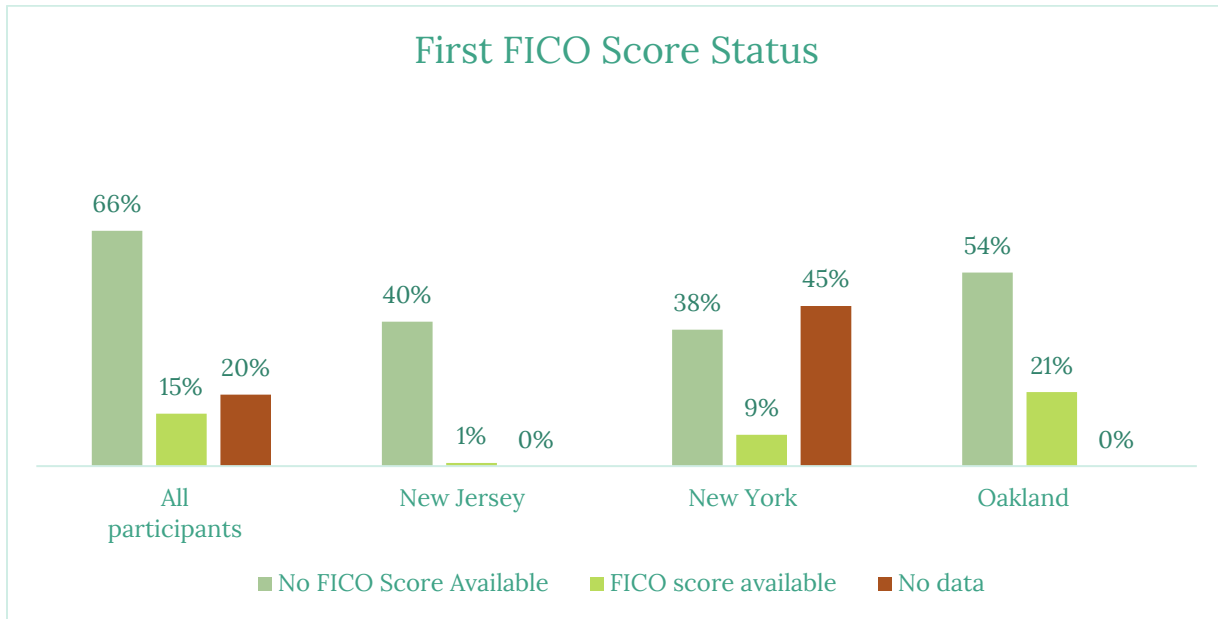
Exhibit 27. Financial Capability Scale (N=206)

Source: IRC Administrative Data, January 2024.

4. FICO Scores and Establishing Credit

Moving to any new country comes with a lot of challenges. One that may come as a surprise to newcomers to the U.S. is the requirement to establish credit from zero. It can be practically impossible for new immigrants to get approved for loans and other types of credit since they are "credit invisible" because of the lack a U.S.-based credit report. Establishing a credit score is also important because if one does not have credit history, it is decidedly more difficult to apply for rentals, get a phone, and sign up for utility services. Exhibit 28 shows that two thirds of participants (n=135) did not have a FICO score available at the start of the project due mostly to insufficient credit history, 15 percent had a FICO score, and one fifth had no data available. The overall percentage masks significant differences across sites; nearly half of participants in New York had no data on FICO score recorded; other sites had no missing data. In addition, because only 15 percent of participants had FICO scores available, the sample was too small to measure change in existing FICO scores reliably.

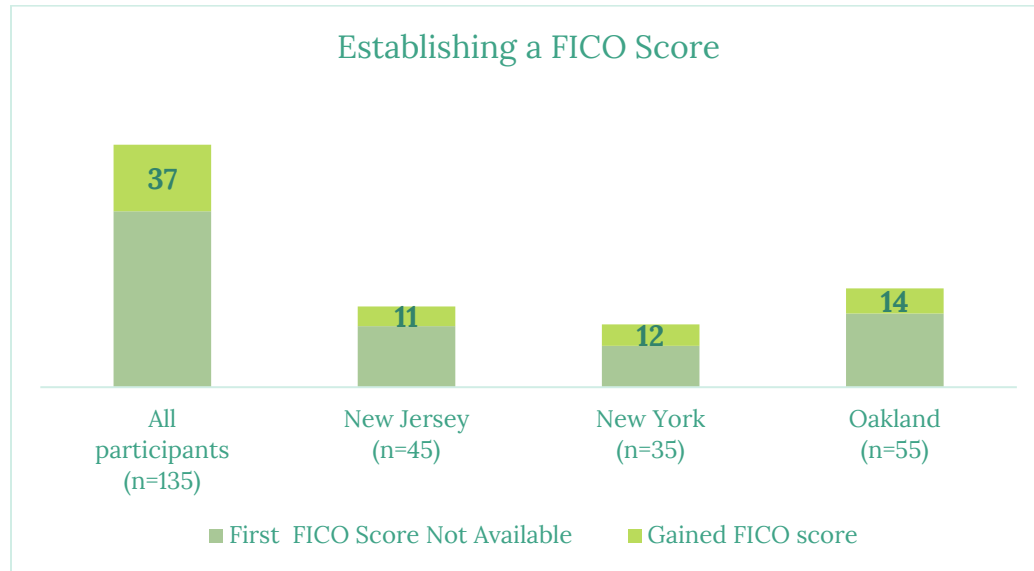
Exhibit 28. First FICO Score by Site (N=206)



Source: IRC Administrative Data, January 2024

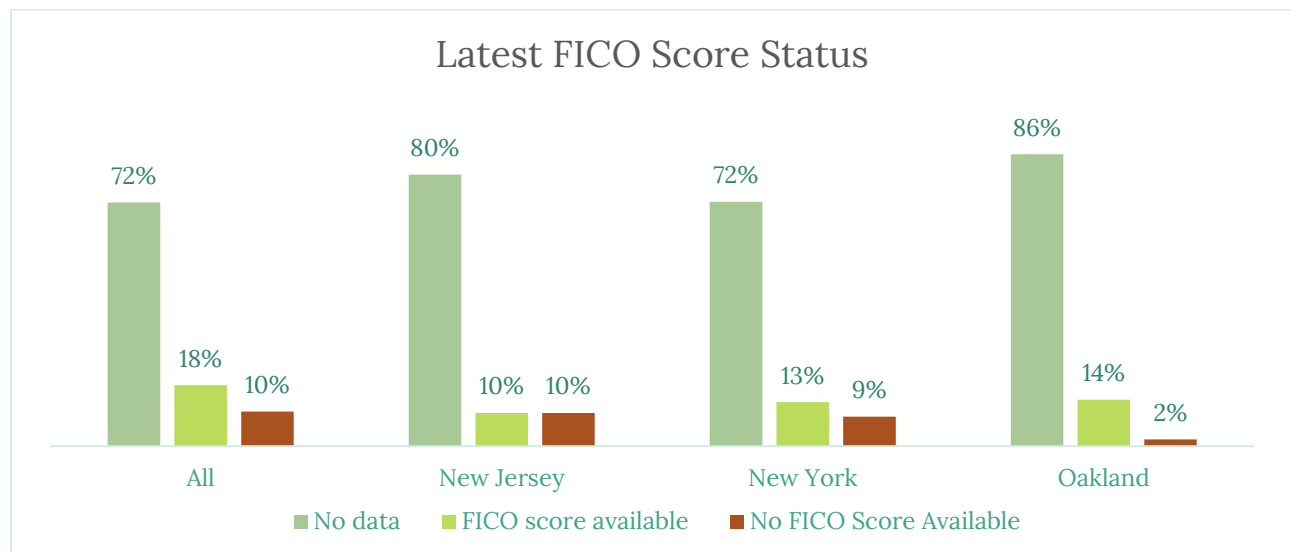
As Exhibit 29 shows, among all participants who had no initial FICO score due to insufficient credit history (n=135), more than one quarter (n=37) gained a FICO score in follow up. Across all sites there were participants who gained a FICO score.

Exhibit 29. Establishing a FICO Score Among Those with No Initial FICO Score by Site (N=135)



Examining changes between participants’ first FICO score and their latest FICO score was not yet advisable due to limitations in available data. Exhibit 30 shows that there was no second FICO score data registered for the majority of participants (72%). In New York and New Jersey, percentages with no data recorded were higher.

Exhibit 30. Availability of the Latest FICO Score by Site (N=206)

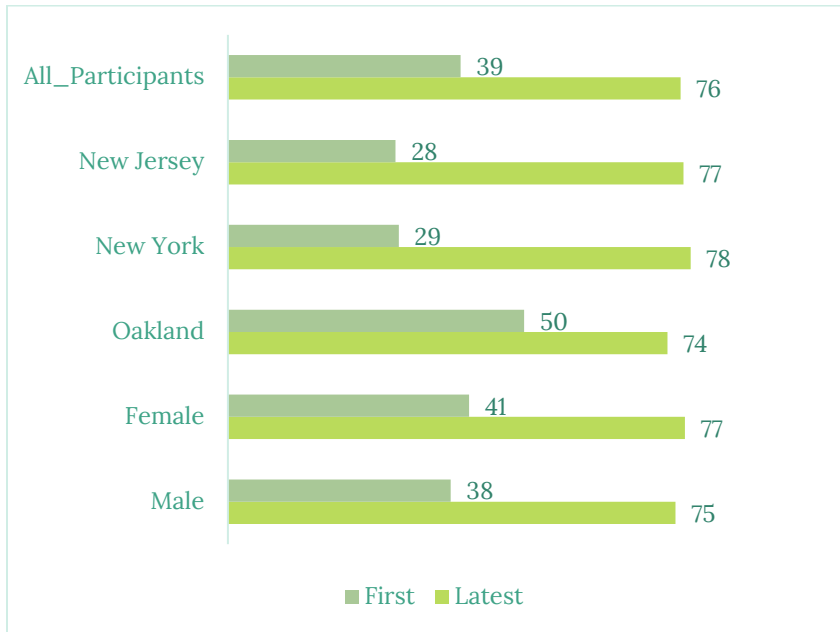


Source: IRC Administrative Data, January 2024

5. Changes in the Percent of Income from Wages

An indicator of progress towards self-sufficiency is an increasing percentage in a participant's income coming from wages versus what comes from public benefits. At the beginning of the program, nearly 40% of participants' incomes came from wages. This percentage increased to 76% in follow-up. Participants' wage-based income increased notably across all sites more than twofold. Both women and men increased their wage-based income by a similar amount.

Exhibit 31. Wage-based income as percent of participants' income (N=206)



Source: IRC Administrative Data, January 2024

D) Key Findings and Recommendations

All three IRC sites—New York, New Jersey, and Oakland—implementing the MetLife Foundation Pathways project followed a bundled service approach in the provision of three types of services. These services included public benefit screening, workforce development, and financial capability services. The approach to service delivery appeared to adhere to the CWF framework, an approach pioneered a couple of decades ago. Across all sites, IRC staff ensured that all participants were screened for public benefits and supported their connection to these services along the way. Access to public benefits is an essential element in the journeys of new immigrants in the period of resettlement and integration, and key in their journeys to self-sufficiency. Pathways project participants simultaneously received workforce development and financial capability services through one-on-one sessions and group classes and workshops. During focus groups, staff mentioned following human-centered design and following a “no wrong door” policy towards providing access to services, which are both considered important to the success of the model.

The bundled service approach relies on the close collaboration of multiple departments within IRC offices. While departments operate independently, staff needed to strengthen their collaboration to provide comprehensive support to new immigrants, refugees, asylum seekers, and immigrants with other humanitarian and migrant statuses. The implementation report found three promising practices that worked to support collaboration within each IRC office: 1) All-staff, cross-departmental meetings offered a chance to reiterate the program’s goals, review accomplishments and milestones, and collectively discuss challenges. 2) A shared Excel spreadsheet enhanced the team’s coordination needed for specific cases, although if the case was complex, real-time follow-up through Microsoft Teams worked best. 3) Staff began experimenting with referral forms in the later part of 2023 to enhance participant follow-ups. According to staff, this method offered more flexibility than the system of record as it allowed staff to input focused notes about the participant and to tag specific office staff to solve what was needed.

During the first year of the grant, IRC sites had successfully enrolled a total of 306 participants in the MetLife Foundation Pathways project. Enrollment was adequate given that IRC was approximately halfway through the project grant period, which will end December 2024. At that time, each site is expected to have enrolled 200 participants. Midway, we found that enrollment was nearly even across the three IRC sites: Oakland had enrolled 112 participants, New Jersey, 102, and New York, 92.

IRC offices implementing the bundled service approach serve an incredibly diverse group of new immigrants. The median time that participants had spent in the U.S. was about one year. As a group, they were likely to share and experience similar challenges that come up in the resettlement and initial integration period. Participants differed in levels of education and English fluency, which affected employment and financial capability outcomes. The top countries of origin for the project were Afghanistan, Colombia, and Ukraine. Different levels of English fluency and education were likely to impact financial and workforce development services and participant outcomes in these areas.

The MetLife Foundation Pathways project saw a significant increase in employment rates among participants, with 46% of those enrolled for at least six months being employed. The Pathways project participants also saw an increase in financial capability scores, with an average FCS score of 6 points, similar across IRC sites and for both genders. One quarter of participants who did not have a credit score received one in post-follow-up, a crucial step towards financial stability. Additionally, wage-based income increased more than twofold, from 40% at the beginning to 76% at the end of the program. These results are preliminary and based on the subset of participants who had been enrolled for six months (206 out of 306 participants).

The study identified differences in service take-up and intensity across IRC sites and described several organizational factors contributing to these differences. Our key suggestions, summarized in the executive summary, include facilitating discussion among sites around promising practices in the provision of bundled services, challenges encountered, and accomplishments, so that IRC offices can learn from each other. We also suggest considering strategies to increase staff ability to conduct follow-up and record post-enrollment outcomes. For example, consider providing incentives for participants to provide data for the follow-up. To support cross-departmental knowledge of the MetLife Foundation Pathways project and facilitate onboarding new and current staff, we suggest generating a short FAQs document about the project and keeping the content current by sending periodic reminders or celebrating milestones to raise visibility of the program. This could accelerate understanding among both existing and newly hired staff of the project, its objectives, and its key accomplishments. Lastly, services and workshop offerings for immigrants with high fluency and higher education degrees should be discussed. Data indicates that take-up of both workforce development and financial capability services is lowest among participants with high levels of education and English proficiency. Given that at least half of all Pathways project participants are in these groups, it is worth discussing how to enhance service offerings to meet their needs.