MetLife Foundation Pathways Project: Outcomes and Impact Final Report

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Executive Summary

Refugees, asylees, and immigrants with varying humanitarian migration statuses face considerable challenges and barriers during resettlement and integration in their new countries, affecting their journey to self-sufficiency and impeding their access to employment. In January 2023, the International Rescue Committee (IRC) began the MetLife Foundation Pathways project at three sites—Oakland, New Jersey, and New York. Inspired by the Annie E. Casey Center for Working Families (CWF) model, IRC staff utilized a bundled service approach that combined three essential service areas—workforce development, financial literacy, and connection to public benefits—to address the needs of vulnerable immigrant populations. The program design was built on the principle that these services are most effective when offered together, creating a synergetic effect that empowers new immigrant participants to achieve the economic stability.

The IRC contracted with Social Policy Research Associates (SPR) to conduct an interim implementation and emerging outcomes study and a final outcomes and impact study of the MetLife Foundation Pathways project. For reference, the interim implementation report finding can be accessed here. For this final evaluation of participant outcomes and program impacts, the IRC provided individual-level data for Pathways participants. These data included participant demographic characteristics, services received, and employment-related and financial outcomes for 499 project participants and 2,000 potential comparison group members. To finalize the evaluation by the end of the grant period (December 2024), SPR conducted outcomes and impact analyses before the sites had reached their targeted participant enrollment (N=600). Due to the timelines for enrollment and tracking for both baseline and outcomes data, the collection of outcomes data is ongoing. Findings in the report are based on about 80 percent of the targeted participant enrollment in the project.

Key Findings

MetLife Foundation Pathways Project Participants

- **IRC staff had enrolled 499 participants in the Pathways project by August 2024.** The IRC had met about 80 percent of the overall enrollment goal by August 2024, when the analysis for this report was conducted. Staff were expected to continue enrolling until the end of the grant period in December 2024. Enrollment was somewhat different across the three IRC sites implementing the Pathways project: In New Jersey (n=183) and New York (n=170), IRC staff enrolled a higher number of participants than in Oakland (n=146).
- **Pathways project participants were demographically diverse; they came from over 40 nations, reflecting a rich tapestry of cultures, languages, and experiences.** Participants were primarily recent arrivals with a median time in the United States of 6 months. Overall, the project engaged a balanced mix of male and female participants with various educational levels, from those with no formal education to those with higher education degrees. They also had varied levels of English fluency. About two thirds of participants had no or some English fluency, and about one third had good or excellent fluency. Understanding the sociodemographic characteristics of project participants is important

because these characteristics tend to be associated with employment and financial outcomes of interest.[1]

- **There were differences in the sociodemographic mix of participants each IRC site served.** In terms of gender, New Jersey served more men (54%) than women (46%), while Oakland and New York had the opposite trend (58% and 52% women, respectively). The proportion of participants with postsecondary education was higher in Oakland (48%) and New York (40%) than in New Jersey (25%). New Jersey had a significantly higher percentage of participants with below secondary education (24%) compared to Oakland (12%) and New York (11%). Lastly, in Oakland, 74 percent of participants had good or excellent levels of English fluency, which was significantly higher than in New Jersey (25%) or New York (17%). New York and New Jersey had around 40 percent of participants with no English fluency, a significant barrier to employment for immigrants.

Bundled Service Approach Delivery

- **At 6 months of enrollment, most project participants (91%) had engaged in all three types of services through an integrated approach.** A higher percentage of participants received the three types of services in New Jersey (98%) compared to Oakland (92%) and New York (84%). Differences in service take-up were associated with participants' employment.
- **Nearly all MetLife Foundation Pathways project participants were screened for public benefits within 180 days of enrollment.** Public benefits receipt plays a crucial role in supporting participants' essential needs; thus, throughout the project, IRC staff supported participants in accessing and keeping them. Access to public benefits was different across IRC sites, however. Solid majorities of project participants accessed benefits in Oakland (73%) and New Jersey (71%), but a lower proportion did so in New York (27%). These variances likely reflect differences in eligibility criteria and project administration across sites.
- **Most Pathways participants accessed comprehensive workforce development services; fewer attended workforce development classes, which mostly focused on English language acquisition.** The average number of workforce development service sessions per participant was 14. These included job readiness, employment placement services, job training and skills development, and ongoing support for job retention. New Jersey had the highest percentage of project participants engaged in these sessions (100%), followed by New York (94%) and Oakland (93%). Dosage also varied by site. The number of workforce development service sessions per participant was highest in New Jersey (19 sessions), followed by Oakland (14 sessions) and New York (8 sessions). Forty-two percent engaged in workforce development classes, the majority of which were focused on English language acquisition; fewer classes focused on job readiness. Most classes targeted preliteracy and beginner levels of English

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[1] For more information about sociodemographic differences on employment and other labor market participation indicators, see Bureau of Labor Statistics. (n.d.). *Labor force statistics from the Current Population Survey*. https://www.bls.gov/cps/demographics.htm; for a study of sociodemographic differences associated with financial capability, see Taylor, M. (2011). Measuring financial capability and its determinants using survey data. *Social Indicators Research: An International and Interdisciplinary Journal for Quality-of-Life Measurement, 102*(2), 297–314. https://doi.org/10.1007/s11205-010-9681-9

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fluency to address the needs of project participants with no or some English fluency. Improving English language skills is crucial in boosting participants' confidence and employability and allowing them to better integrate into the workforce. Although New Jersey and New York had similar shares of participants with no English fluency, there was a notable difference in the number of classes for participants. New Jersey provided the highest number of classes for participants (14 classes), followed by Oakland (4 classes) and New York (1 class).

- **Most Pathways participants engaged in financial capability services; slightly fewer attended financial capability classes.** Across all IRC sites, most participants were involved in these services (Oakland at 99%, New Jersey at 97%, and New York at 91%). Financial capability services included budgeting, personal financial management, loan assistance, credit counseling, building credit, and banking. The average number of financial capability service sessions for all participants was five, and the dosage varied by IRC site: New Jersey had the highest number of financial capability service sessions (7 sessions) compared to New York (4 sessions) and Oakland (3 sessions). About 60 percent of all participants attended financial capability classes, though higher percentages of participants in New Jersey (80%) did so compared to New York (53%) and Oakland (43%). The mean number of financial capability classes per participant was similar across sites, with about one class each.

MetLife Foundation Pathways Project Participant Outcomes

- **Half of the project participants obtained employment after 6 months of enrolling in the Pathways project.** There were significant differences across IRC sites: New York (81%) had the highest percentage of employed participants, followed by Oakland (43%) and New Jersey (30%). Participants with a postsecondary degree or technical training tended to secure jobs more often than those with lower educational attainment. Participants who reported limited English fluency had lower employment levels, but half still obtained employment. Notably, women were as likely as men to secure employment, though prior research indicates that women, particularly in refugee communities, are less likely to be employed than men because they face additional barriers (e.g., childcare responsibilities and lower educational attainment). While this study did not find a significant gender gap, for all participants, including women, levels of education were a strong predictor of the ability to secure a job.

- **One third of all employed participants reported accessing medical benefits through their employers, contributing to their overall well-being and stability.** The rate of medical benefits receipt was more than twice as high for those employed full-time versus part-time (65% v. 24%), likely because access to this benefit is typically contingent on hours worked. Male project participants were more likely to receive medical benefits through their employment than women (46% v. 38%). This may be a function of additional barriers for women but could also be related to the fact that some preferred to keep the insurance provided through Medicaid.

- **Participants in the MetLife Foundation Pathways project showed significant improvements in their Financial Capability Scale (FCS) scores throughout their enrollment in the project.** When comparing baseline scores against follow-up assessments, the data indicated an upward trend in financial literacy and money management skills among all project participants. FCS scores, which range from 0 to 8, went up on average by 1 point, signaling that participants' financial capability status went from

moderate to high. Similar increases were observed across all demographic groups (gender, educational level, and English fluency), indicating the effectiveness of the bundled service approach in addressing the unique needs of diverse populations. Similar increases in FCS scores were observed across all IRC sites.

- **Nearly half of Pathways participants were able to establish FICO credit scores during enrollment.** Establishing credit is critical for newcomers because it is linked to improved overall financial stability, enabling them to navigate financial challenges better and pursue future economic opportunities. There were marked differences across IRC sites in the proportion of participants who obtained a credit score. A solid majority who did not have an initial FICO score gained one in Oakland (67%), compared to smaller percentages in New Jersey (41%) and New York (30%). Among those who had both initial and follow-up scores (n=42), there was virtually no change (681 v. 676), meaning that their credit scores remained "good" during the project. Nearing the end of the grant period, participants across sites who obtained their first scores while enrolled in Pathways had average scores ranging from 651 to 667, which is considered fair.

- **Project participants experienced a substantial increase in the percentage of income derived from wages, indicating a transition toward greater financial independence.** Wage-based income is an indicator of progress toward self-sufficiency, and project participants demonstrated progress in this area. Increases in the percentage of wage-based income were nearly twofold among all participants (40% initial and 76% in follow-up). Wage-based income as a percentage of participants' income increased across all IRC sites and demographic groups. Both women and men increased the rate of their wage-based income by a similar amount, which is likely related to the fact that they had similar rates of employment.

MetLife Foundation Pathways Project Impacts

- **We estimated the quantitative impact of the bundled approach using a quasi-experimental design (QED) based on matching**. In this approach, the outcomes of Pathways participants were compared to the outcomes of a group of individuals (a comparison group) who did not participate in the project, but who otherwise had similar characteristics to Pathways participants, including baseline outcomes. This approach allows the comparison group to serve as a credible counterfactual, estimating what would have happened with program participants if they had not participated in the project. Our QED relied on a comparison group of individuals who participated in IRC programs focusing either on workforce development or financial capability (but not both).

- **The combined services that Pathways participants accessed may have resulted in improved ability to earn good wages, resulting in improved self-sufficiency.** After matching the treatment and comparison groups on key variables, the percentage of earnings in income was 84 percent for Pathways participants compared to only 72 percent for the comparison group, resulting in an estimated impact of 12 percent, which is statistically significant at the 90 percent confidence level.

- **Seventy percent of Pathways participants whose FICO status was known had a FICO score after participating in the intervention, while only 60 percent of the matched comparison group had one.** This resulted in a 9-percentage point estimated impact, which is significant at the 90 percent

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confidence level. As mentioned earlier, having a FICO score—regardless of the size of the actual score—is considered an important indicator of financial capability, as it allows an individual to purchase goods and items based on credit.

Concluding Comments and Recommendations

- **The integrated services that IRC staff provided hold significant promise as a strategy to support refugees, asylees, and other humanitarian immigrants on their journey toward self-sufficiency.** Key findings indicate that despite differences across the three IRC sites in the populations served and the levels of service provided, the project successfully improved participants' ability to secure employment and enhanced their financial capability outcomes through integrated services provided by IRC staff.

- **Workforce services provided through the bundled approach significantly improved participants' ability to secure employment.** Half of the participants obtained employment after 6 months of enrollment, though employment rates were markedly different across sites. Twice as many project participants in New York obtained employment than in New Jersey and Oakland.

- **Unlike previous research indicating a gender employment gap among newcomers, both women and men were equally likely to secure jobs during the Pathways project.** Because women with refugee status tend to face more difficulties in finding and maintaining employment compared to men, this finding is considered positive.[2] Nonetheless, additional examination of IRC's data from other sites and programs is necessary to identify if this pattern holds. It would be worth following up with staff to learn if specific aspects of the Pathways project contributed to equitable employment outcomes for all genders.

- **Pathways participants achieved strong financial capability outcomes across various dimensions.** Participants increased their FCS scores, indicating that their knowledge about budgeting, saving, and managing expenses increased. Half of them were successful in establishing credit, which is indispensable to accessing housing, low-interest loans, cell phones, and car loans. During the project, participants maintained relatively "good" credit scores as signaled by their baseline and follow-up scores (although lack of initial FICO scores resulted in small sample sizes, which affected the strength of these results). In addition, participants' wage-based income increased significantly over the course of the project, indicating progress on the journey to self-sufficiency.

- **The integrated service approach had a positive effect on Pathways participants' improved self-sufficiency in two important ways.** Participants' ability to earn wages was higher than the ability of those in the matched comparison group. Further, Pathways project participation had a positive effect on participants' ability to establish credit.

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[2] Kosyakova, Y., & Salikutluk, Z. (2023). *Gender gap dynamics among refugees and recent immigrants: Different start, similar patterns?* [IAB Discussion Paper]. Institute for Employment Research. https://doku.iab.de/discussionpapers/2023/dp1123.pdf

Recommendations

- **We recommend taking a deeper look at how New York operated their workforce services as it could help IRC to better understand the programmatic aspects that contribute to positive employment outcomes and help identify promising practices.** While the three IRC sites achieved relative consistency in several service areas, there were notable differences in employment outcomes that were not readily explained by the differences in participants they serve or by dosage of services provided. For this reason, we recommend speaking with staff to explore practices that could contribute to positive outcomes.

- **To reduce the differences across sites with regard to establishing credit, IRC staff suggests creating more compelling materials to explain why it is important to consider credit building loans.** Staff from the New York site noted that participants had significantly lower take-up of credit building loans than other IRC offices, mainly because these participants did not see their utility. Staff highlighted that they experienced challenges in messaging clients about the usefulness of these products.

- **IRC staff suggests designing a financial capability coaching plan that explicitly communicates the expectations that participants need to participate in regular financial coaching and complete key milestones shortly after enrollment.** In various occasions, IRC staff mentioned it was very difficult to keep participants consistently engaged with their coaches so that they could complete the project's financial capability milestones, including follow-ups.

- **We recommend that IRC strengthens its connections with public benefits agencies that administer public benefit programs and explore the possibility of data exchanges to track actual participation in programs.** An aspect that complicates generating a full picture of financial outcomes in this evaluation is the interplay between public benefits receipt and attaining employment. Public benefits are crucial to support newcomers' financial stability, but as participants become employed this could raise the challenge of losing crucial access to public services. In future efforts, we suggest looking into partnerships with local agencies that oversee benefit programs and investigating options for data sharing to better monitor actual participation in such programs; doing so will create the possibility of examining associations between attaining employment and public benefits receipts. The interaction between earned income and public assistance programs among newcomers was not explored in this report because sites only partially tracked some of the necessary data and doing so would require significantly more resources.

- **Ensuring that all staff engaged in the provision of the bundled services approach have a deep understanding of the local workforce services landscape and eligibility rules for public services is vital to delivering effective services for new comers**. Training for all staff in these two areas is critical to the effective implementation of the bundled services approach. During staff interviews and in the final project meeting notes, IRC staff mentioned that staff turnover, challenges managing large caseloads, and the team's lack of knowledge of the greater workforce services landscape were important aspects to address. Some teams also recommended to include public benefits IRC staff in the intake process.

- **We suggest using complementary measures of financial capability outcomes in future evaluations.** To gain a more comprehensive understanding of the project's financial outcomes and examine how the

project contributed to participants' financial well-being in the medium term, we suggest using an additional measure alongside the FCS—specifically, a measure that can provide a complimentary picture on how participants fare financially over the longer term (e.g., the Consumer Financial Protection Bureau's Financial Well-Being Scale).

- **For future outcomes and impacts studies, the study team recommends improving data collection.** First, outcomes should be recorded at baseline and at consistent time intervals to improve estimate precision. Employment status, for example, should be recorded at baseline for each participant and tracked periodically at equal time intervals for all participants (e.g., at 3, 6, or 9 months) to accurately assess changes over time. And second, for greater validity, future impact analyses of employment outcomes should aim to select comparison group members from the same geographic areas as Pathways participants, as local labor market conditions can significantly influence results.

Introduction

Background

The International Rescue Committee (IRC) has a long history of providing a range 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 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 self-sufficiency and economic mobility over time after relocating to the United States.

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

1) Implement a multi-faceted, evidence-based integrated service delivery model that helps immigrant newcomers achieve financial stability and creates a pathway for future economic mobility.

2) Help the IRC and the broader stakeholder community—including but not limited to other refugee- and immigrant-serving agencies and practitioners in and beyond the IRC—gain a deeper understanding of effective practices and approaches to serving immigrants and their families in the face of barriers to economic integration through comprehensive evaluation of implementation, outcomes, and impacts.

3) Build capacity and help establish a foundation for replicating and expanding these successful efforts, enabling more intentional and comprehensive integrated services for this population in the future.

4) Develop an intervention that is responsive to the needs of Ukrainian refugees in Europe and other immigrant populations in real time.

The IRC awarded a contract to Social Policy Research Associates (SPR) to conduct an evaluation of its MetLife Foundation Pathways project, which consisted of an implementation study, and an outcomes and impact study. This report includes findings of the outcomes and impact evaluation, which pursued the following research objectives:

1) Describe the dosage of service components MetLife Foundation Pathways project participants received while enrolled.

2) Provide a snapshot of the sociodemographic characteristics of Pathways project participants and describe differences in the populations each IRC site served.

3) Describe changes in employment and financial capability outcomes that Pathways participants achieved during enrollment.

4) Examine the impacts of the Pathways project on participants' outcomes.

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Description of the Bundled Service Approach

The MetLife Foundation Pathways project is conceptually based on the CWF framework the Annie E. Casey Foundation introduced in 2004.[3] This framework is commonly called 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 provision of these components will allow each to enhance the others and will promote more significant outcomes than pursuing only one.

Exhibit 1. Center for Working Families Framework
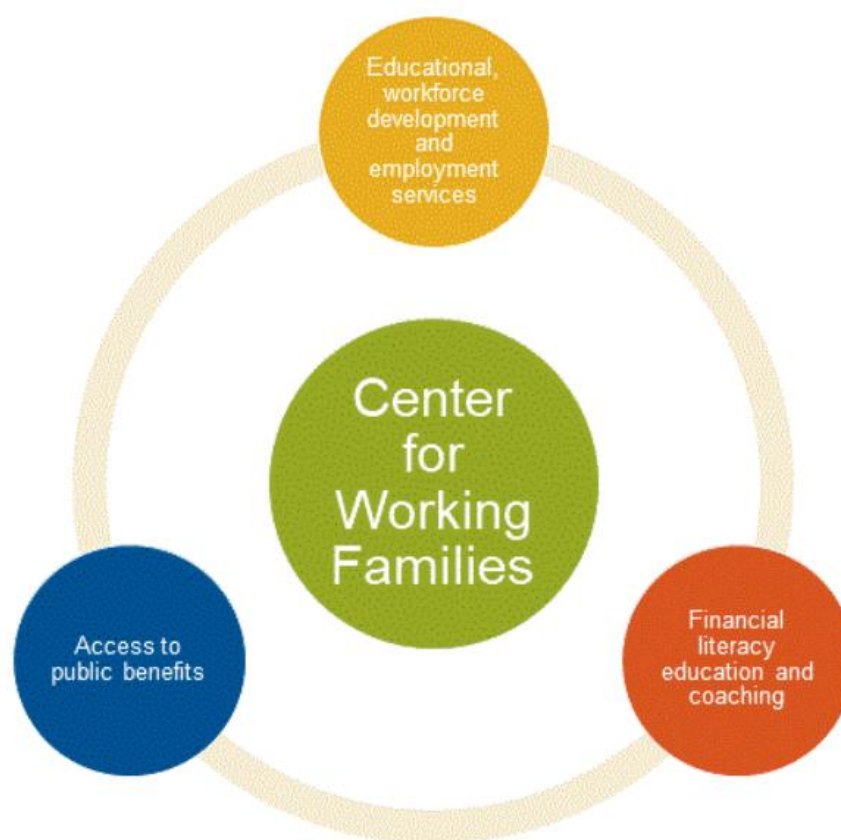
Source: Annie E. Casey Foundation. (2020). *The Center for Working Families Framework: A comprehensive approach to economic opportunity*.

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 provided simultaneously rather than sequentially, an approach that differs from

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[3] Annie E. Casey Foundation. (2020). The Center for Working Families Framework: A comprehensive approach to economic opportunity. https://assets.aecf.org/m/resourcedoc/aecf-centerforworkingfamilies-2020.pdf

traditional federal and state social services, which typically operate in silos.[4] This approach also recognizes that participants may require more than employment and connections to public benefits in order to be fully on a path to self-sufficiency. For this reason, it emphasizes access to a wide array of supportive services to address short-term barriers, such as a lack of transportation, the need for childcare, a lack of housing, or food insecurity. To foster long-term financial stability and reduce vulnerability to predatory lending among low-income participants, the program's framework includes robust financial literacy and coaching so that they can make progress toward economic 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.[5] These include providing one-on-one coaching, following a human-centered design approach, which entails staying tuned with clients' own goal setting, and customizing services for participants that integrate financial coaching into a service package reflecting their preferences, needs, and aspirations.[6] This strategy is particularly effective when offered in combination with employment counseling.

Several studies show positive outcomes for participants who access 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 3 to 4 times more likely to achieve a significant economic outcome, such as securing employment, than were non-bundlers.[7] Likewise, analysis from the Local Initiatives Support Corporation (LISC) 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 and employment-retention rates than those who received only one service.[8] In another study, researchers found that United Way SparkPoint Centers clients in the Bay Area made significantly more progress toward 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.[9]

Still, none of the studies reviewed had sufficiently large samples of immigrant participants to examine impacts for this population. For this reason, this report makes an important contribution to the existing

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[4] Annie E. Casey Foundation. (2014). *Policy report: Creating opportunities for families.* https://www.aecf.org/resources/creating-opportunity-for-families

[5] Annie E. Casey Foundation. (2020). The Center for Working Families Framework: A comprehensive approach to economic opportunity. https://assets.aecf.org/m/resourcedoc/aecf-centerforworkingfamilies-2020.pdf

[6] Rosinsky, K., Murray, D. W., Nagle, K., Boyd, S., Shaw, S., Suplee, L., & Putnam, M. (2022). A review of human-centered design in human services [OPRE Report 2022-78]. Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services. https://www.acf.hhs.gov/sites/default/files/documents/opre/OPRE-HCD-State-of-Field.pdf

[7] Abt Associates. (2009). *Pathways to success: An interim analysis of services and outcomes in three programs.*

[8] Local Initiatives Support Corporation. (2014). *Income, credit, and jobs: Data on program outcomes for Financial Opportunity Center (FOC) clients*. https://www.lisc.org/media/filer_public/f7/f7/f7f7402d-690d-47f5-a7fa-537ab7b793c4/16024-first-steps_r5-report-web.pdf

[9] Hwang, J., & Sankaran, K. (2014). *SparkPoint bundled services analysis.* United Way Bay Area. https://uwba.org/wp-content/uploads/2022/04/UnitedWay_BayArea_2014_SparkPoint_Bundle_Services_FINAL.pdf

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evidence. The current study included a moderately large number of refugees, asylum seekers, humanitarian parolees, and others with temporary protected status who had very recently arrived in the United States. Moreover, few studies have looked at the effects of the bundled approach program for this population using quasi-experimental methods, which aim to demonstrate causality between an intervention and participant outcomes.

Approach to the Evaluation

The SPR team conducted the final outcomes study near the end of the project to assess whether MetLife Foundation Pathways participants achieved the desired goals and to examine changes in employment and financial indicators for these participants. In addition, the SPR team conducted an impact study to assess whether observed changes in outcomes could be attributed to the project itself. Exhibit 2 shows the research questions guiding the evaluation.

Exhibit 2. Key Research Questions

Initial Guiding Research Questions
➢ What services did MetLife Foundation Pathways participants receive during the grant? How many have received all service components through the bundled service approach? ➢ What are the sociodemographic characteristics of Pathways participants? Are there differences in the populations of immigrants served across IRC sites? ➢ Did Pathways participants attain employment during the project? Do employment rates vary by IRC site or participant characteristics? ➢ To what extent did employed project participants access health benefits through their employers? ➢ Did Pathways participants experience changes in Financial Capability Scale scores during the project? ➢ Were Pathways participants able to establish credit while participating in the project? ➢ Did the proportion of participants' income from wages change after participating in the Pathways project? ➢ Were Pathways participants more likely to experience better financial outcomes relative to a comparison group who did not receive bundled services?

Data Sources

To answer the evaluation's guiding research questions, the team analyzed administrative data that the IRC provided. Data for project participants included demographic information, details on the services they engaged in—specifically, public benefits screening, financial capability and workforce development services, training, and language acquisition and job readiness classes—and key outcomes, such as employment status, Financial Capability Scale (FCS) scores, Fair, Isaac and Company (FICO) scores (obtained from TransUnion reports), and percentage of income that is wage-based. A large number of data points were included in the analysis, including those related to participants' family budgets, such the amount of

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funding received from public services. Data included all participants who enrolled in the project from January 2023 through August 2024, 3 months before the end of the grant; this allowed the evaluation team to communicate findings by the end of the grant period (December 2024). Data only pertain to project participants who consented to participate in the research.[10] Except for employment, all outcome indicators included baseline and follow-up measures. SPR developed a data dashboard to support the review of programmatic aspects of the Pathways program at different points during the grant.[11]

This report also draws from insights obtained from interviews that SPR conducted with participants and IRC staff, as well as final project meeting notes provided by IRC staff. In addition, the IRC provided data for IRC clients who did not receive integrated services to form a comparison group and allow estimation of impact of the MetLife Foundation Pathways project. Additional details about the comparison group data are included in the impact findings section.

Roadmap to This Report

The remainder of the report has five 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 project. **Section B** includes a description of bundled service provision for participants who had been enrolled in services for 6 months and detailed information and dosage on each of its three types of services—public benefits screening, workforce and training services, and financial capability—across IRC sites. **Section C** describes findings related to five different types of participant outcomes: (1) employment status at 6 months of project participation; (2) access to medical benefits for employed participants as an indicator of job quality; (3) success in establishing credit; (4) changes in FCS scores; and (5) changes in wage-based income. **Section D** presents the results of a quasi-experimental impact design based on matching, which estimates the impact of the MetLife Foundations Pathways project, specifically by comparing financial outcomes of Pathways participants to a matched comparison group (See the Technical Appendix at the end of the report for additional details about impact analysis). **Section E** summarizes evaluation findings and discusses the implications of these findings, providing recommendations for future projects.

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[10] IRC staff asked program participants if they would be willing to be part of the research in the first couple sessions and added their response in the system. Individuals who did not want to participate in the research were excluded from the data.
[11] https://spra.shinyapps.io/IRCDataDashboard_LIVE/

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A) MetLife Foundation Pathways Project Participants

As of mid-August 2024, there were a total of 499 participants enrolled in the MetLife Foundation Pathways project. The overall enrollment goal for each IRC site was 200. New York (n=183) and New Jersey (n=170) enrolled more than 85 percent of their targets; Oakland (n=146) enrolled nearly three quarters of its target (Exhibit 3). IRC sites were expected to continue enrollment during the last quarter of the grant, ending December 2024, to meet the overall project enrollment goal of 600.

Exhibit 3. Enrollment in the MetLife Foundation Pathways Project by Site (N=499)
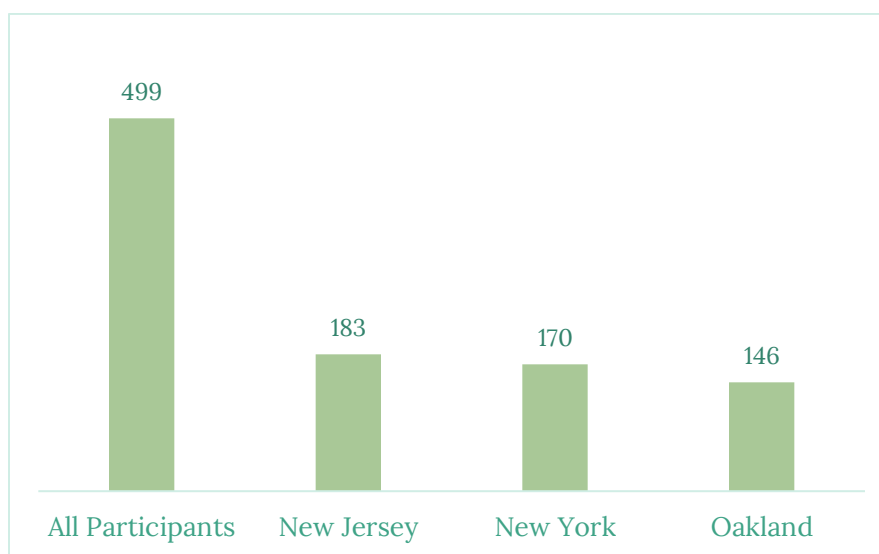
Source: IRC Administrative Data, August 2024.

1. Participant Sociodemographic Characteristics

As Exhibit 4 shows, there were slightly more female than male Pathways participants (52% and 48%, respectively). The majority of participants had attained degrees; one third had postsecondary degrees (37%), and fewer had technical degrees (7%). About one third had a secondary education (35%), and a smaller percentage of participants had less than a secondary education (16%). Slightly more than one third reported having either excellent (11%) or good (26%) English speaking skills, but the majority had limited English fluency—some spoke no English (29%) or had some fluency (31%). A small minority of participants reported having a disability (4%).

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Exhibit 4. Participant Characteristics (N=499)
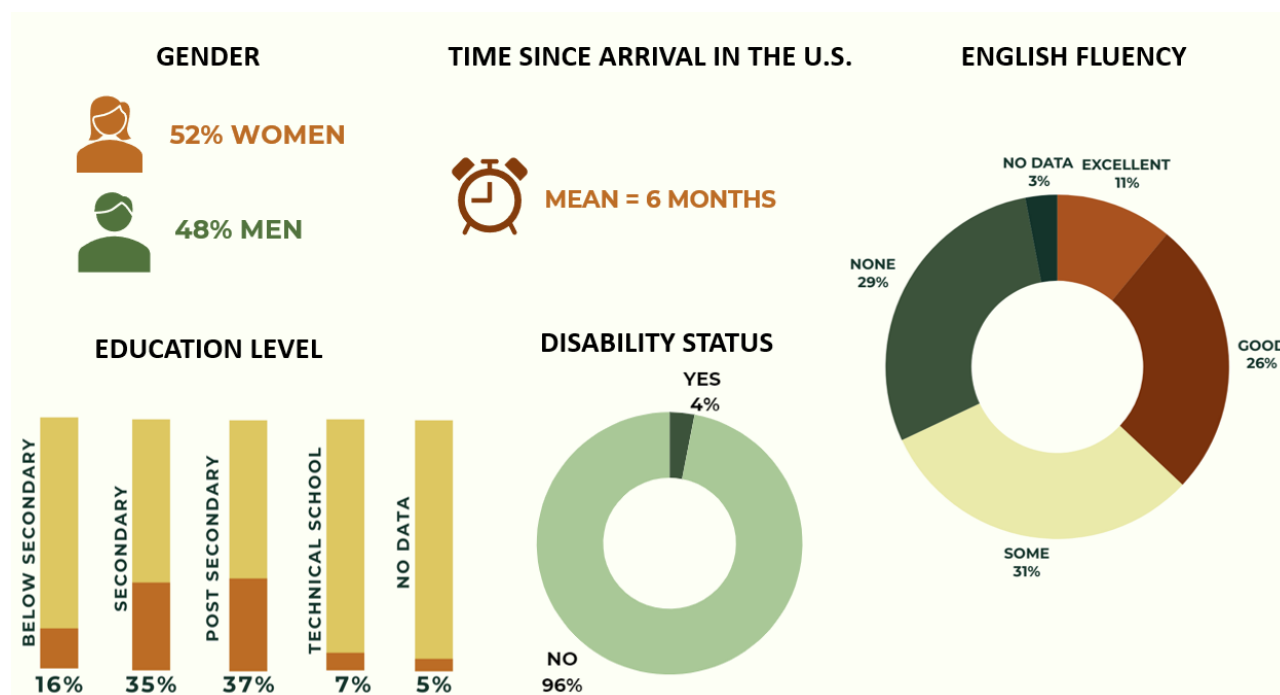
Source: IRC Administrative Data, August 2024.

Exhibit 5 shows that the majority of project participants were either refugees (48%) or asylees (7%). The remainder of participants were humanitarian parolees or Cuban/Haitian entrants (16%); others had Special Immigrant Visas (11%), or were seeking asylum or had temporary protected status (10%). Fewer were lawful permanent status or U.S. citizens (5%).[12]

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[12] These statuses are defined differently and are subject to different laws. For example, USCIS defines **refugee status** as a form of protection that may be granted to people who meet a certain definition. Refugees are generally people outside of their country who are unable to return home because they fear serious harm. **Asylum seekers** are those who intend to apply to be recognized as refugees, but their applications have yet to be processed; this status may be granted to people who have been persecuted or who fear they will be persecuted because of race, religion, nationality, and/or membership in a particular social group or because of certain political opinions. For definitions of other humanitarian immigration statutes, see https://www.uscis.gov/humanitarian

Exhibit 5. Participant Immigration Status (N=499)
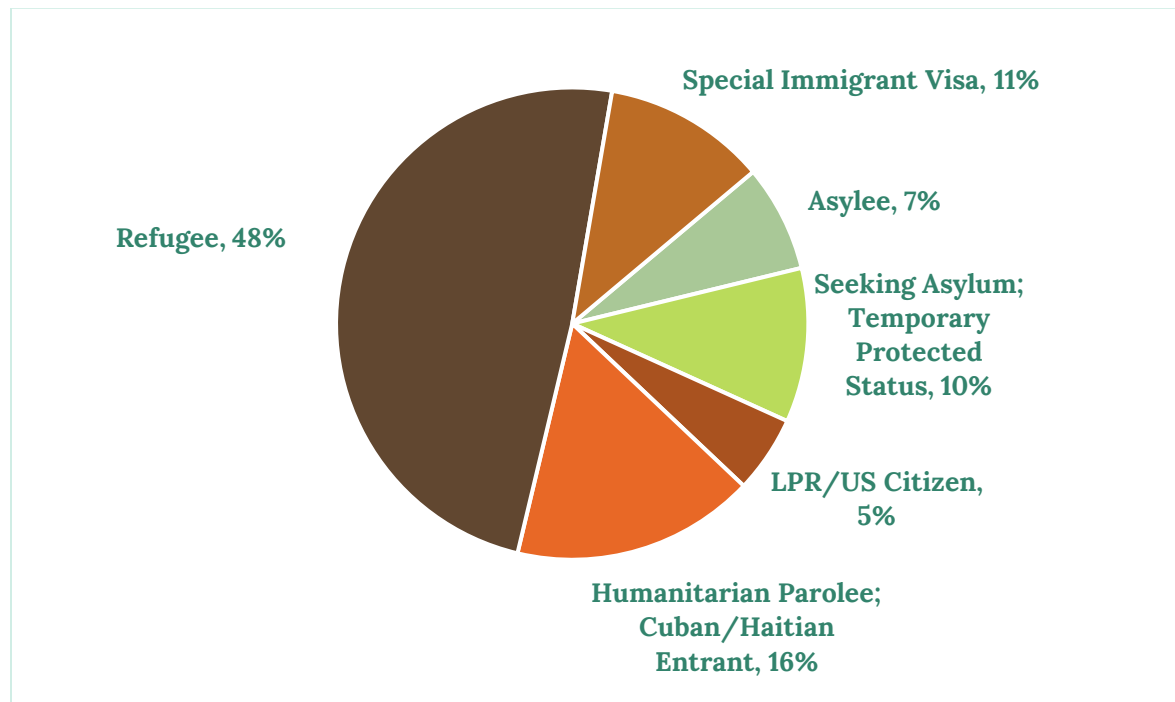
Source: IRC Administrative Data, August 2024.

The top three countries of origin of the 499 MetLife Foundation Pathways participants were Afghanistan (23%), Colombia (9%), and Venezuela (9%). Among all participants, there were 43 countries of origin represented.

TOP 3 NATIONALITIES OF PARTICIPANTS (N=499)

23% AFGHANISTAN

9% COLOMBIA

9% VENEZUELA

Source: IRC Administrative Data, August 2024.

2. Comparison of Participants' Characteristics by IRC Site

While some participant characteristics did not differ markedly across sites (e.g., participants' time in the United States or disability rates), there were differences in gender, educational levels, and English fluency. These differences in sociodemographic characteristics are important, as they may be associated with participants' outcomes in the project. As Exhibit 6 shows, the differences were as follows:

- **Gender.** There were modest differences in gender distribution across sites. New Jersey served more men than women (54% versus 46%, respectively). Conversely, Oakland served more women than men (58% versus 42%, respectively), as did New York (52% versus 48%).

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- **Educational levels.** Oakland (48%) and New York (40%) had notably higher proportions of participants with postsecondary education compared to New Jersey (25%). New Jersey had twice as many participants with below secondary education (24%) compared to Oakland (12%) and New York (11%). These differences are important because individuals with postsecondary education tend to have higher literacy, numeracy, and digital skill levels, which often results in better employment and economic outcomes.[13]
- **English fluency.** About three quarters of Oakland's participants had excellent or good English fluency (74%), which was notably higher than participants' fluency in the New York (17%) and New Jersey (25%) sites. New York and New Jersey served a high proportion of participants with no English language fluency, with about 4 in 10 participants having no fluency. Low levels of English proficiency are indeed a key barrier to employment and economic opportunities for immigrants.[14]

Exhibit 6. Participants' Characteristics by Site (N=499)

		New Jersey (N=183)	Oakland (N=146)	New York (N=170)
Gender	Women	46%	58%	52%
	Men	54%	42%	48%
Education	Below Secondary	24%	12%	11%
	Secondary	39%	31%	32%
	Postsecondary	25%	48%	40%
	Technical School	7%	3%	12%
	No Data	6%	5%	5%
English Fluency	Excellent	4%	26%	5%
	Good	21%	48%	12%
	Some	34%	15%	41%
	None	40%	6%	38%
	No Data	1%	5%	4%
Disability Status	Yes	4%	4%	2%
	No	96%	95%	98%
	Prefer Not to Say	0%	1%	0%
Time in the U.S. (in years)	Minimum	.08	.00	.01
	Median	.3	.3	.6
	Maximum	3.6	4.0	15.9

Source: IRC Administrative Data, August 2024.

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[13] Batalova, J., & Fix, M. (2022). *The skills and economic outcomes of immigrant and U.S.-born college graduates*. Migration Policy Institute. https://www.migrationpolicy.org/sites/default/files/publications/Skills-outcomes-college-grads-2022-final.pdf

[14] Batalova, J., & Fix, M. (2022). *The skills and economic outcomes of immigrant and U.S.-born college graduates*. Migration Policy Institute. https://www.migrationpolicy.org/sites/default/files/publications/Skills-outcomes-college-grads-2022-final.pdf

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The top countries of origin also varied across IRC sites (see Exhibit 7). The top country of origin of Pathways participants in New Jersey was Colombia, followed by Syria, the Democratic Republic of Congo, and Afghanistan. In New York, participants' top country of origin was Venezuela, followed by Ukraine and Guatemala. Oakland served a high number of participants from Afghanistan, followed distantly by participants from Eritrea and Ukraine.

Exhibit 7. Participants' Top Three Countries of Origin by Site (N=499)
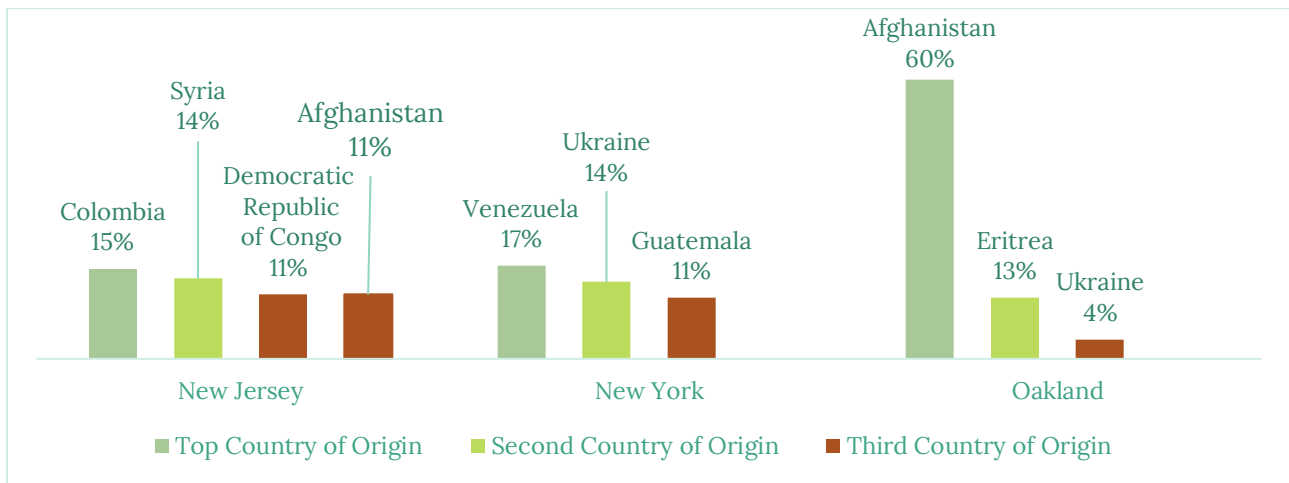
Source: IRC Administrative Data, August 2024.

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

1. Bundled Service Approach at the IRC

The IRC employed an integrated service approach and provided three services simultaneously: screening for and connections to public benefits, workforce development services, and financial capability services. This integration of services provided clients with comprehensive support tailored to their individual needs. The goal was to facilitate a smoother transition to and enhance their chances of achieving economic self-sufficiency. The IRC is a resettlement agency, and the Pathways project enrolled IRC clients who had previously enrolled in the Matching Grant Program, other federal pass-through funded programs managed by the state—such as Refugee Cash Assistance and the Refugee Support Services—and the Reception and Placement program, which comes directly from the Bureau for Population, Refugees, and Migration to the IRC.[15]

The integrated service approach, also known as bundled services, aimed to accomplish the following objectives:

- **Screen clients for eligibility for public benefits** that could help provide short-term financial stability to vulnerable families and help them apply and maintain eligibility for these time-limited benefits.
- **Support participants in gaining employment.** Participants were asked about their employment status periodically after enrollment to see how they were faring in the job market, and IRC staff documented this information. Staff then enrolled participants in appropriate workforce development services (e.g., English language acquisition classes, job readiness, basic employment services to support initial job placement, skill-building, sector-specific skills training programs, and/or industry-aligned career pathway programs that could lead to higher-skill, higher-wage jobs).
- **Enroll clients in financial education classes and invite them to participate in one-on-one financial coaching services** where participants could create, apply, and review short- and longer-term action plans based on their goals. In addition, participants were able to access integrated financial products through the IRC's lending subsidiary; these included credit-building and auto, education, and other loans to accelerate progress toward financial well-being.

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[15] The Matching Grant program is a federal program that lasts 8 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 this 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 does offer Refugee Cash Assistance programming.

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1.1. Bundled Service Receipt

As Exhibit 8 shows, most Pathways participants who were enrolled in services for at least 180 days by August 2024 (n=359) engaged in all three types of services: public benefits screening, workforce development, and financial capability. Smaller proportions participated in only two types of services: Five percent received financial capability and public benefits screening only, and 3 percent received workforce development and public benefits screening services only. There were two promising practices related to coordinating these services for project participants within each IRC office: (1) all-staff, cross-departmental meetings to reiterate the program's goals, review accomplishments and milestones, and discuss challenges, and (2) shared Excel spreadsheets, supplemented by conference calls, to enhance coordination for specific participants.

At 6 months of enrollment, the vast majority of Pathways participants received all three types of services—public benefits screening, workforce, and financial capability—through the bundled service approach.

Exhibit 8. Combination of Services for Participants at 180 Days After Enrollment (N=359)

Pie chart:
- 91% Financial Capability + Public Benefits Screening + Workforce Development
- 5% Financial Capability + Public Benefits Screening
- 3% Public Benefits Screening + Workforce Development
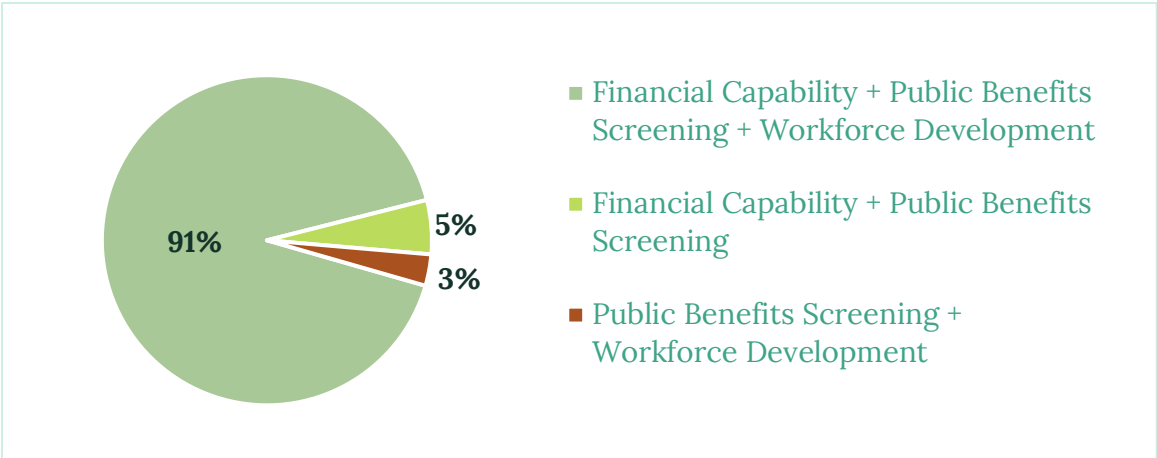
Source: IRC Administrative Data, August 2024.

There were differences across IRC sites in the percentages of project participants who had received the three services at 180 days of enrollment (Exhibit 9). New Jersey had the highest rate of participants engaged in all three types of services (98%), followed by Oakland (92%) and New York (84%). As discussed later in the report, a high proportion of New York participants were employed, which site staff identified as a key barrier to continued financial services.

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Exhibit 9. Combination of Services Received at 180 Days by IRC Site (N=359)

|	All Participants (N=359)	New Jersey (N=122)	New York (N=113)	Oakland (N=124)
Financial Capability Services + Public Benefits Screening + Workforce Development Services	91%	98%	84%	92%
Public Benefits Screening + Workforce Development Services	3%	2%	6%	2%
Financial Capability Services + Public Benefits Screening	5%	--	10%	6%
Financial Capability Services + Workforce Development Services	--	1%	--	--

Source: IRC Administrative Data, August 2024.

2. Screening for Public Benefits Services at the IRC

2.1. Public Benefits Screening at the IRC

Nearly all participants had been screened for public benefits at some point during their first 180 days after enrolling in the Pathways project, fulfilling this component of the bundled service approach. This was the case across the three IRC sites (see Exhibit 10). Public benefits screening is typically embedded in resettlement programs, and depending on participants' immigration status, they may be eligible for federal "mainstream" benefits, such as cash assistance through Temporary Assistance for Needy Families (TANF) or Supplemental Security Income (SSI), health insurance through Medicaid, and food assistance through Supplemental Nutrition Assistance Program (SNAP). During qualitative interviews conducted mid-implementation, IRC staff mentioned making this screening a critical step in their enrollment in the Pathways project, and both financial coaches and workforce development specialists checked that participants had gone through this step; they connected them to case managers to do this if they had not.

Nearly all Pathways participants were screened for public benefits receipt. This step helped IRC staff identify their immediate needs and begin connecting them to the fuller range of services and supports.

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Exhibit 10. Public Benefits Screening During First 180 Days by IRC Site (N=359)
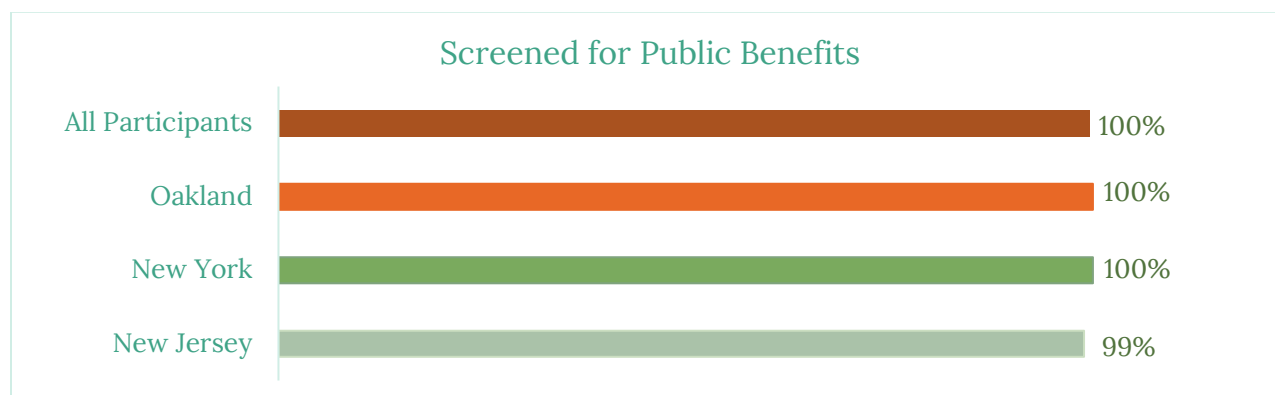
Source: IRC Administrative Data, August 2024.

As shown in the participant highlight below, public benefits screening played an important role because it helped identify participants for whom additional work was necessary to connect them to the fuller range of program supports.

**Monel, Pathways Project Participant**

Monel immigrated from Haiti to Brooklyn, New York, in early March 2023; the IRC was instrumental in ensuring Monel was self-sufficient in the United States. Monel described himself as an independent person who was eager to provide for himself. He first contacted the IRC because he needed a job and assistance applying for SNAP. A coach from the 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. The IRC continued to support Monel through his successes and setbacks. Staff from the IRC contacted Monel regularly to let him know about immigration workshops and to ask what other supports he needed. Monel explained that IRC staff helped him learn about things he did not know existed in the United States. For example, he did not need health insurance in Haiti, so he did not think to ask about it.

Public benefits receipt plays a crucial role in supporting participants' essential needs and supports immigrants on the path to self-sufficiency. For this reason, it is helpful to understand how many Pathways participants received benefits and what type. More than half of the participants declared they received some kind of public benefit. There were, however, differences across IRC sites. As Exhibit 11 shows, a solid majority accessed benefits in Oakland (73%) and New Jersey (71%), but a notably lower proportion did so in New York (27%). This may be associated with the fact that participants in New York were more likely to be employed, which could have made them ineligible for some public benefits programs, either categorically or because of increased income associated with being employed.[16] In addition, lower public benefits could

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[16] Estimates are based on self-reported data, which can result in some measurement error.

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be the result of underreporting in the New York office—as mentioned in the interim report, the New York site experienced important growth and staff turnover in the later part of 2023 that could have limited staff ability to record information.

Exhibit 11. Public Benefits Receipt by IRC Site (N=499)
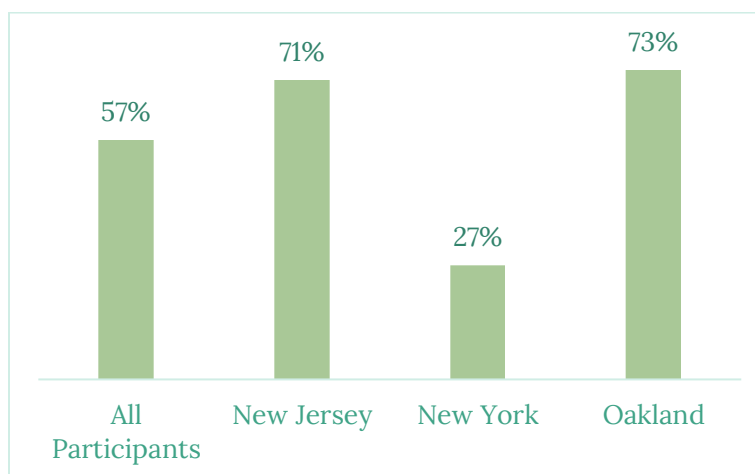
Source: IRC Administrative Data, August 2024.

2.2. Types of Public Benefits

According to the family budget data, half of all MetLife Foundation Pathways participants received benefits from SNAP (Exhibit 12). This was the most common type of public benefit received among all participants and across IRC sites, which was helpful, given that food insecurity is one of the main risk factors encountered in the first period after settlement in a host country.[17] Eligibility for SNAP—as for all other types of benefits—varied across the IRC sites. About 7 in 10 participants received this benefit in Oakland, as did approximately 6 in 10 in New Jersey; in New York, only one quarter of participants received this benefit. There was also variation across sites with respect to participants receiving Refugee Cash Assistance, TANF, and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), with the percentage of participants receiving public benefits being substantially lower in New York. In New York participants were more likely to be employed, which is likely to affect access to public benefits. In addition, there may have been issues with underreporting due to staffing issues earlier in the grant period.

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[17] 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

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Exhibit 12. Types of Public Benefits Received by IRC Site (N=499)

	All Participants (N=499)	New Jersey (N=183)	New York (N=170)	Oakland (N=146)
SNAP	52%	62%	24%	72%
Refugee Cash Assistance	19%	21%	1%	38%
TANF	15%	12%	7%	29%
WIC	13%	16%	3%	21%
SSI	1%	2%	0%	1%
Unemployment	1%	0%	1%	1%
Other Government Assistance	3%	0%	6%	3%

Source: IRC Administrative Data, August 2024.

3. Workforce Development Services at the IRC

IRC workforce development staff focused on increasing participants' employment prospects through personalized support and alignment of their strengths with suitable job opportunities. The IRC recognizes that every individual possesses unique strengths, work histories, and skills and interests. Employment specialists engaged in one-on-one conversations with participants to learn about these talents and preferences and to help them build resumes and identify suitable job opportunities. This personalized approach is meant to enhance employment prospects and foster a sense of self-awareness and confidence.

Employment specialists provided a broad range of supports to help participants find and apply for employment, including resume building, mock interviews, job search assistance, and discussion of various job opportunities and the responsibilities for different roles. Through basic employment service programs, Pathways participants also received guidance about obtaining certifications (e.g., medical assistant, dental assistant, commercial driver license [CDL]), which in turn could help them access future jobs.
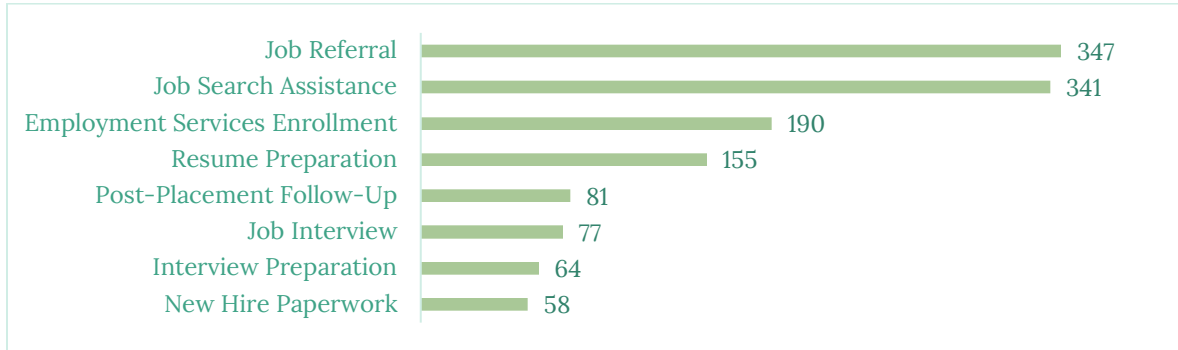
Most Pathways participants accessed comprehensive workforce development services. In addition to job seeking supports, participants mentioned that English language development classes and job readiness workshops were among the most useful, not only to help them integrate into the workforce but also to help them learn how to access additional opportunities.

3.1. Types of Workforce Development Services

Workforce development services were delivered by IRC employment specialists, economic empowerment staff, and case managers. They varied in thematic content but were focused primarily on three key phases: (1) support with job readiness (resume preparation and employment services enrollment); (2) support obtaining a job (job interview preparation, job search assistance, and job referrals); and (3) progress checks and follow-ups. Exhibit 13 shows there was strong focus on job readiness activities to support participants

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in gaining employment and also on referrals to employment services and classes (e.g., vocational training, English language classes), as further described in the workforce training section.

**Exhibit 13. Types of Workforce Development Services Provided**

Service	Count
Job Referral	347
Job Search Assistance	341
Employment Services Enrollment	190
Resume Preparation	155
Post-Placement Follow-Up	81
Job Interview	77
Interview Preparation	64
New Hire Paperwork	58

Source: IRC Administrative Data, August 2024.

3.2. Workforce Development Services Receipt

Nearly all MetLife Foundation Pathways project participants received workforce development services (see Exhibit 14). New Jersey had the highest percentage of project participants doing so (100%), followed by New York (94%) and Oakland (93%). The mean number of workforce development services sessions among all participants was 14. Among IRC sites, New Jersey had the highest mean number of sessions (19 sessions), followed by Oakland (14 sessions) and New York (8 sessions). There were notable differences in employment rates across IRC sites, and this likely affected differences in take-up rates in services. Among the main challenges in this area for the New York office were the team's lack of knowledge of the greater workforce services landscape and the struggle to balance caseloads for front-facing staff.

Exhibit 14. Percentage of Participants Receiving Workforce Development Services by IRC Site (N=499)

Percentages by site: All Participants 95%, New Jersey 100%, New York 94%, Oakland 93%.
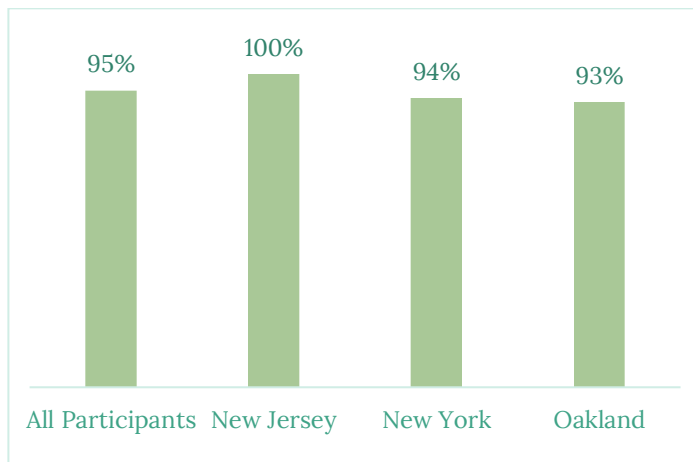
Mean Workforce Development Services Per Participant	
All Participants	13.8
New Jersey	18.8
New York	8.3
Oakland	13.6

Source: IRC Administrative Data, August 2024.

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Participants expressed deep appreciation for receiving workforce services from the IRC, especially because some were conducted in their native language, as described in the following participant highlight.


Esperanza, Pathways Project Participant

Esperanza said she often does not remember how long she has been in the United States, though she eventually 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 the IRC since she arrived and acknowledged that it was especially helpful that her coach spoke her language. She recounted that one of her most valuable well-being supports came from a woman at the IRC who listened in therapy and helped her make sense of how things were progressing; other staff at the IRC also supported her in getting a job. 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 employer might ask. She obtained that job, which included a short course, and she was able to work there for a short period of time. She was happy with the additional income from her job, especially because she no longer had access to food stamps.
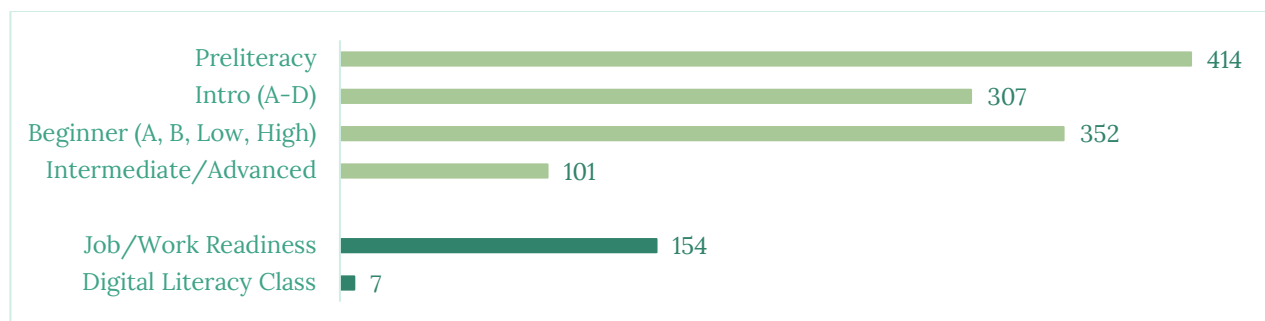

3.3. Types of Workforce Development Workshops

Workforce development included specific workshops and class components, primarily English language development classes and job readiness. As Exhibit 15 shows, the IRC offered classes across all levels of English, with a focus on preliteracy and beginner levels. IRC instructors taught these classes at various times throughout the day; some were online, and some were in person. About 40 percent of project participants engaged in these services overall, though there were marked differences across sites. A solid majority of participants in New Jersey (60%) participated in classes or trainings; fewer did so in Oakland (52%) and New York (13%). The mean number of workforce development workshops/classes for all Pathways participants was nine sessions; New Jersey had the highest number of sessions (n=14), followed Oakland (n=4) and New York (n=1).

Exhibit 15. Percentage of Participants Receiving Workforce Development Classes by IRC Site and Types of Classes (N=499)
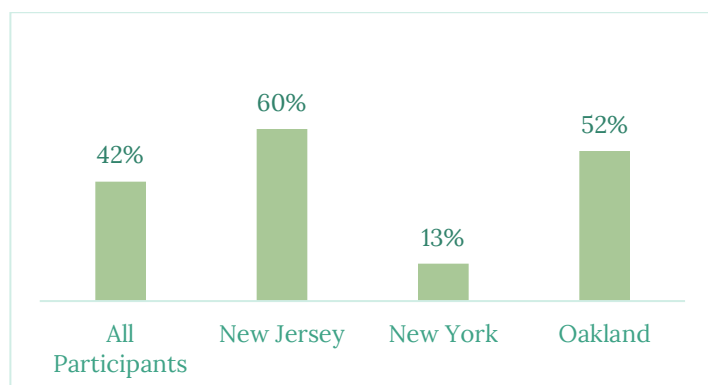
Mean Workforce Development Classes Per Participant	
All Participants	9.1
New Jersey	14.1
New York	1.1
Oakland	4.4

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Preliteracy	414
Intro (A–D)	307
Beginner (A, B, Low, High)	352
Intermediate/Advanced	101
Job/Work Readiness	154
Digital Literacy Class	7

Source: IRC Administrative Data, August 2024.

Both English classes and job readiness workshops were of critical importance for Pathways participants, as mentioned during participant interviews and as shown in the highlight below.

Nora, Pathways Project Participant
Nora and her family arrived in the United States from a refugee camp in Thailand, and the IRC played a crucial role in facilitating their transition. Upon their arrival in the United States, the IRC provided Nora's family with essential support, including housing accommodation, furniture, toiletries, and even school supplies for Nora's younger brother. Nora and her siblings took English classes offered through the IRC that focused on language acquisition and job preparation, and they learned skills that would help them succeed in and sustain employment.

4. Financial Capability Services at the IRC

4.1. Types of Financial Capability Services

One-on-one financial capability services at the IRC focused on topics that included budgeting, personal financial management, loan assistance, credit counseling, credit building, and banking. Exhibit 16 shows that the most common of these was support with budget and savings and loan assistance, with 221 and 143 mentions from IRC staff, respectively. These were followed by other services, such as credit counseling and credit building, consultations on IOM travel loans, and banking. Together, all these services account for 50 percent of the services provided across the three IRC sites.

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Exhibit 16. Types of Financial Capability Services Mentioned
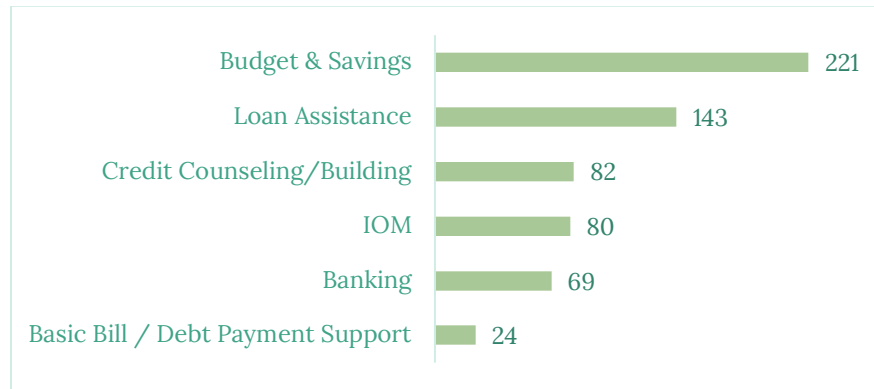
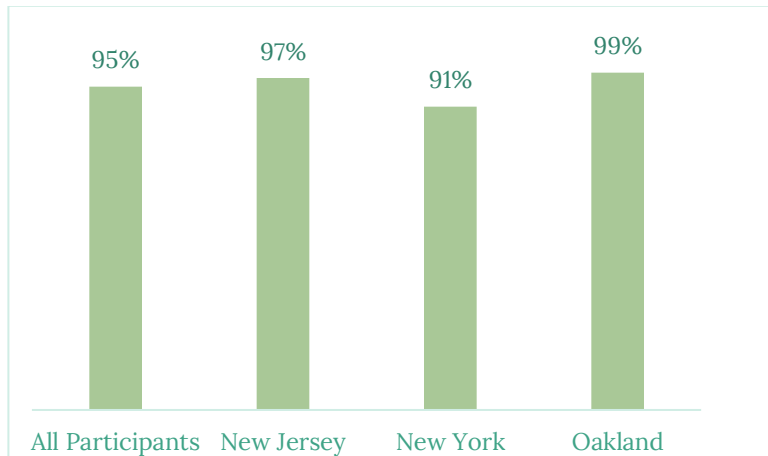Source: IRC Administrative Data, August 2024.

Nearly all Pathways participants received financial capability services. In Oakland (99%) and New Jersey (97%), nearly all participants accessed these services; in comparison, a lower percentage of participants in New York (91%) did—although the percentage still represents the vast majority (see Exhibit 17).

Dosage of financial services was higher in New Jersey (7.3 sessions) compared to New York (3.6 sessions) and Oakland (2.6). As mentioned above, differences in take-up of financial capability services may have been related to employment rates or/and the need to more effectively message project participants on the utility of these services from the beginning. IRC staff noted towards the end of the grant that clearly articulating that regular engagement with a coach was an expectation of participation in financial coaching was a best practice, as was completing the family budget and credit score follow-ups.

Because immigrants tend to come from countries with predominantly cash-based economies, financial literacy services are essential, as these enable individuals to navigate the complexities of the U.S. financial system.

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**Exhibit 17. Financial Capability Services Provided (N=499)**

Mean Financial Services Per Participant	
All Participants	4.7
New Jersey	**7.3**
New York	3.6
Oakland	2.6

Source: IRC Administrative Data, August 2024.

4.2. Types of Financial Capability Classes

The most common financial capability classes focused on financial literacy—in particular, access to credit and credit building, banking, and budgeting—followed distantly by classes on taxes, identity theft, and how to buy a car (Exhibit 18).

Exhibit 18. Topics of Financial Capability Classes

Credit	178
Banking	132
Budgeting	131
Taxes	50
ID Theft	50
Car Purchase	19
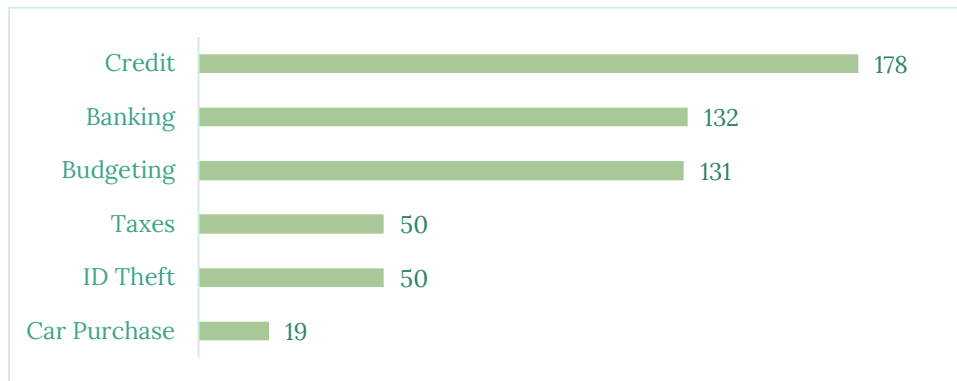
Source: IRC Administrative Data, August 2024.

4.3. Financial Capability Classes Receipt

A majority of Pathways participants attended financial capability classes related to credit, banking, budgeting, and taxes. On the whole, participating in financial capability classes was less common than participating in coaching on the topic—while nearly all participants engaged in financial coaching, 60 percent participated in classes.

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As Exhibit 19 shows, higher percentages of participants in New Jersey (80%) attended financial capability classes compared to New York (53%) and Oakland (43%). Similarly, the mean number of financial capability classes per participant was higher in New Jersey compared to Oakland and New York. These differences may have reflected different approaches among offices. In Oakland and New York, the vast majority of participants engaged in financial capability services, but only half participated in the various types of classes on this topic.

Exhibit 19. Financial Capability Classes
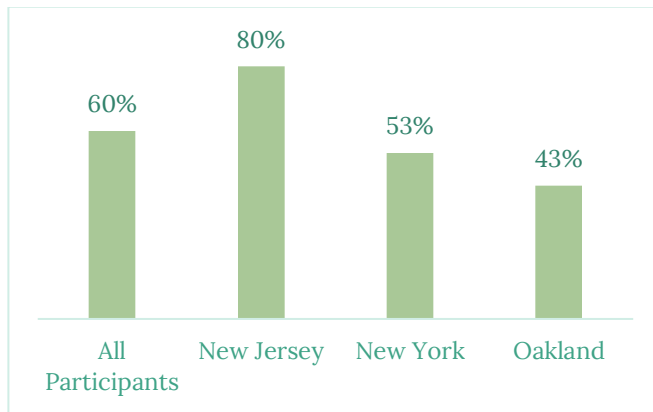
Mean Financial Classes Per Participant	
All Participants	1.4
New Jersey	1.6
New York	1.2
Oakland	1.0

Source: IRC Administrative Data, August 2024.

Financial capability services included workshops, classes, and one-on-one sessions designed to enhance clients' understanding of financial concepts, such as budgeting, credit management, debt, and taxation. As the participant highlight below shows, attending sessions was especially helpful because many clients came from countries with cash-based economies where credit systems are virtually nonexistent.

Bashir, Pathways Project Participant
Bashir immigrated from Afghanistan to the United States in late 2021 and speaks Dari. When he arrived, an IRC case worker met him at the airport to provide critical support. To start, the case worker connected him to cultural classes to learn about cultural norms and expectations in the United States. Bashir attended several financial literacy classes at the IRC to learn about finance and banking, and he planned to get an automotive loan from the IRC after he received his driver's license. He found the financial classes especially helpful and suggested the IRC should explain more about credit cards, just to ensure these do not cause problems later.

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C) MetLife Foundation Pathways Project Participant Outcomes

1. Project Participants' Employment

Employment is regarded as one of the key ways to help new immigrants—specifically refugees—integrate into their host country. In addition, accessing legal paid work is often a requirement to attain asylee status or citizenship. Usually, however, new immigrants experience a series of multifaceted barriers that make workforce integration difficult. Existing research denominates these barriers as the "canvas ceiling," a term referencing the temporary canvas shelters that many refugees live in while waiting for resettlement (Lee et al., 2020; Nardon & Hari, 2022).[18,19] These barriers encompass institutional issues, such as multi-jurisdictional policies and structures, societal perceptions, organizational realities, and individual-level factors. All of these factors result in complex challenges to overcome before an individual can integrate into the local economy. Extant research also shows that recent arrivals—especially refugees—are often faced with underemployment, unemployment, and employment in the informal economy due to language barriers, delays in obtaining critical employment-related documentation, health concerns, and caregiving.[20]

Overall, half of the project participants had obtained employment 6 months after enrolling in the Pathways project, with notable differences across IRC sites.

Given that Pathways project participants tended to be recent immigrants—with a median time in the United States of 6 months—most were not employed when they began receiving services at the IRC. Because it took time for participants to be exposed to all types of Pathways services, we measured employment within 6 months (180 days) of their enrollment. It is also important to note that the percentages presented in this section likely underestimate the proportion of project participants employed: In some cases, despite intensive staff follow-up activities, it was not possible to contact participants, so their employment status was not known.

As Exhibit 20 shows, half (50%) of the 362 participants who had been enrolled for 6 months were employed. There were significant differences across IRC sites: A higher percentage of participants in New

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[18] See Lee, E. S., Szkudlarek B., Nguyen D. C., & Nardon L. (2020). Unveiling the canvas ceiling: A multidisciplinary literature review of refugee employment and labor market integration. *International Journal of Management Review*, *22*(2), 193–216. https://doi.org/10.1111/ijmr.12222

[19] Nardon, L., & Hari, A. (2022). *Making sense of immigrant work integration: An organizing framework*. Palgrave Macmillan, Cham. https://doi.org/10.1007/978-3-031-13231-5_1

[20] Robbins, L., & Ghertner, R. (2023). Labor force trends of recently arrived refugees during the COVID-19 pandemic [Policy Brief]. U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. https://aspe.hhs.gov/sites/default/files/documents/ef9782b8f41a98b4d8374f116f4bf6d4/Labor-Trends-Refugees-COVID.pdf

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York (81%) were employed than in Oakland (43%) or New Jersey (30%). There are no adequate comparisons for employment rates for immigrants from national workforce programs. For example, the WIOA Title I Adult program reports an employment rate of 70 percent at second quarter after completion for those with multilayered barriers to employment (English language learners, those with low levels of literacy, and those with cultural barriers). Still, no additional distinctions can be made for new immigrants or those with refugee status.[21]

Utilizing the Annual Survey of Refugees (ASR) to compare employment rates was also inadequate because there are notable differences in the sample population. The ASR includes refugees who have entered the United States in the last 5 years prior to survey administration at the time of the interview, much longer than the average Pathways participant. In addition, the ASR is limited to refugees and does not include immigrants with other humanitarian immigration statuses (e.g., Special Immigrant Visa holders, asylees, and Cuban-Haitian entrants).

Exhibit 20. Participant Employment Outcomes at 180 Days by IRC Site (N=362)
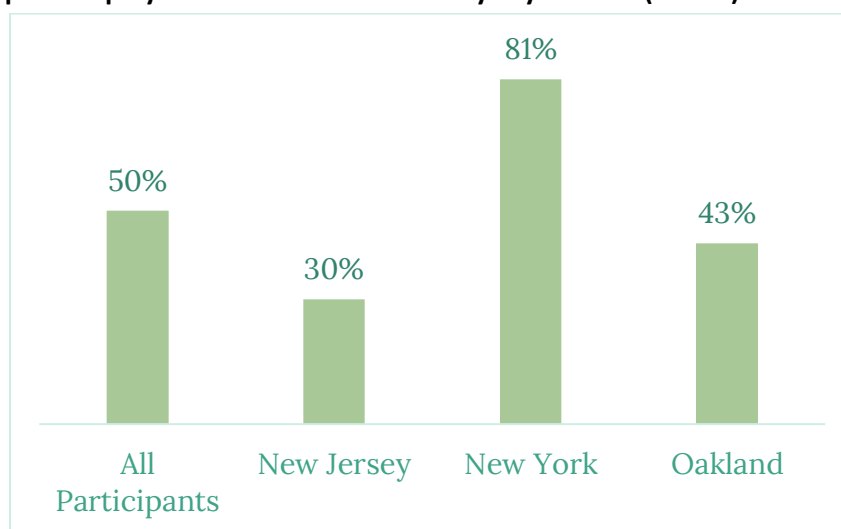
Source: IRC Administrative Data, August 2024.

As Exhibit 21 shows, male and female Pathways participants had similar rates of employment; importantly, however, other research has shown that men have higher rates of employment and overall have lower levels of unemployment than women.[22] This is a positive finding given that it indicates more favorable outcomes for women than is typically observed. When reviewing employment rates by education level,

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[21] See California Workforce Development Board. (2023). *Results achieved under the Workforce Innovation and Opportunity Act (WIOA): Program Year 2022*. https://cwdb.ca.gov/wp-content/uploads/sites/43/2023/11/2022-WIOA-Annual-Report_Final_ACCESSIBLE.pdf

[22] Robbins, L., & Ghertner, R. (2023). Labor force trends of recently arrived refugees during the COVID-19 pandemic [Policy Brief]. U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. https://aspe.hhs.gov/sites/default/files/documents/ef9782b8f41a98b4d8374f116f4bf6d4/Labor-Trends-Refugees-COVID.pdf

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there were higher percentages of participants with technical schooling (59%) and postsecondary degrees (56%) who were employed compared to those with secondary education (50%) and below secondary education (37%). Participants with the lowest levels of education were the least likely to be employed. Research shows that higher education significantly increases employment rates for immigrants because it allows them to access better job opportunities and match their skills more closely with available positions in the host country.[23]

For project participants, there was a strong relationship between employment and education after adjusting for gender, level of English proficiency, and IRC site. Since project participants from the New York office accounted for most of those employed, this may reflect trends in that area. For example, New York City's workforce has one of the highest levels of educational attainment in the nation, and labor force participation for degree holders is higher than for those with lower levels of education.[24]

Exhibit 21. Participant Employment Outcomes at 180 Days by Key Demographics (N=362)

		Employed 180 days after enrollment
Gender	Female	51%
	Male	50%
Education	Below Secondary	37%
	Secondary	50%
	Postsecondary	56%
	Technical School	59%
English Fluency	Excellent	55%
	Good	45%
	Some	54%
	None	49%

Source: IRC Administrative Data, August 2024.

2. Access to Medical Benefits Among Employed Participants

One important aspect of job quality is access to job-related medical benefits, which is among the most desirable benefits for employees in general.[25] Exhibit 22 shows that about one third of all Pathways participants received health benefits. Since full-time jobs tend to be higher-quality jobs that offer benefits,

[23] See Bureau of Labor Statistics. (2024). Foreign-born workers: Labor force characteristics—2023 [News Release]. https://www.bls.gov/news.release/pdf/forbrn.pdf; Robbins, L., & Ghertner, R. (2023). Labor force trends of recently arrived refugees during the COVID-19 pandemic [Policy Brief]. U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. https://aspe.hhs.gov/sites/default/files/documents/ef9782b8f41a98b4d8374f116f4bf6d4/Labor-Trends-Refugees-COVID.pdf
[24] See New York State Comptroller. (2022). New York's Labor Force: Assessing 10-year trends and pandemic setbacks. https://www.osc.ny.gov/files/reports/pdf/new-york-labor-force-2022.pdf
[25] See American Institute of CPAs. (2018). *How well do Americans understand workplace benefits?* [White paper].

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such as paid sick leave, retirement plans, or health insurance, and part-time jobs tend to offer relatively low pay, fewer benefits, and, in some cases, less predictable working hours, we looked at differences by hours employed as well.[26] As expected, project participants who reported working full-time were more than twice as likely to receive benefits as participants who reported working part-time (65% vs 24%, respectively). These medical benefits rates may have also been lower because some project participants were eligible to receive health insurance through Medicaid.

Exhibit 22. Hours Worked and Medical Benefits Receipt (N=181)
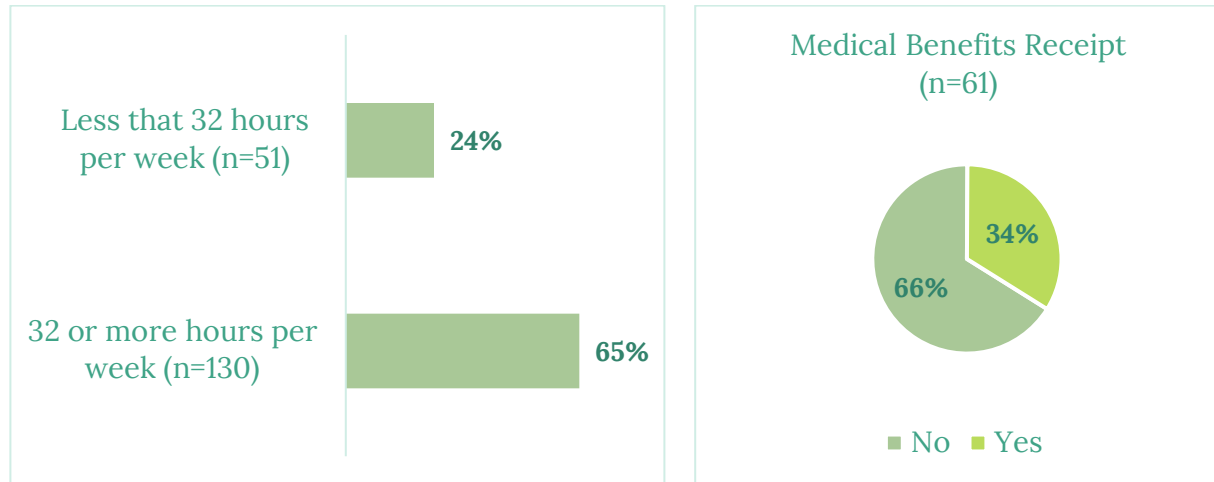
Source: IRC Administrative Data, August 2024.

As Exhibit 23 shows, there were moderate differences in access to employer medical benefits by IRC site and by gender. New York had a lower percentage of participants who received benefits through their employers (37%) compared to New Jersey (48%) and Oakland (51%). In addition, a higher percentage of male project participants received medical benefits as compared to female participants (46% v. 38%). Analyses by other subgroups were limited due to small sample size.

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[26] U.S. Bureau of Labor Statistics. (2015, July 1). Part-time private industry workers are less likely to have access to benefits in 2013. *The Economics Daily*. https://www.bls.gov/opub/ted/2015/part-time-private-industry-workers-less-likely-to-have-access-to-benefits-in-2013.htm

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Exhibit 23. Medical Benefits Receipt Among Those Working Full Time (N=153)

		Medical Benefits Receipt
IRC Site	New Jersey	48%
	New York	37%
	Oakland	51%
Gender	Female	38%
	Male	46%

Source: IRC Administrative Data, August 2024.

3. Changes in Financial Capability Scale Scores

A newcomer's journey involves not only acclimating to a new environment but also learning the intricacies of the U.S. financial system, which is often vastly different from that of their home country. Navigating personal finances is thus a challenging task for many. Gaining a thorough understanding of the U.S. financial system empowers newcomers to make informed financial decisions and manage their money effectively, leading to greater financial stability and security. Despite the importance of financial capability, understood as the ability to manage money, including the knowledge, skills, and behaviors needed to make the best financial decisions, there is scant research explicitly examining the immigrant experience.

The IRC used the Financial Capability Scale (FCS) to measure financial capability among MetLife Foundation Pathways participants. The FCS was developed in 2013 by the Center for Financial Security with support from the Annie E. Casey Foundation to measure attitudes and behaviors related to financial capability status.[27,28] The scale ranges from 0 to 8, where higher values represent higher financial capability status.[29] The following cutoffs can be used to interpret financial capability levels based on scale results: 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.[30]

In practice, the FCS has often been used to help practitioners quantify a client's level of financial capability. This is because it is focused primarily on behavioral measures, like paying bills on time or achieving consistent savings, so it helps identify areas of need for individual financial coaching services. Prior research

[27] Collins, J. M., & O'Rourke, C. (2013). Financial Capability Scale (FCS). University of Wisconsin–Madison Center for Financial Security.

[28] See Asset Funders Network. (n.d.). *Financial coaching and the Financial Capability Scale: Guide to using the scale*. https://assetfunders.org/wp-content/uploads/Financial_Capability_spotlight.pdf

[29] Collins, J. M., & O'Rourke, C. (2013). *Finding a yardstick: Field testing outcome measures for community-based financial coaching and capability programs*. University of Wisconsin-Madison Center for Financial Security. https://cfs.wisc.edu/2013/08/19/finding-a-yardstick-field-testing-outcome-measures-for-community-based-financial-coaching-and-capability-programs/

[30] For more information about the questions and how to calculate FCS scores, see https://fyi.extension.wisc.edu/financialcoaching/files/2013/07/FCS_scoring.pdf

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has also found it is sufficiently correlated with credit scores and delinquency rates. Thus, it is a relatively valid metric as a proxy for credit status.[31]

Our analysis showed a moderate but significant increase in the average FCS scores of Pathways participants, signaling positive changes in their financial status. As Exhibit 24 shows, among all participants, scores went from 5.1 points to 6.2 points at follow-up, which may be interpreted as an increase in financial capacity from moderate to high. This increase is similar to that observed in a 2017 national study, where the increase was, on average, 1.2 points. However, the initial scores at baseline from that national study were lower compared to Pathways participants (4.1 v. 5.1).[32] Similar increases in FCS scores were observed across all IRC sites: New York (4.9 to 6.6), New Jersey (5.0 to 6.0), and Oakland (5.3 to 6.0).

There were significant improvements in Pathways participants' FCS scores across all sites and demographic groups. At follow-up, participants showed statistically significant increases in their financial capacity, going from moderate to high.

Exhibit 24. Changes in Financial Capability Scale Scores by Site (N=239)
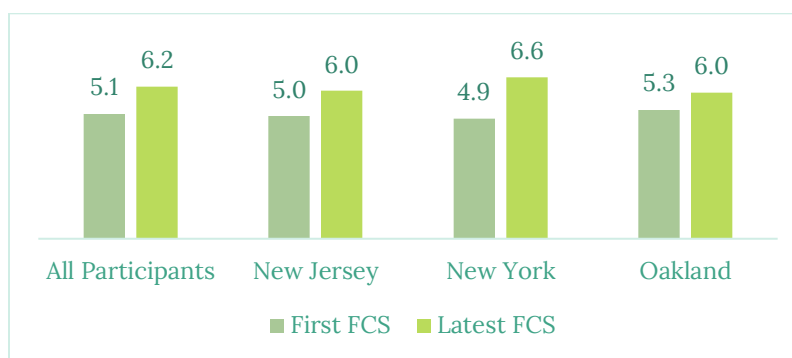
Source: IRC Administrative Data, August 2024.

Exhibit 25 shows that across gender, education, and English language proficiency groups, Pathways participants experienced similar increases in FCS scores. It is also notable that those with technical school and below secondary education levels had slightly larger gains.

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[31] Asset Funders Network Financial Working Group. (2020). *Measuring financial coaching outcomes*. https://prosperitynow.org/files/PDFs/AFN%20Measuring%20Financial%20Coaching%20Outcomes%20FINAL_0.pdf

[32] Cohen, P., Hoagland, E., & Wiedrich, K. (2017). *Measuring financial capability and well-being in financial coaching programs*. Prosperity Now. https://prosperitynow.org/files/resources/Measuring%20Financial%20Capability%20and%20Wellness%20in%20Financial%20Coaching%20Programs.pdf

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Exhibit 25. Changes in Financial Capability Scale Scores by Key Demographics (N=239)

Category	Group	First FCS	Latest FCS
All	All Participants	5.1	6.2
Gender	Male	5.3	6.2
Gender	Female	4.9	6.2
Education	Below Secondary	4.9	7.0
Education	Secondary	5.0	6.0
Education	Technical School	5.1	6.8
Education	Post Secondary	5.1	6.2
English Fluency	Excellent	4.8	5.6
English Fluency	Good	5.2	6.0
English Fluency	Some	5.3	6.6
English Fluency	None	4.7	6.2

■ First FCS ■ Latest FCS
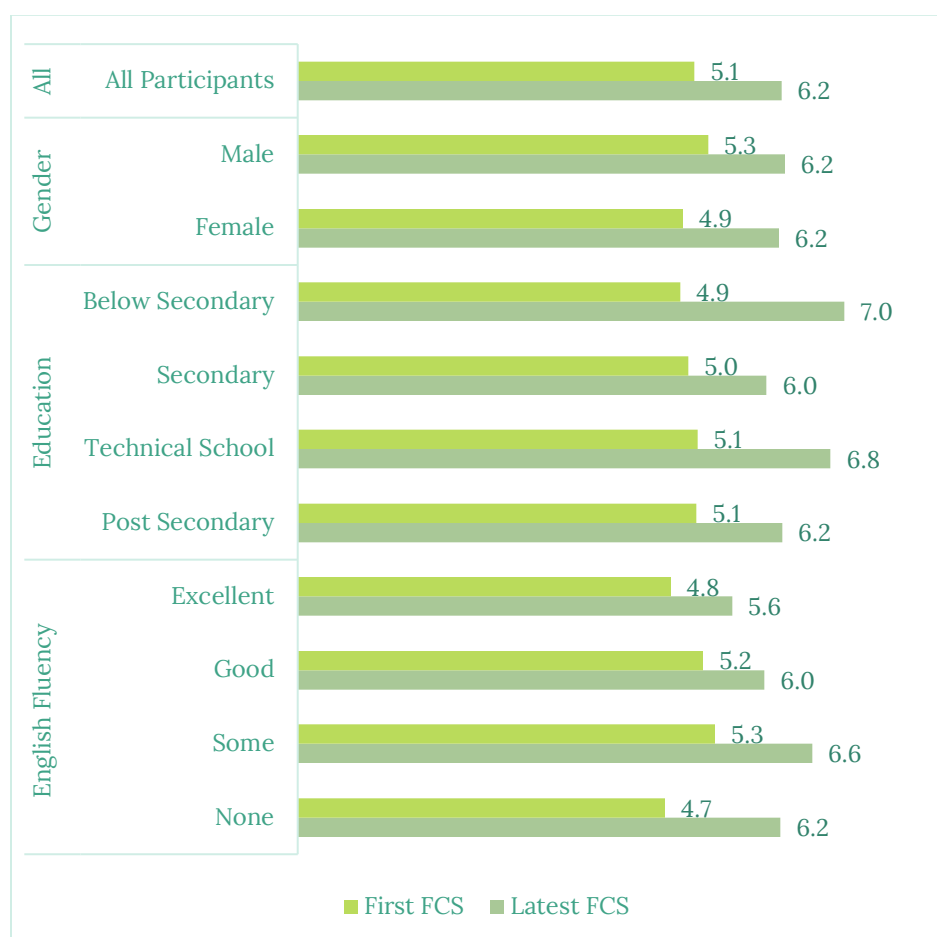
Source: IRC Administrative Data, August 2024.

4. FICO Scores and Establishing Credit

Establishing credit in the United States is vital for newcomers because it makes it possible to access essential financial services and is an important milestone toward financial inclusion. The lack of a U.S.-based credit report can make it practically impossible for new immigrants to access housing, meet eligibility for a phone contract, finance a car, or be approved for loans or other types of credit. Access to mainstream financial services and products also reduces newcomers' vulnerability to predatory lending.[33] In the medium-term, access to credit results in better financial opportunities, such as loans or credit cards with lower interest rates.

To measure project participants' progress in establishing credit, the IRC collected FICO scores. FICO scores are the best-known and most widely used standard scores in the United States, with 90 percent of top

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[33] Lin, S. (2022). *Identifying and addressing the financial needs of immigrants*. Consumer Financial Protection Bureau. https://www.consumerfinance.gov/about-us/blog/identifying-and-addressing-the-financial-needs-of-immigrants/

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lenders using them to make decisions. These scores range from 300 to 850, and higher scores represent lower risk to lenders. A "good" credit score is in the 670–739 range.

> *Nearly half of all Pathways participants established FICO scores during the project. This is a critical milestone in their integration into life in the United States, as it facilitates essential aspects of the transition, such as renting a house and accessing car loans.*

When examining project participants' scores, we found that 9 out of 10 (n=399) did not have a FICO score available at the start of the project (Exhibit 26), primarily due to insufficient credit history. This is likely because participants tended to be recent arrivals, with a median time in the United States of 6 months.

This overall percentage masks differences across sites. Specifically, nearly one quarter of participants in Oakland had an initial FICO score recorded; New York and New Jersey had significantly smaller percentages of participants with initial FICO scores—10 and 1 percent, respectively.[34]

Exhibit 26. Availability of Initial FICO Score by Site (N=449)
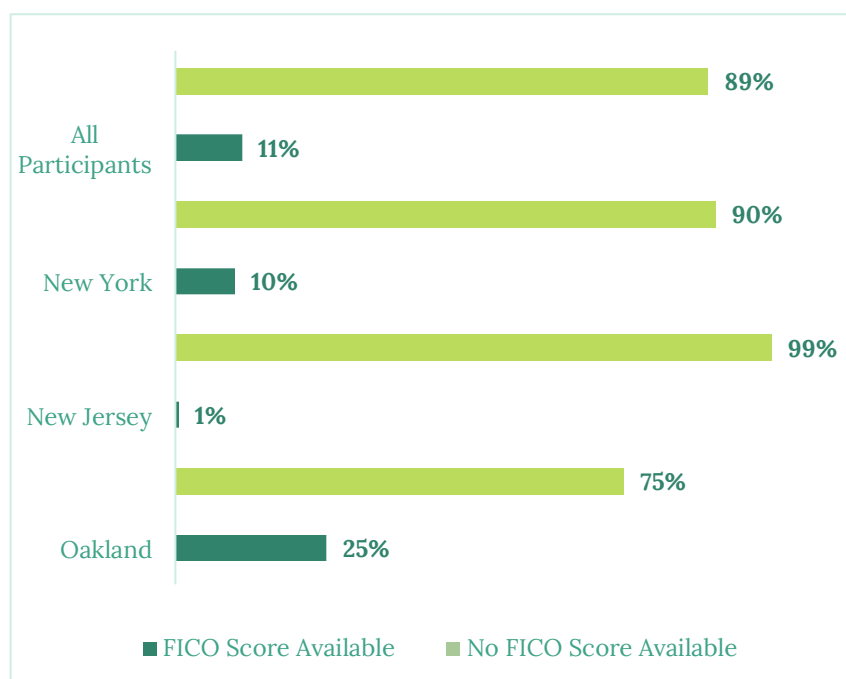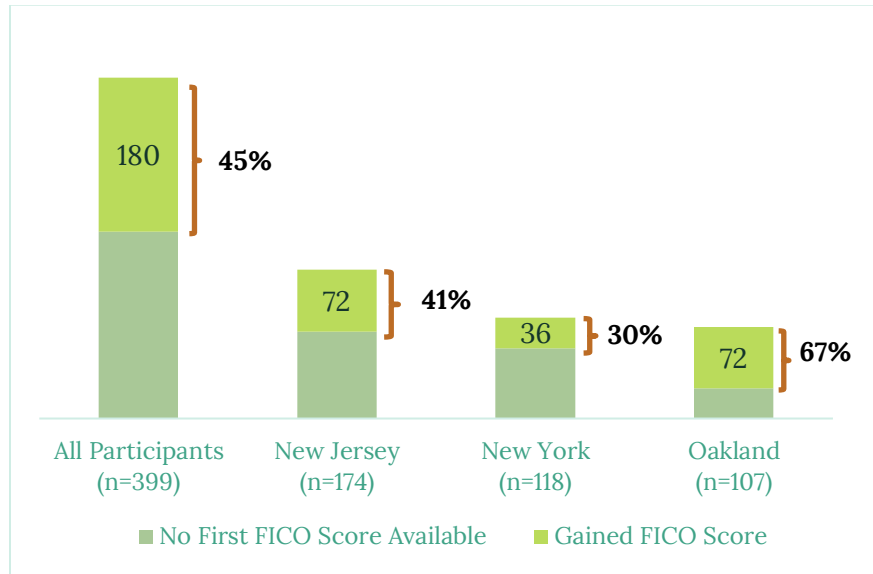

Source: IRC Administrative Data, August 2024.

As Exhibit 27 shows, 45 percent of Pathways participants who had no initial FICO score due to insufficient credit history were successful in establishing one. Looking across sites, however, we see differences: A solid

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[34] About 50 participants did not have initial score data and were excluded from the calculation.

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majority of participants who did not have an initial FICO score gained one in Oakland (67%), compared to smaller percentages in New Jersey (41%) and New York (30%).

Exhibit 27. Establishment of a FICO Score Among Those With No Initial FICO Score by Site (N=399)

Source: IRC Administrative Data, August 2024.

Among those who had both initial and follow-up FICO scores, the average value was considered "good" and remained virtually the same during the project (see Exhibit 28). Since there were only 42 observations, changes in scores were not examined for subgroups.[35]

Exhibit 28. Change in Average FICO Score (N=42)

Source: IRC Administrative Data, August 2024.

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[35] FICO score ranges are as follows: *Poor credit* (300 to 579); *Fair credit* (580 to 669); *Good credit* (670 to 739); *Very good credit* (740 to 799); *Excellent credit* (800 to 850).

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The average value of follow-up FICO scores among those who did not have an initial score was considered "fair." Exhibit 29 shows the slight differences across sites—specifically, the Oakland site had a slightly higher average FICO score than the New York or New Jersey site.

Exhibit 29. Average Follow-Up FICO Score for Participants With No Initial Score by Site (N=399)

Bar chart:
- All Participants: 659
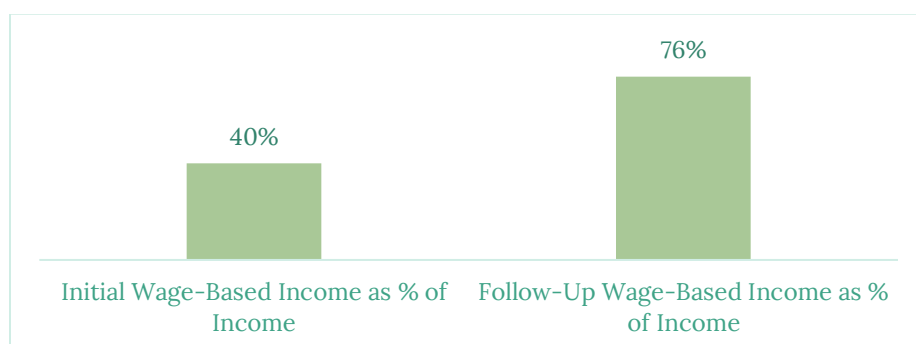- New Jersey: 651
- New York: 660
- Oakland: 667

Source: IRC Administrative Data, August 2024.

5. Change in Percentage of Income From Wages

Depending on eligibility, federal programs offer various types of initial assistance for newcomers, including financial assistance through programs like TANF and SSI, access to health insurance through Medicaid, food assistance through SNAP and WIC, and rental assistance. Newcomers are also eligible to receive employment and job placement services and vocational training to help them find work quickly, so they rely on their own resources (or resources of sponsors and private organizations) rather than public resources. An indicator that an individual is making progress toward becoming less reliant on public benefits is having a larger percentage of income from wages versus public benefits.

About three quarters of Pathways participants made substantial gains in their wage-based income, signaling solid progress toward self-sufficiency.

On average, MetLife Foundation Pathways participants made significant strides toward increasing the proportion of their income from wages. As Exhibit 30 shows, the percentage of participants' income coming from wages increased from 40 percent at the initial measure to 76 percent at follow-up.

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Exhibit 30. Change in Participants' Wage-Based Income as Percentage of All Income (N=228)

Source: IRC Administrative Data, August 2024.

Exhibit 31 shows that the proportion of participants' wage-based income increased significantly across all sites. Increases were more pronounced in New York (38%) and in New Jersey (36%) than in Oakland (27%), reflecting the high employment rate of their participants. Both women and men, and project participants with different education levels, increased their wage-based income by somewhat similar amounts. Project participants with no level of English fluency had the most significant gains (46%).

Exhibit 31. Change in Participants' Wage-Based Income as Percentage of All Income by Key Demographics (N=228)

		Initial % Wage-Based Income	Follow-Up % Wage-Based Income	Percentage-Point Change
IRC Site	New Jersey	38%	73%	36%
	New York	44%	82%	38%
	Oakland	45%	72%	27%
Gender	Female	44%	77%	33%
	Male	40%	75%	34%
Education	Below Secondary	33%	68%	34%
	Secondary	40%	77%	37%
	Postsecondary	48%	80%	32%
	Technical School	33%	71%	38%
English Fluency	Excellent	33%	74%	41%
	Good	57%	77%	19%
	Some	41%	76%	35%
	None	27%	73%	46%

Source: IRC Administrative Data, August 2024.

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D) MetLife Foundation Pathways Project Impacts

As mentioned earlier, a central tenet of the bundled approach to services is that the combination of components will help participants overcome barriers and promote self-sufficiency to a greater degree than if they access only one type of service at a time. A key objective of the evaluation was to test this assumption by estimating the quantitative impact of the bundled approach using a quasi-experimental design (QED) based on matching.

In this approach, the outcomes of Pathways participants are compared to the outcomes of a group of individuals (a comparison group) who did not participate in the project, but who otherwise had similar characteristics to Pathways participants, including baseline outcomes. This approach allows the comparison group to serve as a credible counterfactual, estimating what would have happened with project participants if they had not participated in the project. The difference in outcomes between Pathways and comparison group participants is therefore an estimate of the impact of participating in the project.

Our QED relied on a comparison group of individuals who participated in IRC programs focusing either on workforce development or financial capability (but not both). Because the members of the comparison group were also individuals who participated in an IRC program, this approach effectively controls for the level of motivation of participants, an often-unmeasured characteristic that may affect the validity of QED findings.

Data, Measures, and Methodology

The IRC provided SPR with administrative data on enrollment, sociodemographic characteristics, and outcomes of both Pathways participants and comparison group members. Because the data came from the same administrative database, all variables were measured consistently across groups. Upon receipt, SPR constructed an analysis file that contained 499 Pathways participants and 2,000 potential comparison members. Because of missing data for key variables, however, the sample sizes for analyses were often considerably lower, especially in the comparison group (see Technical Appendix for additional details).

To avoid multiple comparison problems, which occur when many statistical tests are conducted on the same data and which raise the risk that statistical results are found significant by chance rather than because underlying causal mechanisms exist, the SPR team decided to focus the impact study on two outcomes: the proportion of earned income in total income (an indicator of self-sufficiency) and having a FICO score (an indicator of financial capability).

The study team chose augmented inverse-probability weighting (AIPW) as the procedure for generating the impact estimates. This doubly robust procedure matches the treatment and comparison group using inverse-probability weights and uses regression adjustment to correct the estimator in case the treatment model is mis-specified. This yielded the best matching, meaning that the Pathways participants and the comparison group were very similar in terms of gender, average age, highest level of education, residence (small town or large city), and duration of follow-up (the period elapsed between the baseline measurement and post-participation measurement) after matching.

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An important limitation of the impact analysis is that the data we received from the IRC had significant levels of missingness in key variables. For example, for analysis of wages, there were valid data for only 133 Pathways participants and 50 comparison group members. Nevertheless, when we compared the demographic profile of the 133 Pathways participants with the profile of the entire group (N=499), we found that the two groups were similar, appearing to suggest that data were missing at random, thereby boosting the validity of the findings. Small sample sizes, however, affect the precision of estimates; in principle, effects can be more precisely estimated with larger sample sizes.

Main Findings

After matching the treatment and comparison groups on key variables,[36] the percentage of earnings in income was 84 percent for Pathways participants compared to only 72 percent for the comparison group (see Exhibit 32). This results in an estimated impact of 12 percent, which is statistically significant at the 90 percent confidence level. This suggests that the combined suite of services that Pathways participants accessed may have resulted in improved ability to earn good wages, resulting in improved self-sufficiency.

The bundled service approach that IRC staff implemented led to significant improvements in Pathways participants' ability to secure employment, increase their financial capability, access credit, and secure economic stability, thereby providing critical support to achieving self-sufficiency.

Similarly, our models estimate that 70 percent of Pathways participants whose status was known had a FICO score after participating in the intervention, while only 60 percent of the matched comparison group had a FICO score. This resulted in a 9-percentage-point estimated impact, which is significant at the 90 percent confidence level. As mentioned earlier, having a FICO score (regardless of the size of the actual score) is considered an important indicator of financial capability—it facilitates access to housing, low-interest loans, and car loans.

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[36] As further explained in the technical appendix at the end of the report, the team selected gender, age, highest education level attained, type of locality (small town or large city), proportion of earned income at enrollment, and length of time between baseline and follow-up measurement for matching given their relationship with the outcomes interest.

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Exhibit 32. Estimated Impacts of the MetLife Foundation Pathways Project
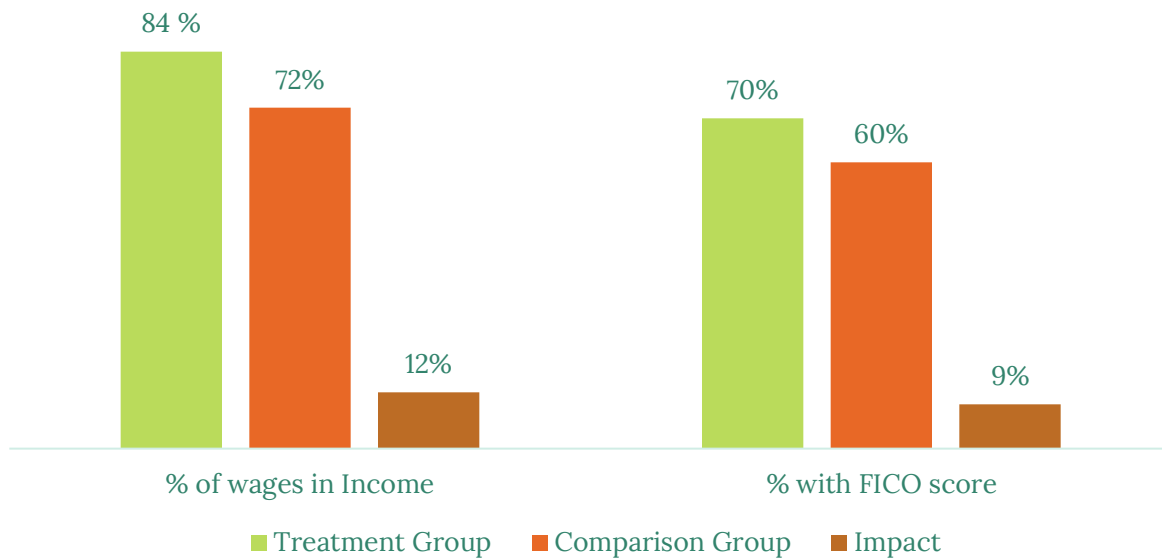
Source: IRC Administrative Data, August 2024.

Overall, Pathways participants appeared to fare better in terms of employment outcomes compared to participants in other IRC programs who only received workforce development services. The impact estimates above appear to support the hypothesis that an initiative like the MetLife Foundation Pathways project, which combines workforce development and financial capabilities services together with screening for public benefits, may lead to better outcomes than a program where participants undergo only one type of training. By simultaneously addressing several types of barriers, the Pathways project may be better equipped than more focused interventions to improve the lives of its participants.

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E) Concluding Comments and Recommendations

One of the primary objectives of this evaluation was to examine the implementation of the bundled service approach in the MetLife Foundation Pathways project and to understand how it influenced participant employment outcomes and financial capability. Findings show that the project met its goal of increasing these outcomes for participants, suggesting that the bundled approach is a promising strategy to support refugees, asylees, and other recent humanitarian immigrants.

Overall, one of the key conclusions of this report, despite differences in the population served and differences in service dosage across sites, is that **the integrated services provided by IRC staff led to significant improvements in participants' ability to secure employment and increase their financial capability and economic stability**. Put another way, the Pathways program appears to have provided critical support for participants on their path to self-sufficiency. As described in detail throughout the report, the Pathways project encompassed a variety of services designed to connect participants to employment and increase their financial capability. **The vast majority of participants received a robust combination of services** that included one-on-one and group workforce development and financial capability activities, along with screening for public benefits that in some cases resulted in additional supports for them to navigate benefits applications or changes of status in public benefits programs.

The impact study results demonstrate that the **integrated service approach had a positive effect on Pathways participants' improved self-sufficiency** in two ways. First, their ability to earn wages was higher than the ability of the matched comparison group. And second, the Pathways project had a positive effect on participants' ability to establish credit. These findings should be considered emergent, however, because of important methodological limitations. While the study team believes the impact estimates presented above are credible based on the available data and chosen methodology, small samples make estimates less compelling than they could be.

A positive and surprising finding regarding employment outcomes was **the lack of a gender gap in employment rates among Pathways participants**. Our analysis showed that women and men were equally likely to obtain a job during the Pathways project. Extant research, however, has shown that there tends to be a significant gender employment gap among newcomers, particularly those who have refugee status. Generally, women are much more likely to experience difficulties than their male counterparts in finding and keeping a job.[37] The present analysis does show gender differences in accessing work-related health benefits, but other factors that we could not examine, such as eligibility for Medicaid, might have explained these differences. Additional research and access to benefits data could illuminate what aspects of the program specifically contributed to these equitable outcomes.

Pathways participants achieved strong financial capability outcomes across various dimensions. Participants in all subgroups and across all IRC sites increased their FCS scores, indicating higher financial

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[37] Kosyakova, Y., & Salikutluk, Z. (2023). Gender gap dynamics among refugees and recent immigrants: Different start, similar patterns? [IAB-Discussion Paper]. Institute for Employment Research. https://doku.iab.de/discussionpapers/2023/dp1123.pdf

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capability and increased knowledge about budgeting, saving, and managing expenses. Close to half established a FICO credit score, which increases their ability to access loans, secure favorable interest rates, and rent a home or obtain a car loan. Those who already had a FICO score maintained relatively "good" scores during the program. Importantly, program participants also demonstrated a notable increase in their wage-based incomes, which is a key indicator of progress toward self-sufficiency.

Recommendations

We recommend taking a deeper look at how New York operated workforce services as it could help us better understand the programmatic aspects that contribute to the positive results and could also help identify promising practices. While the three IRC sites achieved relative consistency in several service areas, there were notable differences in employment outcomes. Among the most noticeable was that IRC sites differed significantly in the employment outcomes project participants achieved. The New York site had markedly higher employment rates post-program than Oakland and New Jersey (81% v. 43% and 30%, respectively), despite having seemingly the lowest take-up of services of workforce development services and classes. Further, the populations they served were not markedly different in a way that could explain the differences in this outcome. For example, the proportions of participants with postsecondary and technical degrees in New York and Oakland were similar (about 50%), and this was found to be a key predictor of employment. New York also had the highest proportion of participants with the lowest levels of English fluency (79%)—similar to New Jersey (74%) and much higher than Oakland (21%)—yet employment rates were decidedly higher in New York.

To reduce the differences across sites with regard to establishing credit, IRC staff suggests creating more compelling materials to explain why it is important to consider credit building loans. Two thirds of participants in Oakland gained FICO scores (67%), compared to smaller percentages in New Jersey and New York (41% and 30%, respectively). This could have been related to differences in financial capability training take-up, since the rate was slightly lower in New Jersey and New York. Staff from the New York site noted that participants had significantly lower take-up of credit building loans than other IRC offices, mainly because these participants did not see their utility. Staff highlighted that they experienced challenges in messaging clients about the usefulness of these products.

In addition, IRC staff suggests designing a financial capability coaching plan that explicitly communicates the expectations that participants need to participate in regular financial coaching and complete key milestones shortly after enrollment. In addition, the IRC could engage a panel of recent immigrants in focus groups to examine what aspects of financial capability coaching are most compelling and to test different messaging options related to services. This would shed light on what approaches are preferred. Especially before participants become employed, as they become less likely to participate in services.

We recommend that IRC strengthens its connections with public agencies that administer public benefit programs and explore the possibility of data exchanges to track actual participation in programs. An aspect that complicates the picture of outcomes in the evaluation is that while employment may provide a degree of financial stability, it also gives rise to other challenges, such as losing crucial access to public

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services. The interactions between earned income and public assistance programs among newcomers—similar to other low-income populations—complicate their financial landscape, mainly because changes in earned income can affect eligibility for benefits like TANF and SNAP. A clear understanding of the connections between public services and employment for newcomers is crucial for staff to provide adequate financial capability services. In this report, this relationship could not be examined directly because while the Pathways program tracked screening for public benefits, the sites only partially tracked whether participants actually enrolled in those programs. Accessing public benefits data more systematically would allow the relationship between employment and public benefits receipt to be examined in depth and will help identify participants who may need extra supports on their road to self-sufficiency.

We suggest using complementary measures of financial capability outcomes in future evaluations. While the outcomes using the FCS measure are encouraging, the picture they provide may be limited. The FCS measure focuses mostly on short-term aspects of financial capability and is premised on the belief that increased knowledge, skills, and attitudes—coupled with better access to services and safe financial products—will lead to changes in behavior. However, it provides little information on whether these changes in behavior ultimately result in improved financial circumstances for participants. Others working in the financial capacity field recommend complementing the FCS with another measure of financial well-being to fully understand if intervention results in improvement.[38] The Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale, for example, is one of the most widely used measures to assess a person's financial well-being before providing a service, and it is appropriate to track changes in an individual's financial well-being over time.[39]

Lastly, **we suggest making two changes in data collection to support similar studies in the future**. The first suggestion is to **record outcomes at baseline and at equal time intervals** in order to support precision of estimates for all outcomes of interest. For example, employment status should be consistently recorded at baseline for each participant, providing a common reference point against which progress can be measured throughout the project cycle. To accurately measure changes in employment, it should also be recorded at consistent time intervals for each participant after baseline (3, 6, or 9 months). And second, in future impact analyses of employment outcomes, **comparison group members should be selected from the same geographic areas as Pathways participant**s. Because the Pathways program was implemented at the site level, this approach was not feasible, and comparison group members were chosen from different IRC sites. While the employment models presented above controlled for the type of locality (small town or large city), the estimates would have substantially more validity if comparison observations came from the same labor markets as the Pathways participants.

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[38] Cohen, P., Hoagland, E., & Wiedrich. (2017). *Measuring financial capability and well-being in financial coaching programs*. Prosperity Now. https://prosperitynow.org/files/resources/Measuring%20Financial%20Capability%20and%20Wellness%20in%20Financial%20Coaching%20Programs.pdf

[39] See Consumer Financial Protection Bureau. (n.d.). *Quick guide to the CFPB Financial Well-Being Scale*. https://files.consumerfinance.gov/f/documents/201701_cfpb_FinancialWell-Being_Quick-Guide.pdf

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Technical Appendix

About the Quasi-Experimental Analyses

The evaluation team employed a quasi-experimental design to compare outcomes of MetLife Foundation Pathways project participants to outcomes of a comparison group of participants in other IRC programs.

The first step in the analysis was to estimate the probability of being enrolled in Pathways (otherwise known as propensity) for each participant:

$$logit(T_i) = \beta_0 + \beta_1 X_i + \mu_i$$

where T_i represents the treatment assignment for person *i* and is equal to 1 if an individual was a Pathways program participant; X_i is a vector of individual sociodemographic characteristics; and μ_i is an individual-level error term that captures unobserved variation across individuals. The predicted values from this model for each study participant are known as treatment probabilities (i.e., propensities), and they can vary between 0 and 1.

The final selection of individual matching characteristics represents a balance between ensuring that the matched treatment and comparison groups are as similar as possible in characteristics that are associated with the outcomes (to ensure that the comparison group can serve as an adequate counterfactual for the treatment group) while also ensuring that not too many cases are dropped because of missing information.

For the analysis of wage to income ratio, we used the following matching characteristics:

- **Wage/Income Ratio at Enrollment**: this is perhaps the most important matching variable because past values of the outcome variable are the strongest predictor of its future values. In other words, someone whose wages represent a high proportion of their wages before the program starts will also tend to have a high proportion of wages in the future. Matching on the baseline outcome is a required matching indicator in most rigorous analyses based on matching.

- **Gender**: men are more likely to be employed[40], and they have higher wages on average.

- **Age**: younger people tend to earn less than older people on average[41].

- **Educational Achievement**: the higher the education level, the more people typically earn[42].

- **Location Type**: people in large cities tend to earn more than people in small cities.

- **Duration of Follow-Up**: In our sample, post-participation outcomes were not measured at the same intervals for everyone. This is potentially a problem because people with longer post-participation spells tend to be better off economically because they had more time to improve their economic prospects compared to more recent immigrants. Therefore, it was important to match treatment and comparison group members on their length of follow-up, measured in quarters.

For the analysis of having a FICO score, we used the following matching characteristics:[43]

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[40] https://www.bls.gov/opub/reports/womens-earnings/2023/#:~:text=change%20data%20display.-,Hover%20over%20chart%20to%20view%20data.,Labor%20Statistics%2C%20Current%20Population%20Survey.&text=The%20earnings%20difference%20between%20men,(See%20table%2012.)

[41] https://www.bls.gov/charts/usual-weekly-earnings/usual-weekly-earnings-current-quarter-by-age.htm

[42] https://www.bls.gov/emp/chart-unemployment-earnings-education.htm

[43] Note: Because location type is not intuitively correlated with having a FICO score, we did not include this variable as a matching characteristic for this analysis.

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- **Having a FICO score at enrollment**: same as above—past values of the outcome variable are the strongest predictor of its future values. Having a FICO score before the program starts will make it more likely to have a FICO score in the future.

- **Gender**: we didn't have direct evidence on the role of gender in having a FICO score but it included gender because it seems to make a difference in most other analyses in the outcomes analyses of this report.

- **Age:** same as above.

- **Educational Achievement**: same as above.

- **Duration of Follow-Up**: Same as in the preceding analysis.

The evaluation team used augmented inverse proportional weighting (AIPW) to estimate the project's impacts. This procedure was implemented using `teffects aipw`, a Stata 16 procedure that estimates treatment effects from observational data using inverse propensity-score weighting. This procedure creates inverse probability weights—the inverse of propensities calculated as shown in the preceding paragraph—and applies these weights to compute weighted averages of each outcome separately for the treatment and the comparison groups. In addition, the procedure uses multivariate regression to correct for any remaining imbalances left over after matching. Because AIPW controls for imbalances between treatment and comparison cases in two different ways, it is often described as a doubly robust procedure. The difference between weighted averages represents the impact.

In all the analyses, the impact measure estimated was the Average Treatment Effect (ATE). This measure of impact, which was preferred because it had better matching properties in this case, measures not only the impact of Pathways on participants but also estimates what the impacts of the program would have been on the comparison group members if they had (hypothetically) received it.

In a quasi-experimental impact design based on matching, the quality of matching (i.e., the ability to match treatment and comparison groups very closely on pre-intervention characteristics, otherwise known as covariate balance) is crucial. The remainder of this appendix presents covariate balance tables that can be used to judge the matching quality for each of the analyses presented in the main report.

Each table that follows includes the total number of observations included in the analysis of wage/income ratio and having a FICO score—treatment and comparison, both before and after matching ("raw" and "weighted," respectively)—as well as standardized mean differences and variance ratios for matching covariates, both before and after matching. These are the main criteria that are typically used to judge covariate balance. Well-balanced covariates should have a standardized mean difference that is close to zero and a variance ratio that is close to one.

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Wage/Income Ratio Analysis

	Raw	Weighted
Total number of observations	183	183
Treatment observations	133	94
Control observations	50	89

	Standardized Mean Difference		Variance Ratio	
	Raw	Weighted	Raw	Weighted
Wage/Income Ratio at Baseline	-0.73	-0.07	2.11	1.25
Gender **(female is reference category)**				
Male	-0.25	0.05	1.05	0.99
Age	-0.10	-0.05	1.26	1.48
Education **(No Education is reference category)**				
Primary	0.09	0.14	1.33	1.75
Secondary	-0.23	0.09	0.77	1.13
Technical School	-0.03	-0.07	0.90	0.85
University/College	0.11	-0.06	1.03	0.98
Graduate School	0.07	-0.07	1.14	0.88
Location Type **(large city is reference category)**				
Small City	0.17	0.02	1.25	1.02
Follow-up Length (quarters) **(zero is reference category)**				
One	-0.18	-0.05	0.59	0.86
Two	-0.09	0.08	0.94	1.05
Three	0.20	-0.05	1.08	0.98
Four	-0.01	0.08	0.96	1.22

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Having a FICO Score Analysis

	Raw	Weighted
Total number of observations	334	334
Treatment observations	274	170
Control observations	60	164

	Standardized Mean Difference		Variance Ratio	
	Raw	Weighted	Raw	Weighted
Having FICO Score at Baseline	-0.35	-0.05	0.59	0.92
Gender (female is reference category)				
Male	-0.23	-0.04	1.01	1.00
Age	-0.21	-0.06	0.97	1.03
Education (No Education is reference category)				
Primary	0.23	0.07	1.85	1.19
Secondary	-0.16	0.02	0.90	1.02
Technical School	-0.02	-0.06	0.91	0.83
University/College	0.09	-0.05	1.07	0.97
Graduate School	-0.11	0.02	0.78	1.06
Follow-up Length (quarters) (zero is reference category)				
One	-0.26	-0.08	0.50	0.79
Two	-0.03	-0.07	0.96	0.95
Three	-0.09	0.04	0.93	1.03
Four	0.22	-0.03	1.58	0.94
Five	0.30	0.14	4.45	1.82
Seven	0.01	0.08	1.08	2.09
Ten	-0.05	0.05	0.65	1.79