Economic Integration

From opening a bank account to saving for retirement, HIAS and our resettlement partners offer programming to empower refugees to not only understand the United States’ financial system but to attain important financial goals that ensure successful integration into their new communities.

The Matching Grant (MG) Program is a successful public-private partnership employment program. HIAS, through our resettlement partners, matches federal funds provided by the federal Office of Refugee Resettlement, with cash and in-kind contributions of goods and services from local resettlement communities. The MG program offers employment-focused services and intensive case management support for eligible refugees, starting within the first month of a refugee’s arrival and lasts for up to 180 days, with the stipulation that the refugee does not access Temporary Assistance for Needy Families (TANF) while enrolled in the program. The types of support offered through the MG program can include resume writing, job application support, and interviewing preparation, in addition to job placements and employer outreach. Case management support includes, but is not limited to, cash allowance, coverage of housing, utilities, and transportation assistance.

- In 2015, 82 percent of refugees enrolled in the Matching Grant program attained self-sufficiency within the first 180 days of arrival to the United States and close to 70 percent of participants found employment in that same period. In 2016, 84 percent of refugees attained self-sufficiency within the first 180 days of arrival.
- In 2016, 84 percent of refugees attained self-sufficiency within the first 180 days of arrival.
- In 2017, the HIAS MG Program provided services to 812 clients, 87 percent of whom were employed and able to financially sustain themselves and their families within six months after arrival, with an average hourly wage of $10.68. The vast majority found full time employment.
Microenterprise Development (MED) Program
In partnership with the Office of Refugee Resettlement, HIAS provides small business and credit building loans, combined with training and technical assistance, to empower refugee women to start or expand a micro-business, moving them along the path toward economic self-sufficiency.

Our resettlement partners in Ann Arbor, Michigan and Cleveland, Ohio are in the early stages of piloting the MED Program with the aim to encourage refugee women to own small businesses and empower them to economically integrate in the United States.

Individual Development Account (IDA) Program
In partnership with the Office of Refugee Resettlement, HIAS provides federal funds to match refugee savings in a pilot program at HIAS’ resettlement partner in Ann Arbor, Michigan.

Participating refugee households can save up to $4,000 for a home, post-secondary education, small business, or a vehicle for transportation to employment or education, and HIAS matches their savings with federal funds. The project is entering its second year in 2018.

In 2017, the HIAS IDA Program:
- Conducted outreach for over 500+ clients.
- Enrolled over 60 refugee clients, who saved over $38,000.
- Increased financial literacy among clients through pre and post course testing.

America is better because of the hardworking refugees we welcome. They are customers in our stores and businesses, small business owners who pay taxes, and our neighbors who give to local churches and charities. They are integral members of our communities. Refugees and their families have a long-term, positive economic impact that far exceeds any immediate, short-term, cost incurred resettling refugees in the United States.

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1 The Matching Grant program begins within the first thirty days of arrival and offers extra employment support for qualified refugees for upwards of 180 days, with the stipulation that the refugee cannot access TANF (welfare).
2 Self-sufficiency is defined by the Matching Grant program as salary from employment meets or exceeds the cost of monthly expenses.