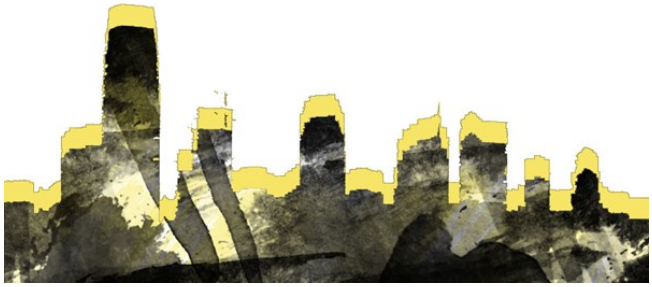

Refugee and Asylee Resettlement Assessment - Report

Church World Service Jersey City Immigration and Refugee Office
April 2019

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Executive Summary

Refugee and Asylee Resettlement Assessment

April 2019

Jersey City has a long history of welcoming immigrants forced to leave their homelands—people who fled famine, totalitarianism, war. Today, America's Golden Door remains open to survivors of unspeakable crises. From crowded camps, and detention centers and courtrooms, refugees and asylees have made their way here, to find sanctuary in Jersey City.

But it is not only refugees' heroic flight that should command our attention—it is their potential to help us build. Time and again, researchers conclude that after they resettle, refugees make enormous economic contributions, become citizens, and consistently engage in democracy. Welcoming these vulnerable immigrants not only shows who we are as a city and a nation, but what we can become.

This report presents the voices of our newest refugee neighbors, and comprehensively analyzes their experiences. By measuring their short-term successes and needs, we can improve our pursuits of long-term, citywide betterment. Some of the robust analyses are summarized here:

- Assistance programs like SNAP, Medicaid, WIC, housing support, and food pantries are highly effective in fulfilling basic needs. Yet, knowledge gaps and fear limit their fullest benefits.
- Community partners, and the abovementioned programs, can be credited with some of the most positive findings: 64% of refugee responses correlate community links with feeling safe.
- Financial literacy and economic empowerment are the greatest needs: Knowledge gaps in budgeting, credit, savings, taxes; Potential blind spots on the costs of Green Card applications; and the need for strategic training for mobility beyond "survival jobs".
- Refugees share similar hardships with other low-wage earners, but also face unique challenges: Gender inequality is exacerbated by past trauma; Language acquisition complicates families' ability to achieve dual incomes; Language inaccessibility results in missed opportunities for benefits and services; Lack of legal agency invites neglect from landlords.
- Refugees feel a unique emotional and practical need for ID cards within the first weeks of resettlement while they await federal documentation.

This study, conducted by Church World Service, was commissioned by the Jersey City Department of Health and Human Services' Immigrant Affairs Division to inform and improve a collaborative public health strategy. We thank our community of non-profit organizations, governmental agencies, volunteer groups, and other stakeholders for their ongoing work, and invite them to read and dialogue on our shared efforts to welcome refugees for a healthier Jersey City.

In Gratitude,

Mike McLean
Director, Division of Immigrant Affairs
Jersey City Department of Health and Human Services

#HealthierJC

CWS

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CWS Church World Service

Introduction

New Jersey boasts a large refugee and asylee population due in part to the large case load at the Newark Immigration Court. In federal fiscal year 2019, New Jersey has the fifth highest number of deportation cases in the country at 46,874[1] with the seventh longest wait times for cases seeking immigration relief at an average of 1159 days.[2] With its proximity to jobs and the immigration courts, Jersey City is a natural magnet for refugees and asylees looking to make a new start in the United States.

CWS Jersey City provides refugee and asylee services to clients in Jersey City, Hudson County, and Northern New Jersey. Current programming at CWS includes assistance with housing and basic household supplies, adjustment services such as cultural orientation, access to legal services, and assistance with public benefits, referrals to English language training (ELT) classes and in-house ELT tutoring, employment services and job readiness classes. Since the beginning of federal fiscal year 2019 in October 2018 until mid-April 2019, CWS Jersey City had enrolled 78 new individuals in its programs, the majority of whom were granted asylum status through the Newark Immigration Court; currently, CWS Jersey City is the largest refugee cash assistance site statewide. Refugees and asylees are eligible to receive services from CWS Jersey City for up to five years after the date of arrival or the grant of asylum. Most program funding for CWS Jersey City comes through grants provided by the US Department of Health and Human Services' Office of Refugee Resettlement (ORR), which provides funding to the New Jersey Office for Refugees to administer through a subaward process. While refugees receive assistance through an additional grant from the US Department of State, asylees and other ORR-eligible populations[3] do not receive this funding and rely upon either state or federal cash assistance programs or private donations raised by CWS Jersey City. The budget for refugee programming has either remained the same or decreased for the past 25 years, while the populations served through these programs have become increasingly diverse.[4]

Focusing on the refugee and asylee population as a bellwether for the overall immigrant or low-income community is appropriate for a few reasons. Because refugees and asylees are eligible for public benefits and services alongside their US-born neighbors, assessing their ability to navigate public benefits systems can provide an insight on how these systems serve all populations. Refugees and asylees access specific benefits through resettlement offices like CWS Jersey City, making this population easier to assess in a confidential setting. Because refugees and asylees have permanent legal immigration status and can be assessed in a location that specializes in assisting those with their same immigration status, we can see how immigrants are faring without raising unnecessary alarm. Of course, there are some characteristics of the refugee and asylee community that are unique; their status was approved based on a well-founded fear of persecution, and often refugees and asylees have direct experiences of violence or torture prior to arriving in the United States. The New American Economy report on the economic impact of refugees found that they are more likely to start businesses and are more likely to vote after gaining citizenship when compared to other

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[1] Transactional Records Access Clearinghouse (TRAC) Immigration Reports, Backlog of Pending Cases in Immigration Courts as of January 2019, Syracuse University, Accessed 17 April 2019.
[2] TRAC Immigration Reports, Relief Granted by Immigration Judges as of January 2019, Syracuse University, Accessed 17 April 2019.
[3] Visit ORR's website for a complete list of immigration categories eligible for services through their programs.
[4] Fix, Michael, Kate Hooper, and Jie Zong, *How Are Refugees Faring? Integration at U.S. and State Levels,* Migration Policy Institute, 2017.

immigrants.[5] New Jersey was included in the top ten states benefitting from refugee taxpayers, with more than $213 million in state and local taxes in 2015.[6] There is tremendous potential in the refugee and asylee community, and having a better understanding of how this specific community is doing in Jersey City can help accelerate their lives in their new community.

Beginning in December 2018, CWS Jersey City assessed a sample of clients living in Jersey City to understand the current integration success of refugees and asylees, to identify barriers to self-sufficiency, and to determine what additional services may be needed by this population. The assessment tool was adapted from an assessment used by the intensive case management program approved by the federal Office of Refugee Resettlement and was modified to include data points that are specific to Jersey City (Appendix A). The assessment data has been compiled to identify service gaps for refugees and other vulnerable immigrant populations, find what services the refugee and asylee community are already accessing successfully, and to look for ways to promote existing programming to this community. Ultimately the goal of this project is to improve refugee livelihoods to make Jersey City hospitable for long term settlement.

The respondents to this assessment hold the legal immigration status of either refugee, asylee, or Special Immigrant Visa (SIV) holder. For the purposes of this report and to remain consistent with other reports cited throughout this document, these three groups will all be included in the term refugee[7] except for in instances where the designation between immigration categories is notable. Refugees and asylees must demonstrate a well-founded fear of persecution; refugees provide this evidence during interviews held overseas by USCIS officers, while asylees provide this evidence through a legal proceeding in the United States. Because refugees and asylees are admitted to the United States for humanitarian reasons, they can access public benefit programs that other immigration categories are barred from utilizing. Additionally, refugee or asylee status is itself a status that does not expire, though the US government may revoke refugee or asylee status if deemed necessary.

There are national and regional studies of the impact of refugees on communities and the progress made towards integration. The more notable examples of these studies looked at large data sets to get a picture of the economic and social impact of refugees, including studies by the Migration Policy Institute and The Brookings Institution cited elsewhere in this report.CWS Jersey City conducted an assessment to look at similar categories, but focused on asking for more individualized responses as a way to gather local data for further analysis.

[5] New American Economy, *From Struggle to Resilience: The Economic Impact of Refugees in America*, June 2017, accessed 15 April 2019. Pages 10 & 19.
[6] New American Economy, *From Struggle to Resilience: The Economic Impact of Refugees in America*, June 2017, accessed 15 April 2019. Page 16.
[7] The Office of Refugee Resettlement of the U.S. Department of Health and Human Services offers services and benefits to a wide range of humanitarian immigration categories, and for the sake of clarity will use the term “refugees” as an inclusive term in reports and documentation. This report will follow the same convention unless to draw attention to a distinction between groups. See a summary of all categories eligible for benefits in US Department of Health and Human Services’ Office of Refugee Resettlement Policy Letter 16-01, 7 October 2015. Accessed 11 April 2019.

Method

A survey was taken of refugees and asylees living in Jersey City for less than five years. CWS sampled 50 refugee and asylee clients of CWS Jersey City from different national, linguistic, religious, and cultural backgrounds in various stages of resettlement. The survey included the following domains, grouped in the following categories:

Basic Needs

- Housing
- Food
- Physical Health
- Clothing

Immigration and Legal

- Immigration and ID documents
- Legal Rights and Responsibilities
- Adjustment of Status Family Separation

Finances and Financial Literacy

- Finances (Public Benefits, Financial Literacy, etc)
- Work
- Family Debt
- Dual Income
- Wage
- Monthly Rent
- Education

Adjustment

- Language
- Transportation
- Mental Health and Wellness (cultural adjustment)
- Mental Health and Wellness (emotional health)
- Community Linkages and Adjustment (other services, community & religious groups, etc.) Personal Safety
- Integration

Family

- Family Wellness (Marital relationship, child adjustment, violence in the home, alcohol use, etc.)
- Care of Children (childcare, knowledge of U.S. norms, etc.)

Clients were asked a series of questions in each category and assigned a score on a scale of 1-5, where "1" represents "At risk"; "3" represents “stable”, and "5" represents “proficient” (N/A = 0). Each domain includes descriptions in every scoring category to allow for consistent scoring across survey takers. Clients are interviewed with verbal interpretation as necessary. Figure 1 shows a sample question from the survey:

Domain	Question	1	2	3	4	5
Food	How do you get your food and prepare meals? Do you include healthy food into your family meals? (Explain “healthy” if needed, USDA MyPlate is a good resource) Do you have any problems using your kitchen? Has there been a time in the past month when you did not have enough food and you did not know how to get more? (Note: if you are completing the assessment during a home visit, note if there is food not stored correctly, or if there are other food security concerns in the household.)	Not enough food or means to prepare it. Low quality food in household. Inadequate food storage. Lacks basic knowledge of nutrition/healthy foods.	Household has food assistance but it not able to have enough food all days of the month. Quality of diet relatively low or lacking culturally-familiar ingredients.	Can meet basic food needs but requires occasional assistance. Diet consists of fruits and vegetables on most days.	Can meet basic food needs without assistance, and manages diet with healthy options.	Can choose to purchase any food houshold desires. Makes consistent choices to eat healthy food.

Figure 1

(Please see Appendix A for full survey questions)

Clients surveyed were either graduates of or participants in CWS Jersey City programs. Programs include the United States Reception and Placement program for refugee arrivals, the Matching Grant program for economic self-sufficiency within 180 days, the Refugee Cash Assistance program for adults without children, or the Refugee Social Services employment and adjustment program. Each of these programs comes with varying levels of financial and housing support. All programs have a case management and employment services component. Clients are screened on several eligibility criteria for these programs upon arrival. All refugees and asylees in CWS Jersey City programs are counseled on the goal of self-sufficiency and provided orientation to their responsibilities during and after participation in these programs.

Results

The average (mode and mean) score for each category was collected to assess areas of client success and areas where clients need more support. Answers of N/A ('0') were filtered out for all categories. Figure 2 provides an overall summary of results for the categories based on this methodology.

Summary of Results

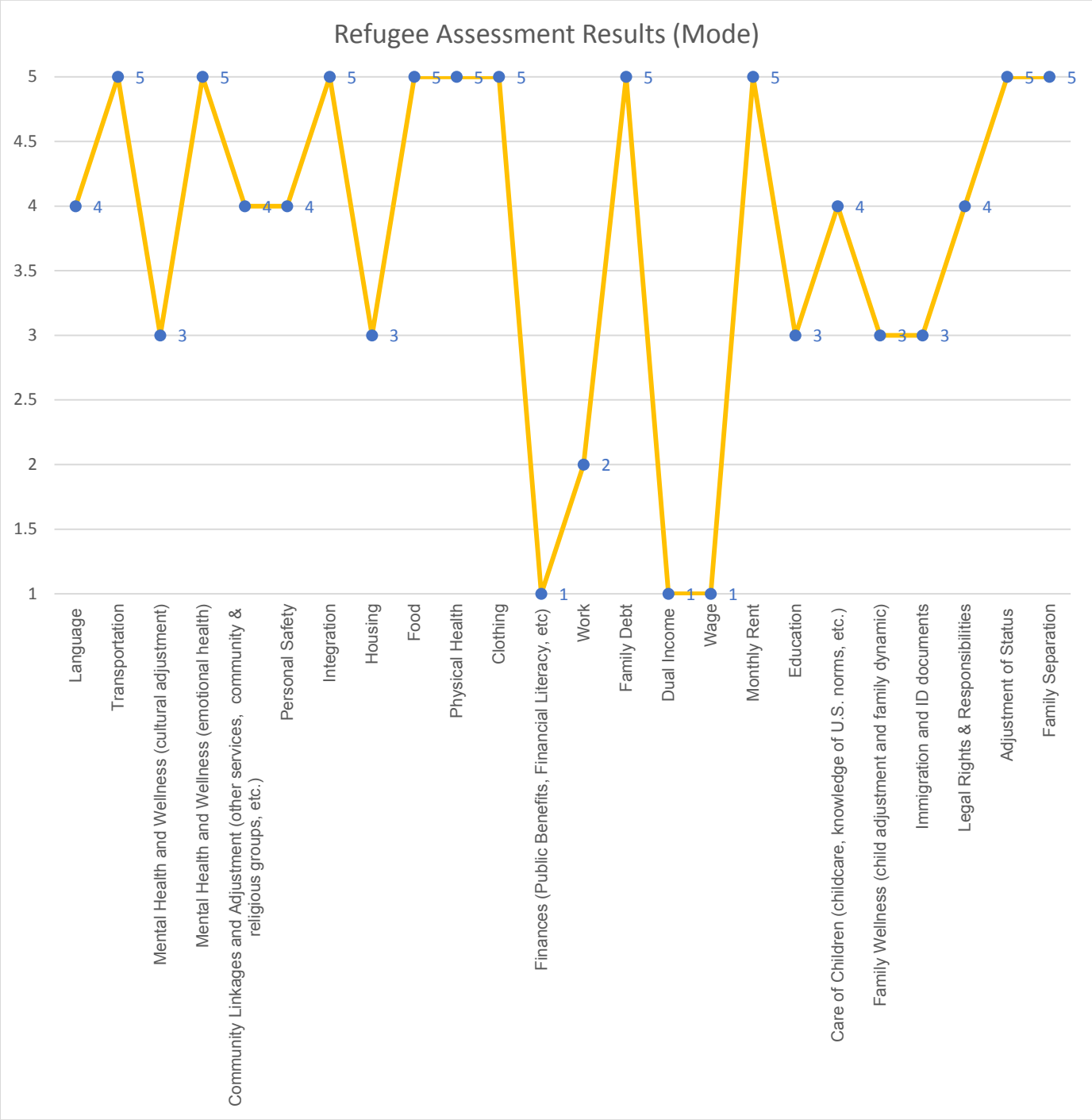


Figure 2

The average (mean) responses were also taken, showing client responses move towards a midline of 3.5 in most categories. However, the categories of wages, dual incomes, and work are still the low outliers. Finances and education are also lower scored.

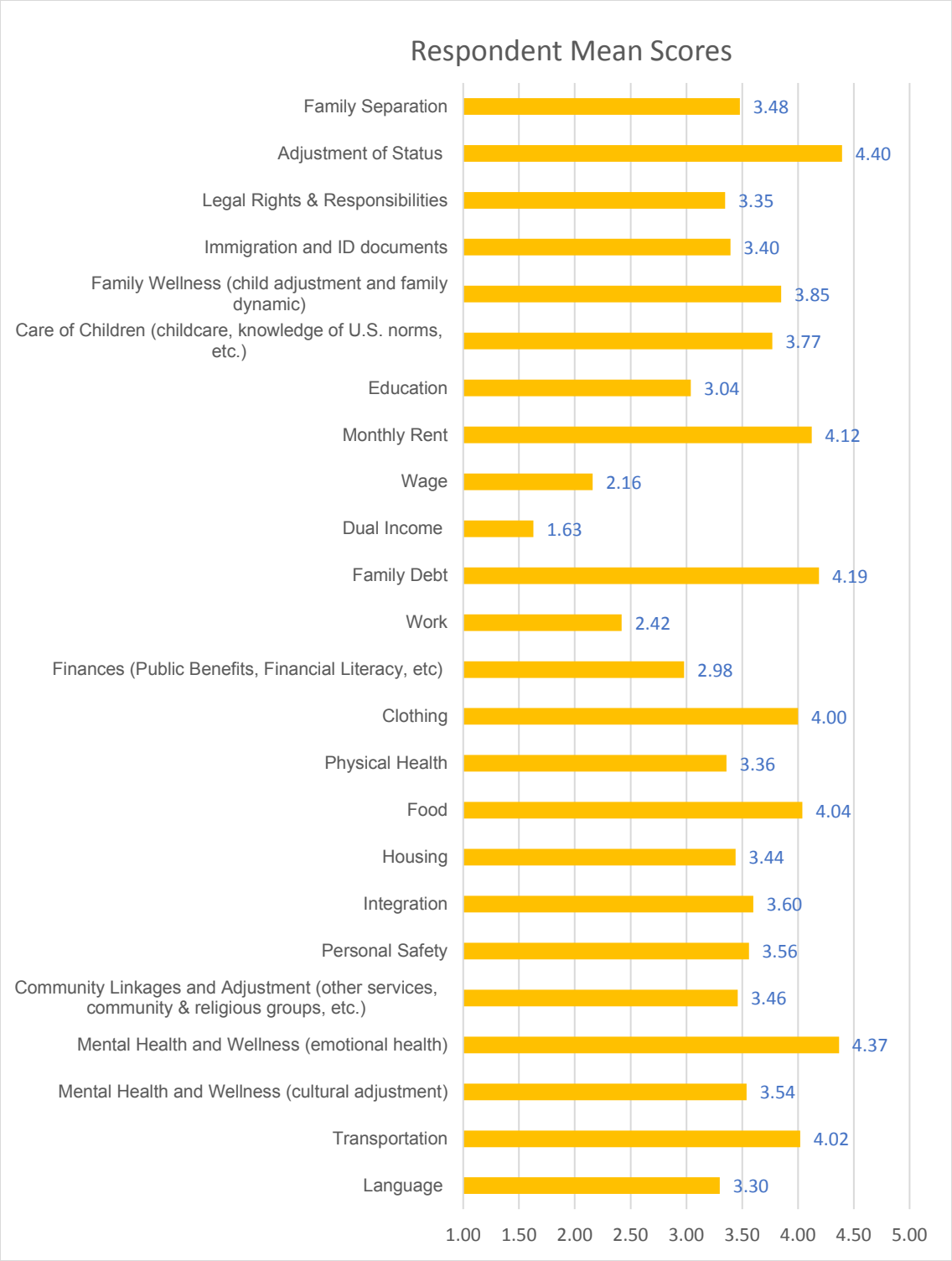


Figure 3

Refugees reported that they feel successful or scored high in the areas of family separation, Adjustment of Status, cultural adjustment and emotional wellness. Clients were applying for or understood how to apply for family reunification. Clients reported overall high levels of wellness and adjustment. Clients interviewed felt confident in their ability to get around Jersey City using public transportation. Their food costs were covered by SNAP benefits, employment, or other community resources. Most were on track to address physical health concerns and felt safe in the United States. On the other hand, refugees felt less confident in the domains of dual income households, wages, finances, employment, and education. Clients were frustrated with low wages and "survival jobs." Clients often have single income households or work in the "gig economy."

To provide a clearer picture of the assessment results, CWS Jersey City divided the domains into the categories of Basic Needs, Immigration and Legal, Financial, and Adjustment. Below, these categories are discussed further to develop the analysis of different aspects of life as an asylee or refugee in Jersey City.

Basic Needs

Clients overall responded that their basic needs were met. The largest area of concern was housing, which is consistent with other data indicating that rents in Jersey City are increasing and there is a shortage of affordable housing.[8] Quality housing for low-income residents is difficult to find and even more difficult to secure for new immigrants who are, at first, lacking employment, credit scores, and social security numbers. Even when housing is available and affordable, conditions are not ideal. One client reported that while her housing was affordable, her landlord was not responsive to requests to maintain the apartment or address pest infestations. She and her spouse intend to stay in the apartment because of affordability but rated their housing at a 3 because of the management issues. Other respondents included single adult clients who often share housing, splitting rent to make costs manageable. However, apartment sharing introduces interpersonal dynamics to housing comfort. For many clients, sharing a living space as roommates is a new experience. CWS has identified housing support and retention for asylees as a priority in program development and service provision in the coming year.

For families, responsiveness of landlords in repairing their apartments was a common concern. In one case, a family speaks the same language as their landlord but was still unable to get their landlord to follow up on requested repairs, including leaks, in the apartment. Tenants' rights and resources for new Jersey City residents is an area of ongoing need for the refugee and asylee community. Even when Wage responses were very low, respondents were able to report that their housing was stable because they had been connected to financial assistance, either through emergency rent assistance programs or other community support. See Figure 4 for the average scores in the Basic Needs categories.

Clients reported particularly high scores in the areas of food and clothing. Because all clients were initially enrolled in CWS programs, they were assisted in accessing SNAP benefits, which are accessible and reliable in Jersey City. Refugees and asylees are all eligible for SNAP with their immigration status and the monthly allotment is enough to cover most respondents' food needs. For those waiting for their SNAP benefits, those who are no longer eligible due to income, or those who need to supplement their food purchases, other community programs are readily available. Food banks, volunteer food collections, and WIC programming are all helpful

[8] See National Low-Income Housing Coalition for both state and Jersey City specific data, which indicates that a renter earning minimum wage would have to work 121 hours per week to afford an average one-bedroom apartment in Jersey City. National Low-Income Housing Coalition, *Out of Reach 2018: New Jersey*, accessed 10 April 2019.

supplements to the SNAP program. The assessment shows that this benefit is working well on behalf of these vulnerable immigrant populations. While the assessment scores show that respondents have access to food and include vegetables in their diet, it did not include a comprehensive nutritional assessment. One client reported that she felt she could get enough food and that she ate healthy but admitted during the assessment that she does not know how to cook many meals and sometimes relies on prepared foods. This client has been in the United States for two decades prior to receiving asylum and has shared that it was not until she received SNAP benefits as an asylee that she felt she was able to eat healthy foods.

Clothing is one of the most common donations from the community to refugees. Most of the respondents came to the CWS office with clothing. CWS Jersey City is mandated to provide seasonally appropriate clothing and ensures that additional clothing is readily available in the office. The office has developed relationships with community thrift stores such as Highways Social Services and Thrift Store in Bayonne, which allows clients to shop for their own clothing choices. The clients can take any item they want, free of charge, through a CWS Jersey City referral.

Assessment questions for Physical Health focused on respondents' ability to find health resources and understand their healthcare. Respondents were asked if they had accessed healthcare, if they had any health conditions that were not addressed, and if they understood where to get help in the future. Most respondents felt confident that they know where to access services if they need. A few outliers brought the average score to 3.3, which still indicates that, on average, respondents were able to access primary care independently, but may need assistance with accessing specialists.

The average score in the Language category (discussed further below) is 3.3, which indicates that the average respondent can get around in English but has trouble communicating complicated ideas to new people; this Language score may suggest that the lower score in Physical Health could be related to limited access to language services beyond the primary care setting. In general, interpreter access at specialist clinics is limited and there are limited resources to assist non-English speakers with making appointments at specialty clinics, while primary care clinics in and around Jersey City often have bilingual staff to assist with scheduling and access to language lines for interpretation. Robust academic research of the detrimental link between lack of access to interpretation and healthcare outcomes is limited, even though anecdotal evidence shows the potential damage[9]. Nonetheless, Jersey City refugees and immigrants indicated that they are comfortable with getting basic healthcare in their community.

[9] See *With Scarce Access To Interpreters, Immigrants Struggle To Understand Doctors' Orders*, NPR 15 August 2018 for a detailed discussion of the potential consequences of inadequate interpretation on an immigrant family.

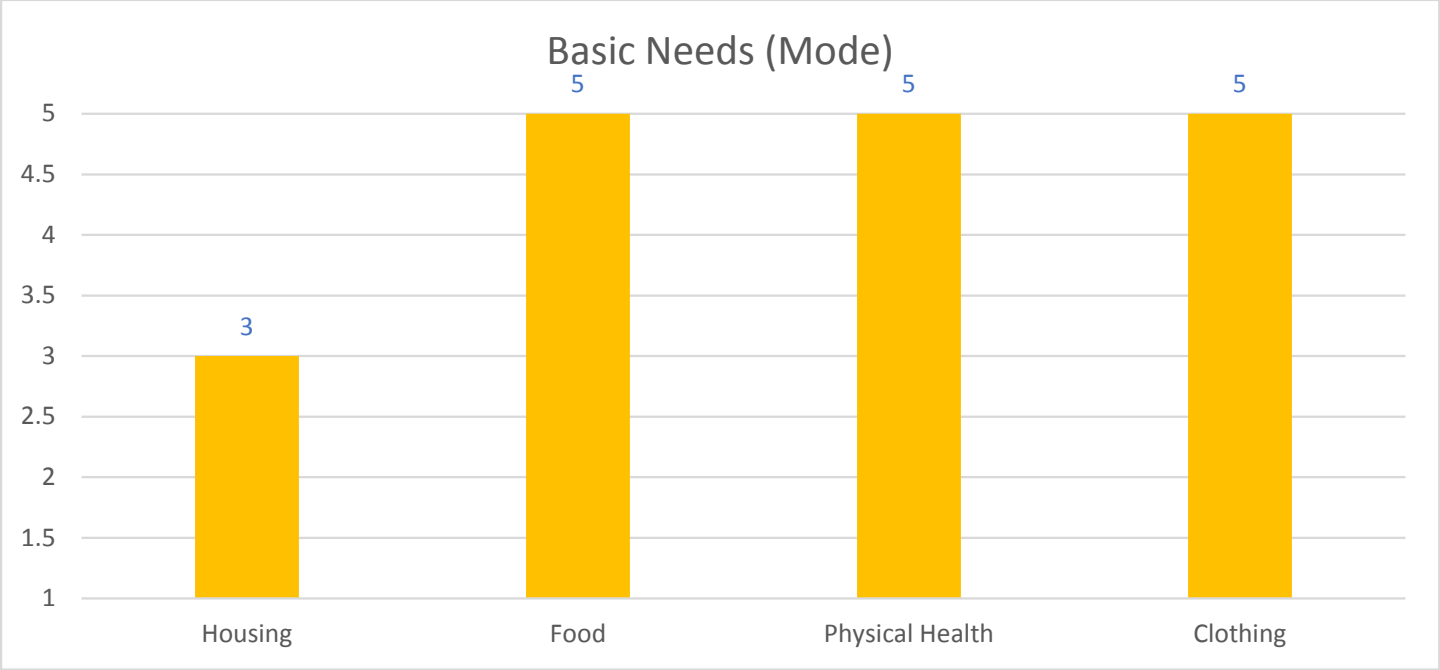


Figure 4

Housing: 3	Food: 5	Physical Health: 5	Clothing: 5
Housing stable, but not ideal living conditions. Acceptable for 1-2 more months while alternate housing is secured. OR Comfortable with housing but only able to remain 1-2 months.	Can choose to purchase any food household desires. Makes consistent choices to eat healthy food.	Good health care plan in place, medical needs being addressed, able to manage health confidently	Family is able to secure new clothing and hygiene items on a regular basis to meet their needs.

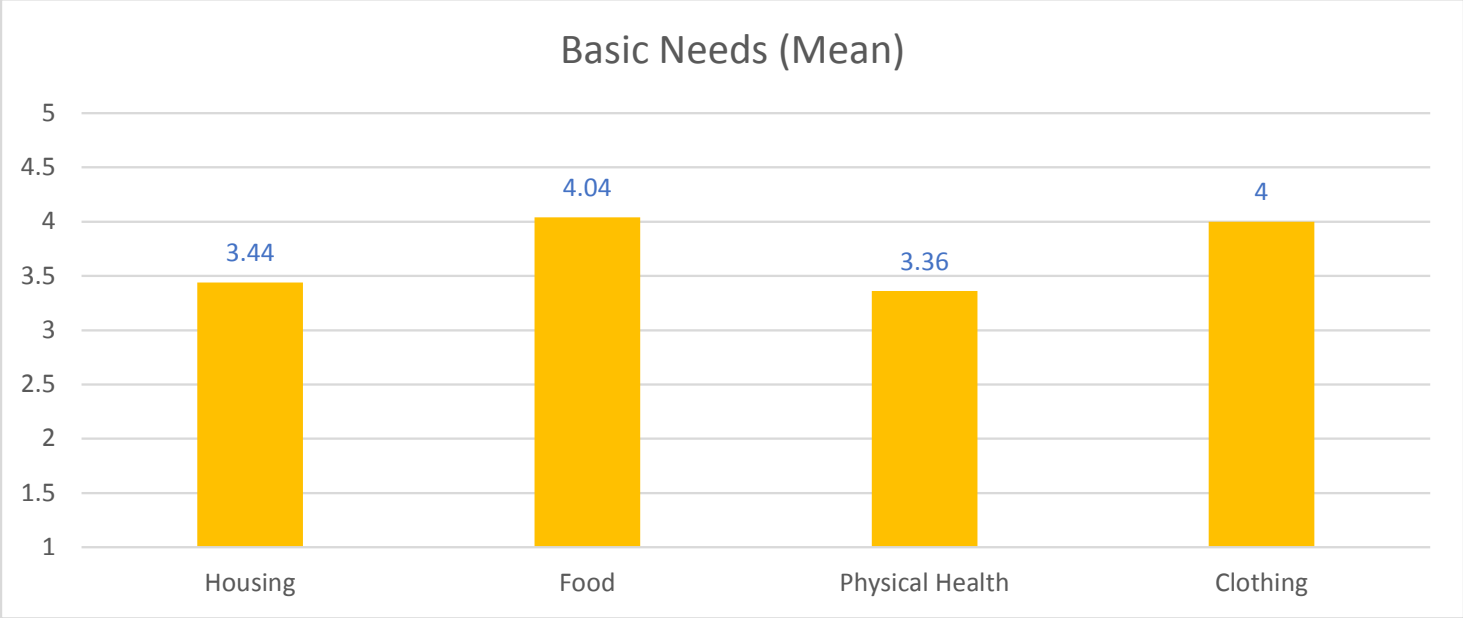


Figure 5

Housing: 3	Food: 4	Physical Health: 3	Clothing: 4
Housing stable, but not ideal living conditions. Acceptable for 1-2 more months while alternate housing is secured. OR Comfortable with housing but only able to remain 1-2 months.	Can meet basic food needs without assistance and manages diet with healthy options.	Some access to healthcare but inconsistent. Unable to schedule own appointments. May need additional referrals.	Family has sufficient clothing and hygiene items to meet all weather conditions.

Immigration and Legal

Both refugees and asylees can adjust their status to Permanent Residents of the United States one year after arrival in the United States for refugees or grant of asylum. There is a minor distinction between refugee status and asylum; refugees are told by USCIS that they must adjust their status after one year[10], while asylees may adjust status after one year[11]. To accommodate this mandate on refugees, USCIS does not charge fees for refugee Adjustment of Status applications, though significant fees may need to be paid to obtain a civil surgeon appointment or for additional legal services that may be required in some cases, such as in the event of a name change or divorce. Asylees do have to pay USCIS fees for Adjustment of Status, but do not have the same requirement to seek their Green Card one year after their asylum grant. For several reasons, all refugees and asylees are encouraged to adjust their status as soon as they can, particularly as other immigration categories have recently been under close scrutiny, restriction, or even elimination. Obtaining Permanent Residency puts refugees and asylees on the pathway to citizenship.[12]

Clients were relatively comfortable in the category of immigration and legal rights and responsibilities. Significantly, refugees and asylees knew when to adjust their legal status and the process for doing so. Those already eligible were largely already completing the process. The costs of medical checks and USCIS fees for asylees were burdensome but not completely prohibitive. Overall, clients felt confident about their legal and immigration resources.

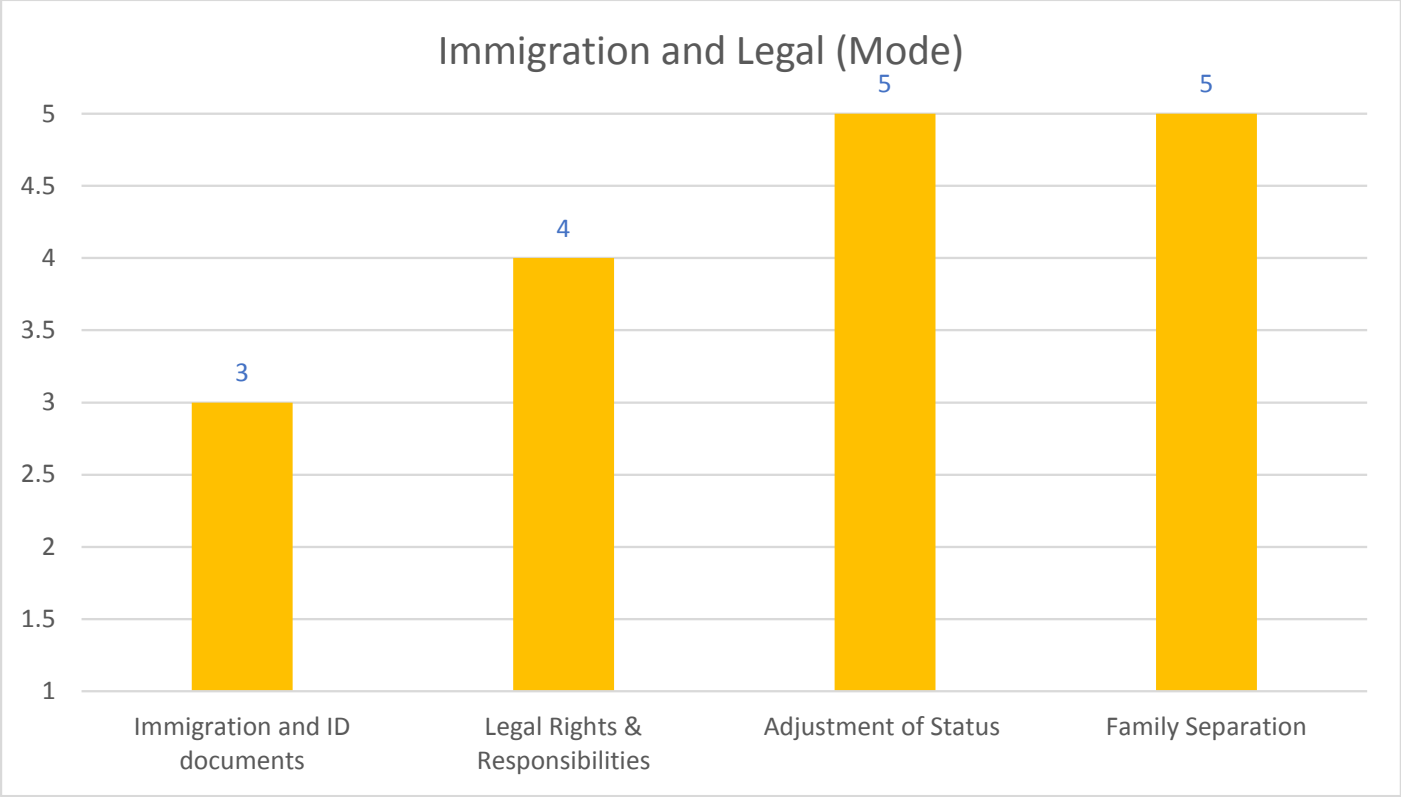
Client K came to the CWS Jersey City office to apply for benefits after being granted asylum. When the case worker asked for his identification documents to copy for the file, Client K automatically provided his birth certificate. He explained to the case worker that this home country did not permit him to have any other identification, so he was used to just using his birth certificate. During the assessment he reported that having access to proper identification was a source of happiness for him.

The most notable legal concern for refugees and asylees surveyed involved ID documentation. Clients first receive I-94s and/or asylum paperwork. Next, they receive Employment Authorization Documents and Social Security cards. I-94s and EADs are expensive and difficult to replace if lost or stolen. Clients commonly have fears surrounding having to present ID to police officers and want to carry their important documents with them, leaving them more susceptible to loss. The USCIS filing fee for a replacement I-94 is $445. Applying for a State ID or Driver's License is one solution to having to use these difficult to replace documents. However, producing 6 points of ID for these applications is complicated and often impossible until at least one month after arrival. This leaves clients feeling vulnerable about their identity documents. Initial identity documents are all the more important to refugees and asylees because they are needed to apply for Legal Permanent Residence after one year in the United States. Additionally, many clients place personal importance on having a State ID because they were not allowed residential identification documents in their country of displacement. A State ID allows for easier access to bank accounts, educational institutions, libraries, and other community resources, making it a service priority for CWS.

[10] USCIS, *Green Cards for Refugees*, Accessed 10 April 2019.
[11] USCIS, *Green Cards for Asylees*, Accessed 10 April 2019.
[12] See USCIS for further information about Refugee and Asylee status.

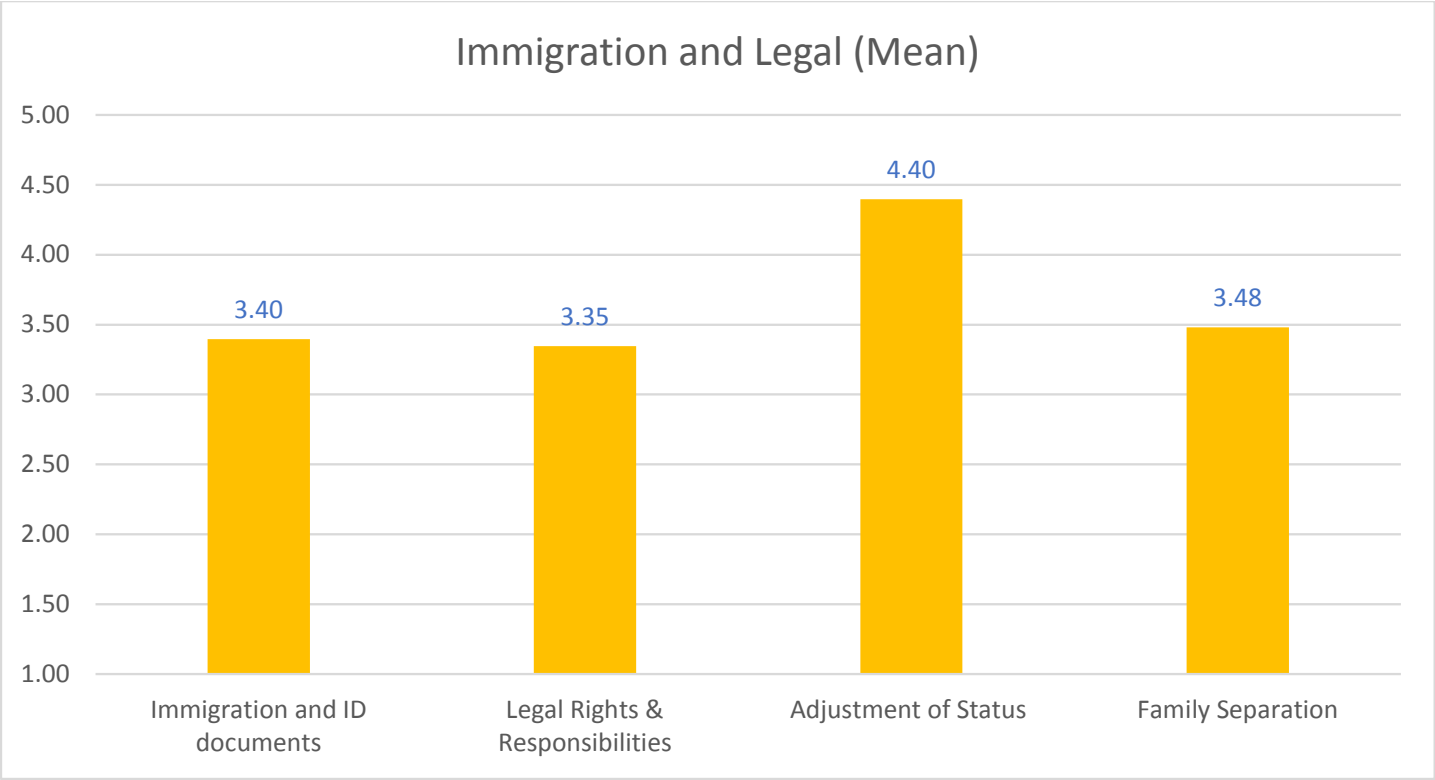
Beyond identity documents, refugees and asylees were assessed on their ability to find reliable legal resources and their knowledge about Adjustment of Status timelines. The ability to find resources is critical, as frequently refugees and asylees will miss out on benefits or services available to them. Every week CWS Jersey City encounters asylum recipients who were not aware that they were eligible for benefits and missed months of assistance, or who believe that accessing public benefits will put their future ability to adjust status at risk. The knowledge of where to access reputable immigration services is an important way to keep immigrants safe, and momentum is building across New Jersey to provide quality representation regardless of the ability to pay. Furthermore, many area legal service providers offer free or reduced cost services such as CWS Jersey City, American Friends Service Committee, Catholic Charities, Northeast New Jersey Legal Services, and The Center for Immigrant Representation. Knowing where to find quality representation is increasingly important as many immigration laws and rules are changing.

See Figures 6 and 7 for a summary of scores from the Immigration and Legal categories.



Immigration and ID documents: 3	Legal Rights & Responsibilities: 4	Adjustment of Status: 5	Family Separation: 5
Not in need of LPR assistance/ Has and understands documents necessary to maintain legal protections.	Adequate understanding of rights and responsibilities, as well as benefits of citizenship.	Yes, adjusted status or not time to adjust status yet but understands how to when the time comes	Yes and have applied for them or no

Figure 6



Immigration and ID documents: 3	Legal Rights & Responsibilities: 3	Adjustment of Status: 4	Family Separation: 3
Not in need of LPR assistance/Has and understands documents necessary to maintain legal protections.	Basic understanding of rights and responsibilities.	Past adjustment of status date but client is actively preparing for adjustment (saving money, contacting lawyer, etc.)	Yes but I have a barrier to applying for them

Figure 7

Finances and Financial Literacy

Financial concerns were foremost in clients' negative scores. The assessment evaluated financial literacy separately from wages earned and whether the household was single income or dual income. Most respondents were either employed and able to pay their bills or had not been in the United States long enough to be working yet. Respondents were mostly living in single income households, despite some understanding of the importance of dual incomes in a state with a high cost of living.

Barriers to Achieving Dual Income

If clients had the potential to have a dual income household but did not want one, they were scored at 1. If they did ultimately want a dual income household but did not currently have one, they were scored at 2. The mean score for the Dual Income category was 1.63. More than half of respondents live in a household that could potentially have two or more wage earners, with only 23 non-applicable respondents of the total, 50. For the clients who participated in this assessment, the potential for dual income meant there was more than one adult living in the household and also, potentially, children, while "no dual income" largely included single adults with a few single-parent households included. This also means that the "no dual income" households live in smaller apartments or are able to rent rooms in shared apartments, making the monthly rent obligation very different as seen in Table 1. For refugee and asylee families, the cost of paying rent in Jersey City is demonstrated when comparing the monthly rent scores for respondents with the potential for dual income, to the monthly rent scores of those without a potential second wage earner.

Table 1

"No Dual Income" Monthly Rent Score	"Possible Dual Income" Monthly Rent Score
4.78	3.52

While the monthly rent average score between the two groups of clients is significantly different, their feelings about their housing is not dramatically different as shown in Table 2.

Table 2

"No Dual Income" Housing Score	"Possible Dual Income" Housing Score
3.39	3.5

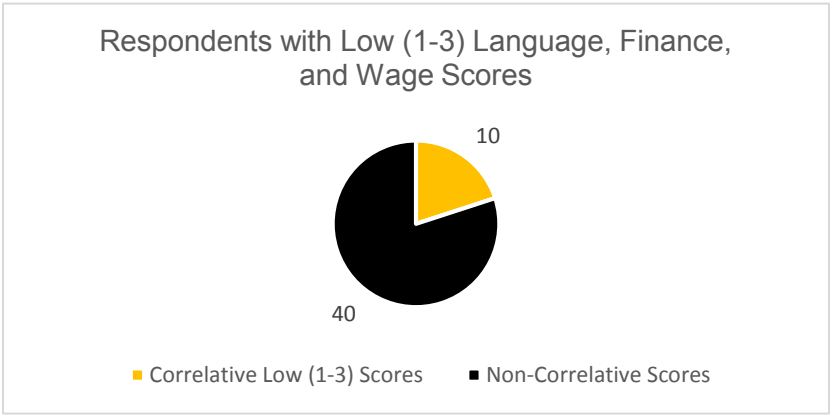
For single clients (mostly asylees), living with roommates, average rent is around $500-$600 per month. For families (mostly refugees), clients are paying $1200-$1500 per month for private apartments. Families are reporting in this assessment that they mostly felt comfortable paying monthly rent with one income in the household.

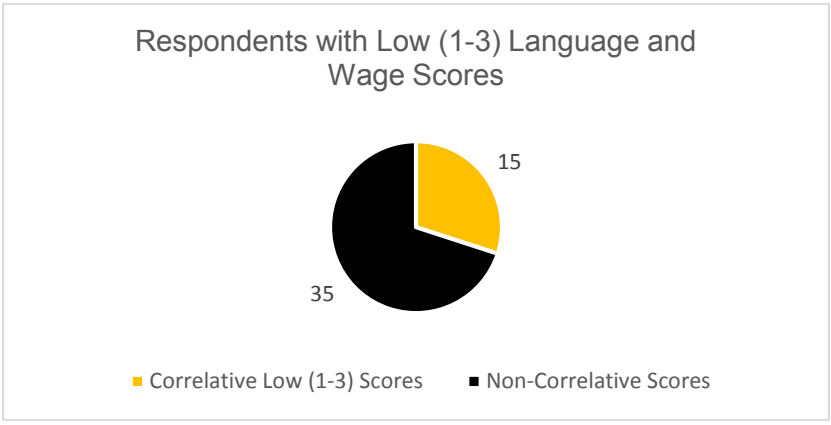
Overcoming additional barriers to achieving dual-income status does not seem worth the effort to some families that feel they are getting by just fine. One such barrier is childcare. The stronger English speaker in a family is usually the one who finds work first, while the other spouse watches the children. In some families, the stay-at-home spouse now wishes to find work or take English classes but does not have alternative childcare. Resources such as Urban League require existing time commitments to a school or employment, but then have a delay of a few weeks before childcare is found and provided. Searching for a job or attending a job orientation does not qualify for childcare assistance. Obtaining verification from an employer to

get childcare assistance can also take several days or weeks, in addition to the process of applying for the benefit through social service providers. This leaves families with no childcare for those weeks, making the second spouse's transition to employment or schooling nearly impossible. Families who no longer qualify for TANF or childcare subsidies because of one the spouses' income, but at the same time cannot afford private childcare, are also unable to transition to a dual income household, even if they are motivated to do so. With such substantial barriers in place, it is seemingly easier for refugee families to get by with their minimum expenses covered than to pursue dual incomes.

Language, Wages and Finance

Nationwide surveys have indicated that language acquisition could be related to long-term income growth. While CWS Jersey City's assessment data covers a period of five years and is not robust enough to show trends in language acquisition and income growth, there is some promising evidence of their relationship. See the following figures for correlation between low language, wage, and finance scores among respondents:





Gender Inequality

Gender inequality should not be ignored when looking at the low number of dual income households. Table 3[13] below provides a sample of common countries of origin or countries of residence prior to arrival in the US for refugee women in the assessment sample:

[13] Source: UN Women's Global Database on Violence Against Women, accessed 1 April 2019. The United States was included in the chart as a point of comparison, though it appears that data was not fully shared across all categories for reasons explained in further footnotes.

Table 3

Country	Child Marriage Rate (younger than 18)	Female Genital Mutilation/Cutting (FGM/C) Prevalence	Gender Inequality Index Ranking
Afghanistan	35%	Not reported	154
Eritrea	41%	83%	Not reported
Ethiopia	40%	65%	116
Egypt	17%	87%	135
Sudan	35%	87%	140
Ukraine	9%	Not reported	55
USA	Not reported[14]	Not reported[15]	43

Sixty-eight percent of the refugee women included in the assessment group come from countries with high child marriage rates, high rates of FGM/C, and who rank very low on the UN's gender inequality index. Not only did these women have to conform to strict social rules about behavior, but in many cases, their husbands feared their wives and daughters would become victims of this violence. Frequently, conversations about female employment came back to a shared fear of women leaving the home, not so much because work would change the family dynamic, but more because, in their experience, the world outside the home was a far more dangerous place for women than for men. Many refugee men have said that the reason they sought to come to the United States was so that their wives and daughters could have a better life. At the same time, many refugee women have fled to the United States for legal protections from gender-based violence from their intimate partners within their homes. The body of evidence around intimate partner violence in a post-conflict setting is growing[16], and shows that access to culturally competent services in the United States is an area in need of improvement.[17] The prevalence of inequality and violence against women only creates additional barriers for refugee and asylee families who are considering a dual income household as a realistic model for their new lives in the United States.

Respondent data also show a gender inequality in language acquisition. Language scores are mid-range in both mode and mean scores, but when separating the potential Dual Income respondents from those who were scored as not having a potential Dual Income, then a divide emerges, as illustrated in Table 4. The explanation for why there is a difference is relatively simple – many of the respondents who are in the No Dual Income category are single adult asylum recipients, most of whom spoke English prior to arrival in the United States. In contrast,

[14] While child marriage rates in the United States are not reported in the UN data, it should be noted that the practice is still widespread, with child marriage laws varying state to state. See *The Washington Post* from February 2017 for a detailed discussion. It is likely that child marriage rates are significantly underreported in the United States.

[15] Laws regarding FGM/C vary widely across the United States, and it is believed that more young girls undergo the procedure in the US in secret or are taken out of the country for the procedure. NJ state law considers "vacation cutting" to be child abuse and is among the states with the strictest laws against the practice. See Equality Now for a full list of state laws.

[16] See https://gbvresponders.org/research-learning/completed-research/ for a sample list of ongoing and completed research by the International Rescue Committee.

[17] Wachter, K. & Donahue, K. (2015). Bridge to Safety: An evaluation of a pilot intervention to screen for and respond to domestic violence and sexual assault with refugee women in the U.S. New York, NY: International Rescue Committee.

the respondents in the Possible Dual Income category, with lower Language responses, include many women who came to the United States with their spouses and children, and experienced many of the gender inequalities described above, including inadequate access to education. Continued bias in the United States towards focusing on male employment sometimes leads to prioritizing men for English acquisition. The relationship between existing gender gaps, and the difficulty of supporting refugee women's economic empowerment are areas for potential further study.

Table 4

No Dual Income Average Language Score	Possible Dual Income Average Language Score
3.82	2.58

Training and Education

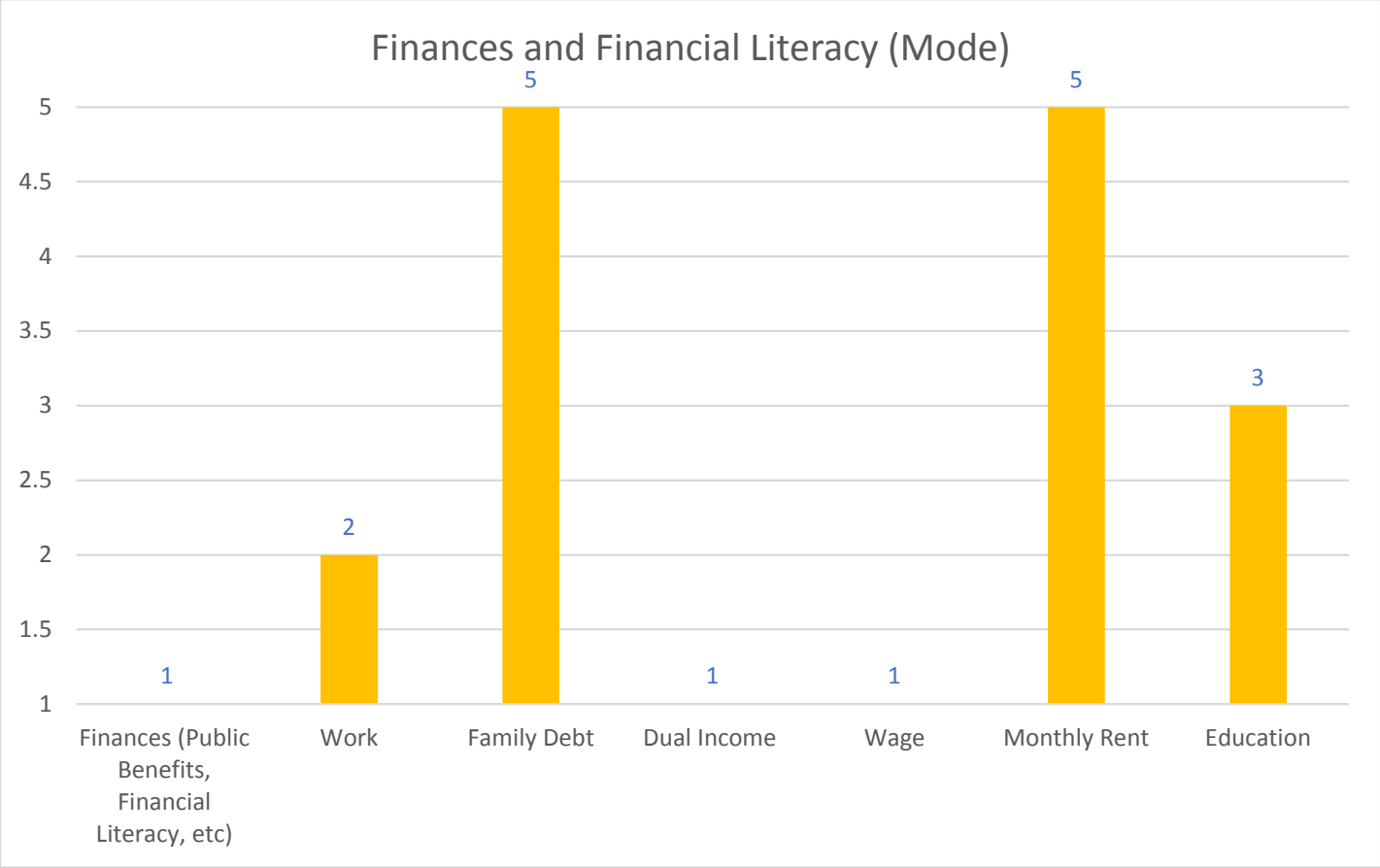
Common among clients in all categories was a desire for training or education. For some, this was a wish to gain credentials in the U.S. that they had already earned in their home countries, while for others the U.S. presented an opportunity for new education entirely. For those employed, entry level "survival jobs" were frustrating because of low wages and a lack of mobility. For those unemployed, many were holding out hope of pursuing education prior to having to take a survival job. An example of this comes from Client O. At first, Client O felt that if he improved his English, finding a job would not be so difficult, so he prioritized English training. Client O then started looking into training schools to earn a diploma or a certification because he felt that was necessary in order to find a good job. He went to two different schools to inquire about the programs. However, Client O is only eligible for cash assistance for the first eight months after date of asylum, and his cash assistance is not sufficient to pay his rent and other living expenses. He depends upon funds donated to CWS by private individuals and religious organizations to meet his basic needs, and it is not clear how long these funds will be available to him. Client O, as many other refugees and asylees, has struggled to find a balance between wanting to find training to secure a good, high paying job, and meeting his immediate financial needs.

The lack of accessibility of training programs and education was a unifying barrier for clients regardless of employment status. Clients need GEDs, translated high school diplomas, or evaluated transcripts to apply for training programs or college financial aid. The process of procuring these documents is expensive, time consuming, and confusing. GED programs, career center orientations, and placement tests are not readily available in client languages, despite mandates to provide services to non-English speakers. Respondents with very limited English ability reported satisfaction with their English classes, while advanced English speakers struggled to find English classes that challenged them to advance their skills. Some respondents who have been in the United States for more than one year reported that their English ability stagnates because they are able to meet their daily needs and communicate with family and friends without English. In a way, this shows that Jersey City is a welcoming and inclusive environment for newcomers, but limited English was also cited as a barrier to full integration, as discussed further below.

According to the New American Economy's assessment of the economic impact of refugee resettlement, refugees and asylees use the most public resources in the first five years of

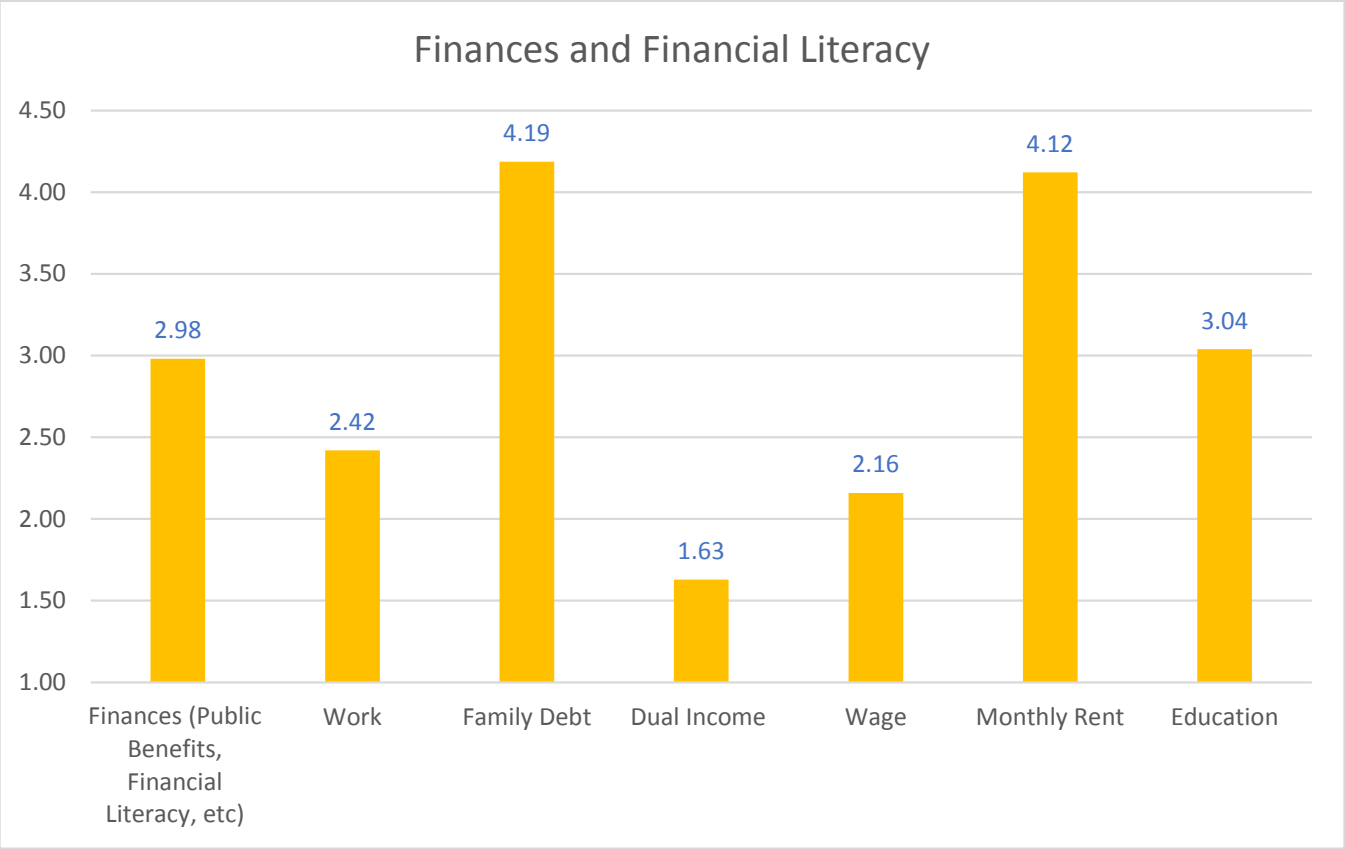
arrival; however, after being in the United States for ten years refugees and asylees on average contribute more in taxes than they received in public benefits, showing that the resettlement process for refugees and asylees is a long-term project rather than an immediate gain for receiving communities, but a gain nonetheless.[18] The report further cites studies that show that while refugees who arrive as adults remain low income, they generate jobs and have much higher employment outcomes into the third year after resettlement.

See Figures 8 and 9 for a summary of results from the Finances and Financial Literacy category.



Finances: 1	Work: 2	Family Debt: 5	Dual Income: 1	Wage: 1	Monthly Rent: 5	Education: 3
No income. Does not know how to manage money	Client seeking work but not employed or employed in job that does not meet basic needs; inconsistently resolving or addressing barriers to seeking work or maintaining employment.	No debt	No, not interested	Unemployed	<$1000/ month	Has enrolled in courses and is attending as frequently as possible.

Figure 8



Finances: 3	Work: 2	Family Debt: 4	Dual Income: 2	Wage: 2	Monthly Rent: 4	Education: 3
Can meet basic needs with subsidy; appropriate spending	Client seeking work but not employed or employed in job that does not meet basic needs; inconsistently resolving or addressing barriers to seeking work or maintaining employment.	$0-$1000 debt OR No interest debt like travel loan	No but would like to	Off the books/ gig economy (insecure employment, not complying with tax laws)	$1000-$1200/ month	Has enrolled in courses and is attending as frequently as possible.

Figure 9

Financial Literacy

Interestingly, low scores in Financial Literacy did not lead to a worse score in the Family Debt category. The average score in the Family Debt is 4.1, indicating that most clients either have no debt (as indicated by the mode results for this category) or that they have a non-interest-bearing debt. For most respondents, their only debt is a no-interest refugee Travel Loan of approximately $1000 per person to come to the United States. This category of debt was scored at a 4 because it is a low impact loan that has flexible terms and can have a good impact on refugees trying to build credit in the United States. Asylees do not have this type of loan and were more likely to have personal debts to family or friends.

Financial literacy received low scores, so while clients did not have particularly burdensome debt, improving financial literacy is important to ensure clients understand new types of debt they may encounter in the United States. If a client's only experience with managing debt is with their Travel Loan, this is not necessarily representative of a car loan or credit card debt. Even more basic financial literacy may include household budgeting and expense management. These activities could be an access point for discussing the pros and cons of a dual income household. Low financial literacy and low debt could indicate that clients do not know how to access loans or remain unbanked. Financial literacy is an area of needed service improvements to assist all newcomers with the basics of budgeting, and a pathway towards building credit and potential home or business ownership. If refugees and asylees are not comfortable with managing a basic budget, it will be much more difficult for them to fully participate in the economy in and around Jersey City.

Asylees do not come with travel loan debt but do have to independently fund their asylum applications and often their living expenses. Asylees are also expected to pay expensive USCIS fees to adjust to Legal Permanent Resident status, while refugees enjoy a waiving of these fees. Both groups need to pay other expenses associated with Adjustment of Status, such as Civil Surgeon medical exams, and, potentially, other legal services fees. While refugee travel debt constitutes a similar cost asylees' Adjustment of Status costs, refugee travel debts typical come with the flexibility of long terms and no interest. For asylees, the financial burden of Adjustment of Status requires this group to accumulate savings during the first year after their grant of asylum.

Finances and Financial Literacy are a key area to monitor for the refugee and asylee community in Jersey City. The one area of refugee outcomes that is overwhelmingly well studied is the positive economic contributions of refugees and asylees. While refugees and asylees are more likely to rely on public benefits during their first year after arrival, refugee and asylee men have higher employment rates that US-born men, while refugee women have similar rates to their US-born counterparts.[17]The Brookings Institution points to the risks refugees and asylees have already taken to come to a new country as a positive attribute that makes them more inclined towards entrepreneurship.[18]

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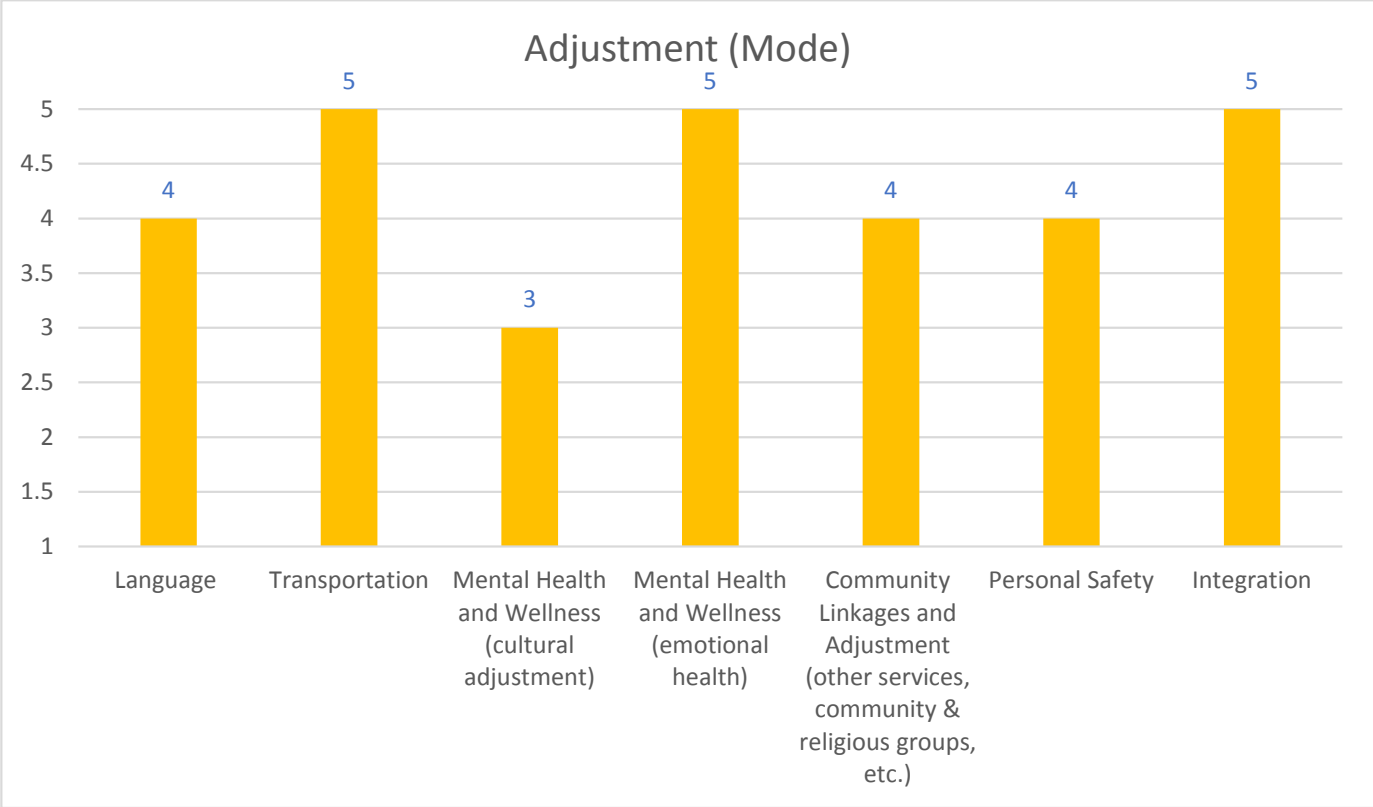
[14] Bahar, Dany, *Why accepting refugees is a win-win-win formula*, The Brookings Institution, 19 June 2018, accessed 1 April 2019.

[18] Capps, Randy, and Newland, Kathleen, *Why Hide the Facts About Refugee Costs and Benefits*, Migration Policy Institute, September 2017, accessed 1 April 2019.

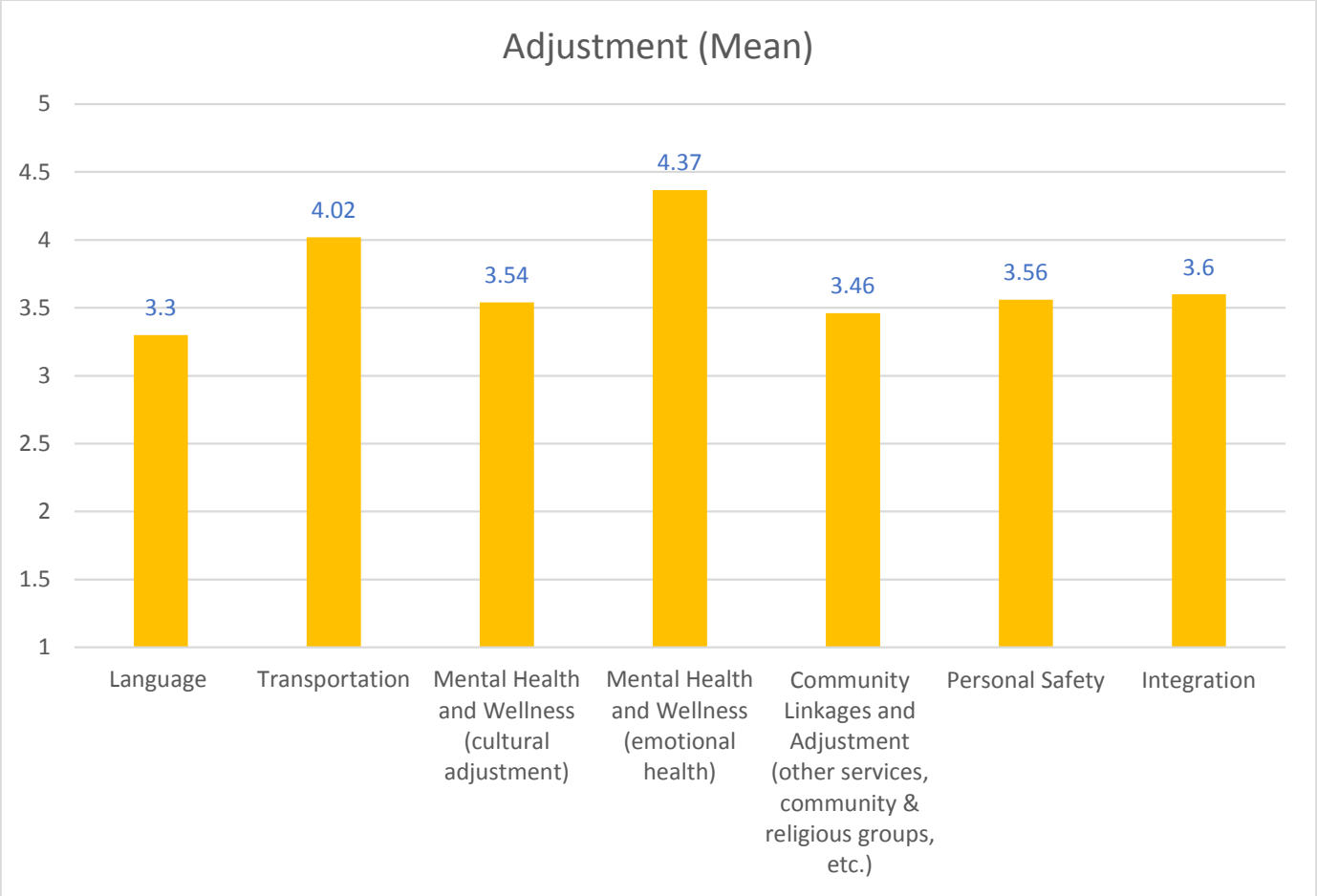
Adjustment

Clients were asked questions in categories of general adjustment, which included inquiries regarding mental health and wellness, and an assessment of their progress towards integration. Clients reported experiencing a fair amount of culture shock, but at the same time find Jersey City to be accessible and supportive. Clients reported feeling relatively safe in their new neighborhoods. See Figures 10 and 11 for a summary of scores from the Adjustment category.



Language: 4	Transportation: 5	Mental Health And Wellness (Cultural Adjustment): 3	Mental Health And Wellness (Emotional Health): 5	Community Linkages and Adjustment: 4	Personal Safety: 4	Integration: 5
Client demonstrates competence in speaking, reading, writing and understanding the English language. Client is able to explain him/or herself clearly with most people they meet in the community. OR Client has literacy in more than one language, including English	Client demonstrates ability to use and navigate public transportation independently as well as find directions to necessary locations without assistance. Or client purchased a car and received his/her driver's license and can transport himself/herself and family members to frequent destinations.	Feels comfortable in new environment and understands where to ask for additional support.	Able to access services independently if needed.	Strong support from family and friends. Household members support each other's efforts.	Neighborhood is safe. Client is confident in their ability to keep themselves safe.	Yes completely

Figure 10



Language: 3	Transportation: 4	Mental Health And Wellness (Cultural Adjustment): 4	Mental Health And Wellness (Emotional Health): 4	Community Linkages and Adjustment: 3	Personal Safety: 4	Integration: 4
Client able to communicate in English with case worker or other familiar community members, but has difficulty communicating with new people or difficulty communicating beyond basic needs OR Client has literacy in their own language(s).	Client demonstrates comfort and independence in navigating local transportation systems to reach frequent destinations and may need assistance with getting directions for new destinations.	Able to meet all basic needs of daily living without assistance	Additional support services discussed with client, who understands when to access these services if needed.	Some support from family/ friends; family members acknowledge and seek to change negative behaviors; are learning to communicate and support. Has basic knowledge of community and social service providers and the types of available assistance	Neighborhood is safe. Client is confident in their ability to keep themselves safe.	Between "Somewhat" and "Yes completely"

Figure 11

Overall, respondents reported that the public transportation system was easy to understand, that they understood where to seek additional mental health resources if they wanted, and that they felt safe in their neighborhood. Community linkages was also a high score, with some respondents indicating that they were also comfortable *avoiding* interactions with their community if they choose.

Client N visits the CWS Jersey City office frequently to get assistance on her job search and to ask questions about services in Jersey City. Client N is very conversational in English and has lived in the United States for some time while she and her husband were awaiting a decision on their asylum case. Despite her struggles, Client N reported that she feels integrated because she has contact with her ethnic community in Jersey City and can attend religious service without fear of persecution like she experienced in her home country. She also said that she appreciated the privacy that she gets in the United States compared with her home country, where she felt everyone "knew her business" every day. Client N is an example of a respondent who has found a balance between maintaining the parts of her culture she loves while enjoying the freedoms available in the United States and in Jersey City.

Integration and Comfort

Respondents were asked to self-rank their level of integration. Most clients self-reported a high level of integration. Interestingly, low scores in other categories did not necessarily correlate to a low score in integration. Many clients reported feeling stressed, "overwhelmed," "busy" in America, as compared to their lives in their home countries, which is reflected in the lower score in the Mental Health and Wellness (Cultural Adjustment). However, this did not mean they did not feel like they were part of American society. Several respondents reported that they did not feel judged for their nationality or religion in Jersey City and lived without fear of persecution. Indeed, this is typically the primary reason people come to the United States through the refugee and asylum programs. As mentioned earlier, individuals who rated their integration lower did so because of their difficulty communicating in English, but they had an overall belief that once they learned more English, they would rapidly become more integrated. Other possible explanations could include that refugees and asylees come to the United States with the expectation of having a hectic and difficult life in their initial resettlement, or they see themselves struggling with the same problems as their neighbors in Jersey City. The nuance between daily struggles in the United States and the feeling of being integrated is a topic for further investigation and research.

Language

As discussed elsewhere in the report, responses in the Language domain are important for understanding how refugees and asylees are able to interact independently within their community. While some respondents indicated that they believed they would feel more integrated if they spoke more English, both the mean and mode scores show that refugees and asylees are able to fulfill basic needs in English. It should be noted that federal law requires meaningful access to interpretation be provided to clients to the extent possible for federally funded services. This includes public benefits such as SNAP and Medicaid, public schools, medical providers that accept Medicaid, and the Social Security Administration, just to name a few. While this provision is part of the 1964 Civil Rights Act and clarified further through Executive Order 13166 issued in 2000[19], there is limited enforcement to ensure that meaningful access is provided. As discussed elsewhere in this report, access to language services could explain the lower scores in Physical Health and Financial Literacy, as financial institutions do

[19] See LEP.gov for more information about federal requirements for access to interpretation.

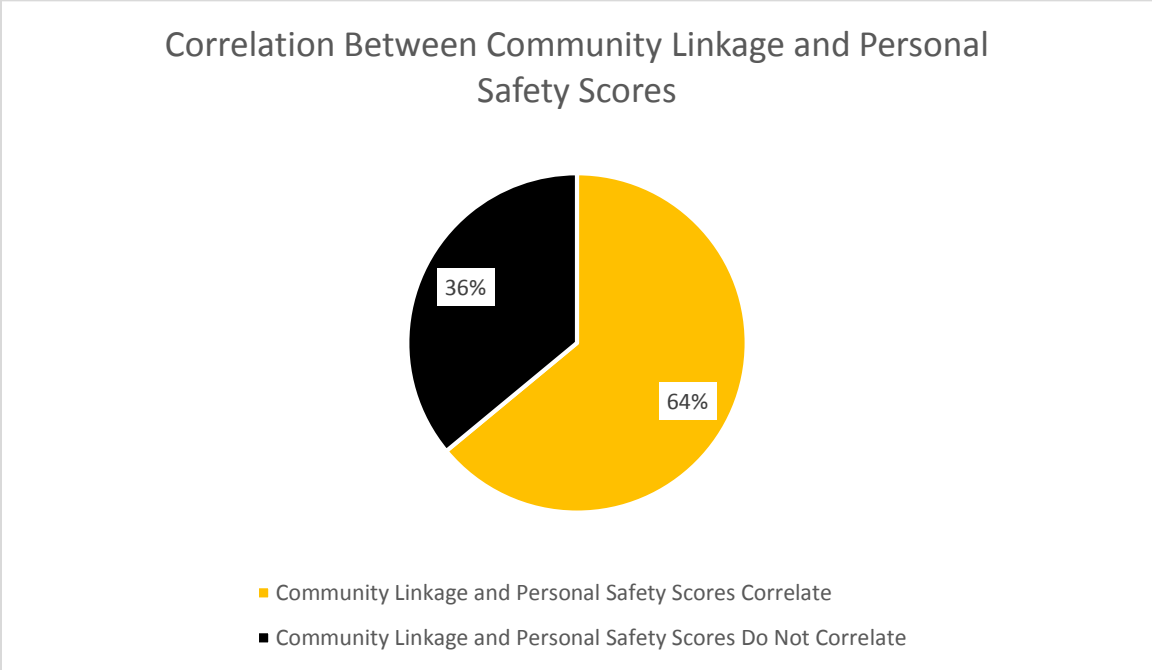
not have the same legal obligation to provide meaningful access to interpretation, and many medical providers beyond primary care offer inconsistent access. One respondent reported that she was concerned for her children when they first started school because there was no interpretation available at the school, and she worried that her children would not be able to ask to go to the bathroom or tell the teacher if there was a problem. Proper access to interpretation provided by the school during the enrollment process could have allayed these concerns.

Correlation of Community Links and Personal Safety

Community Linkages and Personal Safety scores were high in all measures of the assessment data. Refugees and asylees said that they were comfortable where they live and knew where to seek out community interactions if they wished – or knew how to avoid them. Some respondents indicated that now that they were in the US they did not want to interact with people from their home country, either out of fear of creating problems for people back home, or simply because they left their home country for a reason and do not want to be around those who could remind them of this flight. These individuals were more interested in finding like-minded friends and neighbors, or advancing their education, and were happy to have that opportunity.

Client Z described how his wife and children, who are still in Egypt, narrowly avoided a bombing because they were late to get to church. He lamented his own personal safety when his family in Egypt still faced grave insecurities. CWS Jersey City staff counselled him, reminding that staying in the US and working with legal representation to reunite his family in the U.S. is the best way to protect them in the long run, even though his instincts told him to go home to try to protect him. It is easy to forget how much danger refugees and asylees faced prior to coming to the United States, when as service providers we see them struggle daily with other challenges.

The high scores in Community Linkages and Personal Safety seem to relate to the very high scores in Integration. Refugees and asylees noted frequently that they were happy to be in the United States because they were free of fear and persecution, which are likely motivators for high responses in Personal Safety and Community Linkages. As shown below, Personal Safety and Community Linkage scores showed a 64% correlation, potentially indicating that increased community linkages increases a sense of personal safety or that increased sense of safety in their new home encourages refugees/asylees to create strong personal linkages. Participating in their new community and feeling safe in the physical space of that community necessarily go hand in hand.



Ager and Strang argue in their 2008 article in the *Journal of Refugee Studies* that the friendliness and welcoming of the community of resettlement has a strong impact on refugee integration.[20] Acts of friendship from the community was found to help refugees feel 'at home' and secure in their new surroundings. "Friendliness" of the local community was linked to perceived personal safety and security; the authors define friendliness as "generally understood as a lack of conflict and sense of acceptance"[21] from the overall community, which encourages refugees to interact with existing community institutions more readily. This was found to be associated with refugees feeling that they had a good quality of life. More intensive connections with the local community were beneficial for longer-term economic and social benefits, but simple friendliness had the bigger impact on feelings of personal safety. This is consistent with CWS assessment findings that community connections and personal safety go hand-in-hand to helping refugees and asylees feel welcome and included in their new communities.

[20] Ager, Alastair, and Alison Strang. "Understanding Integration: A Conceptual Framework." Journal of Refugee Studies, 2 June 2008.
[21] Ager, Alastair, and Alison Strang. "Understanding Integration: A Conceptual Framework." Journal of Refugee Studies, 2 June 2008. Page 180.

Case Studies

Looking at individual respondents provides further interesting insight into the assessment findings. Taking each client's mean total score provides some measure of how they view their success in the United States. See Figure 12 for a representation of these mean overall scores. The one high scoring respondent is #18, or Client R, and the lowest scoring respondent is #31, or client K. Interestingly, Client R and client K are both asylees released from the detention center within the past 6 months at the time of their interview. Both are men, in the United States without children or spouses. Neither client has a high burden of personal expenses. Both clients are in the same program through CWS Jersey City. However, Client R's English is significantly more advanced than client K. Due to this, Client R gained early employment and had multiple employment opportunities early into his service period. Client K was unemployed at the time of the survey. Additionally, Client R reports that his family is happy in his country of origin, while client K is worried about his family overseas and would like to bring them to the United States. Client K reports that what makes him happiest in the United States is finally having legal identification while what makes him unhappy is being separated from his family. Client R responded that he is unhappy with the way he was treated in the detention center but is happy for the post-release opportunities in front of him. What makes this compelling is that, on paper, both clients are similar in terms of time spent in the United States and experience gaining status in the United States. They are at similar points in their adjustment period and have similar responsibilities in the United States. However, one client reports the highest scores while the other reports the lowest. Factors at play here could be language and pre-migration experiences of trauma. Both clients report family separation, but Client R's family does not wish to come to the United States, while client K's does. This additional emotional and logistical burden may impact the difference in responses as well. Client R's average score in applicable assessment categories is 4.57 while Client K's average is 2.05. Table 4 shows a count of the number of times each client was assessed at a particular score, which provides another summary of their assessment.

Table 1

Count of Scores Comparison		
Scores	#18 – Client R	#31 – Client K
1	0	9
2	1	5
3	1	4
4	4	0
5	15	2
0 (not applicable)	3	4

Client A (respondent #48) had the highest overall score with several '5' scores during her assessment. Client A arrived as a refugee in late 2016, very similar to Client B (respondent #8) who arrived in the summer of that same year. Both women were refugees from the same county, both are married with children, and both were provided with the same programming and referrals to community resources in Jersey City. Prior to arrival there were some noted differences between the women that are evident in the assessment results: Client A spoke English upon arrival and had access to more education, while Client B did not speak English and had more limited access to education, though both women were literate in at least one language prior to arrival in the US. Client A's lowest scores ('3') were in Work, Wages, and Monthly rent, while Client B's lowest scores ('1') were in Language and Education followed by low scores of 2 in the categories of Work and Dual Income. Both women consider themselves integrated and both scored well in the category on community linkages, despite their very different approaches to interacting with the community; Client A is very independent and prefers

not to interact with others from her home country or with various volunteer group activities, while Client B is the opposite and engages in as many volunteer activities and group workshops hosted by CWS as she can. Despite the difference in attitudes towards services and community support, both women have found a way to feel integrated. However, it should be noted that while Client B is an enthusiastic participant in services and activities, her English has not improved in the nearly three years she has resided in the United States, limiting her ability to improve her life in other areas such as employment and financial literacy. Indeed, she visits the CWS office monthly to receive assistance to pay household bills even after receiving specialized tutoring on how to accomplish this task independently.

Table 2

Count of Scores Comparison		
Scores	#48 – Client A	#8 – Client B
1	0	2
2	0	2
3	3	6
4	10	4
5	11	5
0 (not applicable)	0	5

The comparison between assessment scores for Client A and Client B raises the question of what could be done differently for Client B so that her outcomes more closely match those of Client A. To rule out the possibility that another factor outside of the assessment may have influenced the difference in scores, we will look at one other client as a comparison to Client B who appears to have more pre-arrival similarities.

When comparing language, education, and length of time in the US, Client B has much in common with Client C, respondent #35. Both arrived in the summer of 2016 with limited English and prior education and received the same attention from community volunteers and CWS Jersey City staff. All resettlement agencies across the United States noted that in 2016 there was heightened community interest in the refugee resettlement program, both from supporters and opponents. CWS Jersey City experienced a groundswell of community support from individuals and faith communities interested in assisting refugees directly. Both Client B and Client C benefitted from this strong community support, with numerous individuals volunteering to assist the families with English tutoring and other support. Client C's lowest scores ('1') are in the categories of Work, Dual Income, Wages, and Family Separation. Low scores ('2') are also recorded in the areas of Housing and Language; while the low Housing score is likely related to the low scores in Work, Dual Income, and Wages, the continued low language scores are surprising considering the amount of effort by community members to assist the family in language acquisition. Like Client B, Client C scored high in Community Linkages, Personal Safety, and Integration, showing that despite limited English language skills both women feel they are part of a community and feel they can leave their home to get what they need. Table 6 shows

that while both clients had several low scores, most of the categories were scored higher; the average score for Client B across all applicable categories is 3.42 and for Client C is 3.54. Comparatively, Client A's average score in applicable categories is 4.33.

Table 3

Count of Scores Comparison		
Scores	#35 – Client C	#8 – Client B
1	4	2
2	2	2
3	3	6
4	7	4
5	8	5
0 (not applicable)	0	5

A striking difference between Clients A, B, and C is in the category of Dual Income, as only Client A scored high ('4') in this category while both Clients B and C scored low. For this assessment, Client A was the outlier as the only respondent scored as a 4 in Dual Income, making Clients B and C typical respondents in this regard.

Selected Quotes

Respondents had many positive things to say about their new lives in the United States in general and Jersey City in particular:

American Dreams

- "I get happy when I think about that I am safe and free and of all the opportunities that await me."
- "There are more opportunities for me as a woman here than in my home country"
- "I am happy that I will finally belong to a nation, I will be able to have ID."
- "Family very happy here, lots of freedom"
- "I am happy that I am living in a place where people do not care what my religion is, no one is searching for me to harm me. I have rights in the U.S makes me happy. "

Jersey City Comfort

- “The fresh and clean air in the US, friendly people, and everything is well organized including public transportation and social services make me happy.”
- “Everyone I've met has been wonderful”
- "Painting and trying new things make me very happy."
- "I feel like I am very comfortable."
- "I am open minded, and I am adjusting fine."

Clients were also asked what made them unhappy or what they found difficult, and the responses fell into three general categories:

American life is hectic...	Adjustment is a difficult process...	Things are better, but...
•"The difference is, in Chad people socialize more, families are much closer. In the US I feel like people are too busy"	•"What makes me sad is the beginning stages of getting settled are frustrating and upset me. It's hard, and it makes me sad everytime."	•"The safety makes me happy but I feel sad when I think I can not go back to my country."
•"My culture everyone is much more relaxed, I had more family time in Turkey. the U.S is very busy"	•A respondent said that his sister prepares Turkish meals that remind him of home. The thought of his family still in Turkey upsets him.	•"I feel sad that my clothing was stolen from the detention center."
•"I am finding difficult to be happy because I feel so much pressure. I feel like I am in a race, I have so much responsibilites, so much bills and it's been very hard. I think a lot about my family."		•"I do not see my neighbors too much, only passing by. I talk to my family and children in Chad."
•"Egyptian culture is much sociable and friendlier, in the U.S. everyone is on their own."		

Appendix A- Survey Questions

Domain	Assessment Questions	1	2	3	4	5
Language	What language(s) do you speak? What languages to do read? What English words or phrase do you know? What has been most helpful for you to improve your English? What do you think you need to do in order to improve your English skills further?	Client demonstrates no ability to speak, read, write, or understand the English language.	Client demonstrates limited ability to speak, read, write, or understand the English language. Has difficulty communicating basic needs to case workers or others who are familiar to them.	Client able to communicate in English with case worker or other familiar community members, but has difficulty communicating with new people or difficulty communicating beyond basic needs	Client demonstrates competence in speaking, reading, writing and understanding the English language. Client is able to explain him/or herself clearly with most people they meet in the community.	Client demonstrates fluency in speaking, reading, writing and understanding the English language. Client is able to explain him/or herself clearly and is able to communicate complex ideas.
		Client has no literacy in their native language(s).	Client has basic literacy in their own language(s).	Client has literacy in their own language(s).	Client has literacy in more than one language, including English	
Housing	How is your housing? What do you like about it? Do you know what a lease is, and do you have a copy? Do you have any issues cleaning and maintaining your home? Is there enough room for everyone in your home? Do you share a room? Do you feel stable in your housing? Do you feel like you can remain here comfortably?	Lacks stable, safe, sanitary or affordable housing and/or lacks basic furnishings. At high risk for eviction.	Housing stable, but not ideal living conditions. Acceptable for 1-2 more months while alternate housing is secured.	Lives in safe, decent, affordable housing, meeting basic standards, with basic furnishings	Lives in comfortable housing that is above local standards	Live in safe decent, affordable, appropriate long-term housing of choice, more than adequate furnishings
		Not comfortable in housing and/or unable to remain in housing longer than one month.	Comfortable with housing but only able to remain 1-2 months.	Name is on lease agreement and can remain in housing for a minimum of six months.	Selected housing independently.	

Domain	Assessment Questions	1	2	3	4	5
Food	How do you get your food and prepare meals? Do you include healthy food into your family meals? (Explain “healthy” if needed, USDA MyPlate is a good resource) Do you have any problems using your kitchen? Has there been a time in the past month when you did not have enough food and you did not know how to get more?	Not enough food or means to prepare it. Low quality food in household. Inadequate food storage. Lacks basic knowledge of nutrition/healthy foods.	Household has food assistance but it not able to have enough food all days of the month. Quality of diet relatively low or lacking cultually-familiar ingredients.	Can meet basic food needs but requires occasional assistance. Diet consists of fruits and vegetables on most days.	Can meet basic food needs without assistance and manages diet with healthy options.	Can choose to purchase any food household desires. Makes consistent choices to eat healthy food.

Domain	Assessment Questions	1	2	3	4	5
Transportation	What type of transportation do you use? Have you had trouble getting to places you need or want to go? Where have you gone so far? How did you travel back in your home country? What has helped you to feel more comfortable getting around? How do you get to appointments? How do you find your way to a new location?	Client demonstrates no ability to use public transportation. Client is dependent on family member(s)/caregiver(s) for transportation to appointments, classes, shopping centers, etc.	Client demonstrates awareness of public transportation options to frequent destinations such as work, English language class, grocery stores, doctor's office, etc. Demonstrates discomfort and limited ability to use public transportation. Does not know how to find new places.	Client demonstrates ability to use public transportation. Client also demonstrates knowledge of transport fares and routes. Can describe process for finding new places but may require assistance for first few trips to new locations.	Client demonstrates comfort and independence in navigating local transportation systems to reach frequent destinations and may need assistance with getting directions for new destinations.	Client demonstrates ability to use and navigate public transportation independently as well as find directions to necessary locations without assistance. Or client purchased a car and received his/her driver's license and can transport himself/herself and family members to frequent destinations.

Domain	Assessment Questions	1	2	3	4	5
Education	Adults: What education have you had? What things (subjects) did you enjoy studying? How has your education helped you? What do you want to learn here in the United States? Do you know where to go to take classes? Minors: Are you enjoying school? What do you like? What do you dislike? Who helps take you to school? Who helps you with homework? Does your school use an interpreter when they want to communicate with you?	No previous access to education. No attempts or interested displayed in finding education opportunities in US.	Has received referral to education courses but does not consistently attend. Some interest in education/learning.	Has enrolled in courses and is attending as frequently as possible.	Attends courses and has an education plan.	Has completed education/training certification. No literacy problems.

Domain	Assessment Questions	1	2	3	4	5
Finances (Public Benefits, Financial Literacy, etc)	Intake only: How did you manage your resources before you came to the US? How do you plan to track your money in America? What have you learned about money so far since you've been here? How do you pay your bills and expenses? Minor questions: What are you learning about money here in the US? Are you learning about finances in school?	No income. Does not know how to manage money	Inadequate income and/or spontaneous or inappropriate spending	Can meet basic needs with subsidy; appropriate spending	Can meet basic needs and manage debt without assistance	Income is sufficient, well managed; has discretionary income and is able to save

Domain	Assessment Questions	1	2	3	4	5
Work	Are you working? What kind of work do you enjoy? Intake only: What kind of work did you do before you came to the United States? What hobbies or activities make you happy? What has helped you to be successful at work in the past? What is your long term (3-5 year) goal for working? Minor questions: What things do you help with around the house? What do you want to be when you get older? If adult exempt from employment due to age (65 and over) or disability score as 0. If youth in school full time score 0.	Unwilling to seek work, or client unable to identify starting point for seeking work given barriers related to their special needs.	Client seeking work but not employed or employed in job that does not meet basic needs; inconsistently resolving or addressing barriers to seeking work or maintaining employment.	Employed in a job that meets basic needs; consistently resolving or addressing barriers to maintaining employment.	Employable and employed in a stable job that maintains or exceeds basic needs	Employable in a job that provides the client with satisfaction and opportunity for professional growth.

Domain	Assessment Questions	1	2	3	4	5
Care of Children (childcare, knowledge of U.S. norms, etc.)	How have you been able to take care of your children? Do you have concerns about raising children in the US? What have you been thinking about how you will do that here? How do you discipline your children? If no children in household, score as 0	Needs childcare, but none is available or accessible and/or child is not eligible	Childcare is unreliable or unaffordable, inadequate supervision is a problem for childcare that is available.	Affordable subsidized childcare is available but limited.	Reliable, affordable childcare is available, no need for subsidies	Able to select quality childcare of choice
Legal/Immigration (ID documents, LPR/Citizenship progress, rights & responsibilities, etc)	What kind of ID do you have? Do you have your documents in a safe place? Can you access them easily? Why are they important in the United States? Can you describe some of the rights and responsibilities you have in the United States? How are these different from what you are used to?	In need of assistance with Lawful Permanent Residence (green card)/ Lacks identity documents and/or basic legal documents	Limited or missing identity documents.	Not in need of LPR assistance/ Has and understands documents necessary to maintain legal protections.	Knows process for replacing documents independently.	On track to naturalization (citizenship) at closure/Able to secure and use documents to enhance legal protections
		Does not understand right and responsibilities in US.	Limited understanding of rights and responsibilities.	Basic understanding of rights and responsibilities.	Adequate understanding of rights and responsibilities and benefits of citizenship.	

Domain	Assessment Questions	1	2	3	4	5
Physical Health	How have you been able to manage your health? (Ex: healthy eating or exercise habits, brush/floss teeth every day, get enough sleep, see doctor when ill, etc. If trouble understanding question. What do you do to not get sick?) What has been helpful to you in the past? How is your health now? When (and in what ways) do you feel healthy? Explain to me how to schedule an appointment with a doctor. Explain to me how to refill a prescription. If taking medication: Do you know what your medication is for?	Lacks health care provider (primary care provider), and/or plan to address medical needs	Some access to healthcare but inconsistent. Unable to schedule own appointments. May need additional referrals.	Has a regular primary care provider, able to access and secure medical care appropriate to needs. Able to schedule own primary care appointments but may have difficulty following up on specialist referrals provided.	Consistent healthcare access and has basic understanding of options. Able to schedule own primary care provider appointments and follow up on some referrals.	Good health care plan in place, medical needs being addressed, able to manaage health confidently

Domain	Assessment Questions	1	2	3	4	5
Family Wellness (Marital relationship, child adjustment, violence in the home, alcohol use, etc.)	What makes your family strong? (If client does not understand, try, How do you and your family help each other (to be happy/comfortable/okay?)?) How is your relationship with your spouse? Open ended for general idea of spousal relationship Are you experiencing violence in the home? Do you or anyone in your home use alcohol and drugs? If yes, are you worried if it is harmful?? How are the children adjusting? What are the roles that different people play in the family? This is an opening to talk about these roles changing. Good chance to talk about your own personal experiences of families in transition. Are you worried about how the dynamics of your family are changing now that you are in the U.S.? Intake only: What clothes did you bring with you? How do you get clothes that you need?	Violence in the home (e.g., domestic abuse, intimate partner violence, or elder abuse) is noted; alcohol or substance abuse is noted; client shows no knowledge of counseling or support options	Risks for violence (e.g., verbal abuse) are noted; client indicates limited knowledge of counseling or support networks, or knows of support options but is not accessing them	Relationships in the household are stable with predictable behavior. Client is aware of some community resources, or regularly interacts with an agency that provides additional support if needed. Other needs are met.	Client demonstrates self-empowerment and the will to seek help (i.e. emergency services, counseling, support networks, etc.) should the need arise.	Child's physical, emotional and educational needs are fully met; responsible adult is confident about US laws and norms related to family welfare.
		Family has inadequate clothing and/or hygiene items and does not have ability to get more.	Family has some clothing and hygiene items but will need more once the seasons change.	Family has adequate clothing and hygiene items for most seasons.	Family has sufficient clothing and hygiene items to meet all weather conditions.	Family is able to secure new clothing and hygiene items on a regular basis to meet their needs.

Domain	Assessment Questions	1	2	3	4	5
Mental Health and Wellness (cultural adjustment, emotional wellness, mental health etc)**	What are the cultural differences between here and where you came from? How has your adjustment been? What is going well right now?	Demonstrates severe distress and/or emotional problems; highly unsure of own ability to adjust to life in the US	Demonstrates distress and will require further adjustment assistance within the next 30 days.	Feels comfortable in new environment and understands where to ask for additional support.	Able to meet all basic needs of daily living without assistance	Able to provide beyond basic needs of daily living for self and family
	What are some things that make you happy? What are some things that you worry about? Have you ever felt so sad or upset that you thought about hurting yourself? Do you know anyone who hurt themselves or committed suicide? Do you have trouble remembering things? Are you sleeping okay? (If not sleeping well: Do you have trouble falling asleep or do you wake up before you want to in the morning? Do you have any bad dreams or nightmares?) Are you having any trouble eating? Do you have any stomach problems or pain? Are you feeling anxious or nervous a lot?	Will require additional referral for screening immediately.	Will require additional referral for screening as soon as possible (within 30 days).	Referral for additional screening or support services will be offered.	Additional support services discussed with client, who understands when to access these services if needed.	Able to access services independently if needed.

Domain	Assessment Questions	1	2	3	4	5
Community Linkages and Adjustment (other services, community & religious groups, etc.)	What is your relationship with your neighbors? Who do you get to see and speak with from your home country? Who else is helpful to you and how? How have you been able to help others in your family and/or neighbors? Is there another organization or place that you can go to for help (aside from the resettlement agency)?	Lacks knowledge of available support and/or ability to access needed social and community services.	Family/friends may be supportive, but lack ability or resources to help; family members do not relate well with one another; potential for abuse or neglect.	Some support from family/friends; family members acknowledge and seek to change negative behaviors; are learning to communicate and support . Has basic knowledge of community and social service providers and the types of available assistance.	Strong support from family and friends. Household members support each other's efforts.	Has healthy/expanding support network; household is stable and communication is consistently open. Able to independently use mainstream community and social resources when needed.
Personal Safety	Do you feel safe at home and in your neighborhood? What would you do in the event of an emergency? Who would you notify? What are some things you should do to keep yourself safe when you are in your home? What are some things you should do when you are out in the community? Minor questions: Have you felt unsafe?	Neighborhood is visibly unsafe, and client does not know basic emergency procedures.	Neighborhood is moderately safe. Client lacks some knowledge of safety practices.	Neighborhood is safe, and client possesses some knowledge of personal safety.	Neighborhood is safe. Client is confident in their ability to keep themselves safe.	Neighborhood is very safe. Client can identify several ways to keep themselves safe both during the day and at night.

Domain	Assessment Questions	1	2	3	4	5
Adjustment of Status	Legal status – have you adjusted status? If not, have you faced a barrier to adjusting your status?	1+ years from adjustment date and never adjusted status	Over 3 months from adjustment date and has not started process to adjust status. Cannot pay costs associated with Adjustment of Status or is unaware of need to adjust status	Have not started status adjustment process within 3 months of adjustment date or it is not time to adjust status yet but does not know how to when time comes	Past Adjustment of Status date but client is actively preparing for adjustment (saving money, contacting lawyer, etc.)	Yes, adjusted status or not time to adjust status yet but understands how to when the time comes
Family Debt	Do you have debt? Can you share how much? What types? Travel Loan/ Credit Card/ Other?	$10,000+ debt	$5000-$10000 debt	$1000-$5000 debt	$0-$1000 debt	No debt
		High interest debt like credit card			No interest debt like travel loan	
Dual Income	Do you have a dual income household? Why or why not? PT or FT positions? Barriers to two FT positions?	No, not interested	No but would like to	Yes but one person works in gig economy	Yes but one person works part time	Yes, both work full time
Wage	What is your hourly wage?	Unemployed	Off the books/ gig economy (insecure employment, not complying with tax laws)	Minimum wage	$9-$12/ hour	$12+
Monthly Rent	What is your rent?	>$1500/month	$1400-$1500/month	$1200-$1400/month	$1000-$1200/month	<$1000/ month
Family Separation	Are you separated from family members? Have you applied to reunite with them?	Yes and do not know how to apply for them or cannot apply for them	Yes and I have applied for them but they are not coming	Yes but I have a barrier to applying for them	Yes, and I know how to apply for them but have chosen not to	Yes and have applied for them or no
Integration	Do you feel integrated into society here?	No not at all		Somewhat		Yes completely

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Appendix B- Deidentified Data

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	AVG	AVG (Mean)
Adjustment																																																			
Language	3	4	4	5	5	4	4	1	2	2	2	1	4	1	2	1	4	5	3	4	2	4	5	4	4	5	3	4	4	4	3	3	1	3	2	2	4	4	5	2	5	2	4	1	4	3	5	4	5	3	4	3.3
Transportation	5	5	5	4	4	4	4	4	5	4	2	1	5	2	2	2	4	5	4	5	1	3	5	5	5	4	5	5	5	5	1	5	3	5	5	5	5	5	4	5	1	2	5	2	4	5	5	5	5	5	5	4.02
Mental Health and W	3	3	3	3	4	3	3	3	3	3	3	3	5	2	2	2	2	5	4	5	3	3	4	3	3	5	5	5	3	2	2	3	3	5	4	3	4	4	5	3	5	2	5	3	3	5	4	4	5	5	3	3.54
Mental Health and W	5	5	5	4	4	4	4	4	0	5	5	5	5	3	3	3	2	5	4	5	4	3	5	5	5	5	5	5	4	3	3	4	4	5	5	5	5	5	5	4	5	3	4	4	4	5	5	5	5	5	5	4.3673469388
Community Linkage	5	5	5	3	4	3	3	3	4	4	3	3	5	1	1	2	2	5	4	4	2	1	4	4	3	5	4	4	4	3	1	5	1	4	4	3	4	4	5	1	5	4	5	4	2	3	5	4	3	3	4	3.46
Personal Safety	5	5	5	4	4	3	3	4	3	1	3	1	2	3	3	3	4	5	5	1	5	4	4	4	5	4	3	5	1	1	3	3	4	1	4	4	5	3	4	4	5	3	5	3	4	4	5	4	2	5	4	3.95
Integration	4	4	4	5	5	3	3	5	5	3	5	3	5	4	4	3	5	5	1	5	2	2	3	3	3	5	3	3	3	4	1	4	2	3	4	3	3	5	5	2	5	1	5	1	3	5	3	5	5	3	5	3.6
Basic Needs																																																			
Housing	3	3	3	4	4	3	3	3	2	2	5	1	3	3	3	3	3	2	5	1	4	3	4	3	4	4	3	5	3	1	2	4	5	5	2	2	5	5	5	5	5	3	4	4	4	4	5	5	2	3	3	3.44
Food	3	3	3	4	4	4	4	4	5	4	4	4	5	3	3	3	3	5	5	5	5	1	4	4	5	5	5	5	5	5	3	4	4	5	5	3	4	4	5	5	5	5	5	3	1	3	5	4	3	4	5	4.04
Physical Health	1	1	1	3	2	4	4	3	3	3	3	2	5	2	2	2	2	5	5	5	5	1	5	4	1	4	5	5	1	1	1	5	2	4	5	5	4	5	5	5	5	1	5	1	4	4	5	5	4	3	5	3.35
Clothing	4	4	4	3	4	3	3	5	5	5	4	5	5	3	3	3	3	4	5	5	3	2	4	3	5	5	4	5	4	4	1	5	4	5	5	5	5	5	5	5	5	2	2	3	2	5	5	5	2	5	5	4
Finances																																																			
Finances (Public Be	3	3	3	4	4	2	2	3	3	4	1	1	5	1	1	2	1	5	4	5	2	1	4	1	3	1	2	5	2	2	1	5	5	5	5	4	5	1	1	5	1	1	4	4	1	5	3	5	4	4	1	2.98
Work	2	2	2	3	4	2	2	2	2	2	2	2	5	1	1	2	2	4	1	5	1	2	3	2	2	1	3	2	2	2	1	4	4	4	1	4	1	4	1	4	1	2	2	2	1	4	3	3	4	3	2	2.42
Family Debt	4	4	4	1	5	3	3	5	0	5	0	4	4	4	4	3	5	3	5	4	5	5	5	5	5	4	5	5	5	4	5	1	3	4	4	4	5	5	5	5	5	5	2	5	5	5	4	4	5	2	5	4.18375
Dual Income	2	2	2	0	0	2	2	2	2	2	2	2	0	1	1	0	0	0	1	0	1	0	0	1	0	1	1	0	2	2	0	0	1	1	1	1	3	0	1	1	0	0	0	0	0	0	0	4	0	0	1	1.8286829163
Wage	1	1	1	2	5	1	1	4	1	1	1	1	2	2	2	1	1	5	1	4	1	1	4	1	1	1	3	1	1	4	1	5	4	5	1	5	1	1	1	4	1	1	2	3	1	5	1	3	3	4	1	2.16
Monthly Rent	4	4	4	5	5	3	3	5	4	5	3	2	5	3	3	3	5	5	2	5	5	5	5	5	5	3	5	4	5	5	0	5	5	3	3	3	1	5	4	4	5	5	5	5	5	5	3	1	5	5	4.1224489
Education	3	3	3	2	2	3	3	1	3	3	2	1	3	1	1	1	2	5	5	4	1	5	5	3	4	4	3	5	3	3	2	3	2	5	3	1	4	5	4	5	3	2	4	1	4	5	4	4	2	2	3	3.04
Family																																																			
Care of Children (ch	0	0	0	0	0	3	3	4	0	0	5	0	0	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	0	0	0	0	0	0	0	0	0	5	0	0	4	0.7692307692
Family Wellness (ch	5	5	5	0	0	4	4	3	4	4	4	4	0	3	3	3	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	3	3	3	3	5	0	0	0	0	0	0	0	0	0	5	0	0	3	3.85
Immigration and Legal																																																			
Immigration and ID c	2	2	2	3	3	2	2	3	0	0	3	5	5	2	2	3	3	4	3	5	3	4	4	3	3	4	3	3	4	3	2	3	3	3	5	5	3	3	5	4	4	3	3	3	4	3	5	5	4	5	3	3.3918333333
Legal Rights & Resp	4	4	4	3	3	3	3	4	0	3	3	2	5	2	2	2	2	4	3	5	2	4	4	4	3	3	3	2	4	2	2	3	2	2	4	4	4	3	4	4	4	2	4	3	4	5	5	4	4	5	4	3.3469387755
Adjustment of Status	5	5	5	3	3	1	1	5	0	5	5	5	5	3	3	1	3	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	0	5	3	3	3	5	5	5	5	5	5	5	4	5	5	4.3918333333
Family Separation	5	5	4	2	1	3	3	3	0	1	0	1	5	5	5	3	5	5	5	5	5	3	1	5	3	5	5	3	1	1	1	4	5	5	1	3	3	1	5	5	5	5	2	3	3	5	5	4	3	1	5	3.4791666667


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