

## FINANCIAL ASSISTANCE AND PUBLIC BENEFITS FOR REFUGEES

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### I. Introduction

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Refugees come to the United States with very few physical belongings, but they bring scores of resilience and a deep motivation to succeed. Services provided by RefugeeOne are designed to help refugees become self-reliant in as few as 6 to 9 months. 95% of the refugees we serve are fully self-reliant within the first year of arrival.

Upon coming to the United States, refugees are qualified to receive public benefits to support them in their journey to self-reliance. This initial support is critical, so refugees can focus initially on learning English and adjusting to a new culture.

Despite receiving public aid upon their arrival, refugees contribute to the economy in many meaningful ways. According to a recent study by the National Bureau for Economic Research\*, refugees’ dependence on public benefits declines quickly – after only 8 years in the U.S., the average refugee pays more in taxes than they use in public benefits. Over their first 20 years in the U.S., refugee adults pay \$21,324 more in taxes than they take home in benefits. Other studies, including one commissioned by the U.S. Department of Health & Human Services, confirm these trends, finding that refugees nationwide brought in \$63 billion more in government revenues over the past decade than they cost to support\*\*.

The purpose of this guide is to help you understand the benefits and assistance for which refugees qualify, so you can help them navigate these systems and work toward self-reliance.

\* “The Economic and Social Outcomes of Refugees in the United States: Evidence from the ACS,” William Evans and Daniel Fitzgerald, June 2017.

\*\* “Rejected Report Shows Revenue Brought In by Refugees,” The New York Times, September 2017.

## **II. Financial assistance for new arrivals**

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The State Department's Bureau of Population, Refugees, and Migration (PRM) provides refugees with an interest-free loan to travel to the U.S., which they agree to repay starting six months after arrival. PRM then supplies RefugeeOne with a one-time payment of \$975 per refugee to help finance their initial months in the U.S. That money goes mostly towards rent, furnishings, food, and utilities—much of it accounted for before the refugee even steps foot in the U.S.

- All cases receive \$50 per person cash at airport upon arrival.
- At their intake appointment with RefugeeOne case management, they receive \$100 cash per person and each employable adult receives a one-month bus pass (\$110).
- The remaining \$715 goes toward the RefugeeOne refugee assistance fund and is used to cover an apartment's security deposit/move-in fees, rent, furniture, household goods, and food.

## **III. Rent and utilities assistance**

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RefugeeOne will pay rent in full for three months starting the first full month after a refugee's arrival (for example, a refugee who arrives on July 12 will have rent and utilities covered for the remainder of July, plus August, September, and October). The fourth full month after arrival, refugees are responsible for a portion of their rent based on what they're receiving from public benefits (singles pay \$100, families pay 50% of their cash benefits from TANF). RefugeeOne pays full utilities for four full months.

Families are responsible for their full rent and utilities the fifth full month after arrival.

All refugees sign the lease for their apartment and all utility accounts are set up in their own name. They are responsible for timely payments and for honoring the terms of the lease contract. Any security deposit due when the family moves out of an apartment will be paid back to them, even though RefugeeOne paid the initial security deposit.

RefugeeOne's housing manager provides a housing intake with all new families and provides them with documents containing our rent policy and information about their apartment including, the landlord's information, person responsible for maintenance, and utilities the family is responsible for paying. All families are given a copy of their lease and are instructed to keep these documents in a safe location in their apartment.

To avoid fees, most refugees do not set up a bank account until after they are employed and can set up direct deposit. Money orders can be used to pay bills such as for rent, phone, utilities, internet, phone bills, etc.

## IV. Public benefits

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RefugeeOne clients are eligible to receive one of two types of public assistance. RefugeeOne case managers apply all new arrivals for benefits, but after approval, refugees are responsible for handling communications received by mail or notifying their case manager if they need assistance.

### **RCA**

#### **Refugee Cash Assistance**

##### **Who's eligible?**

- Single people (18+)
- Married without children

##### **Benefits**

- Cash: \$304 / month
- Food (SNAP): \$192 / month
- Medical card

##### **Duration**

- Cash: 8 months
- Food: 6 months, then reapply
- Medical card: After 8 months, roll over to expanded Medicaid if still qualified

### **TANF**

#### **Temporary Assistance for Needy Families**

##### **Who's eligible?**

- Single parents with children
- Married couples with children
- Pregnant women

##### **Benefits**

- Cash: monthly based on number of family members (see chart below)
- Food (SNAP): monthly based on number of family members (see chart below)
- Medical card for all members of the family

##### **Duration**

- Lifetime limit of 5 years

##### **Example monthly TANF benefits**

3 people	Cash: \$520	Food: \$505
4 people	Cash: \$628	Food: \$642
5 people	Cash: \$736	Food: \$762
6 people	Cash: \$844	Food: \$914

## A. Link cards

Each month, cash assistance *and* food benefits (Supplemental Nutrition Assistance Program, or SNAP) are automatically loaded onto refugees' Link cards. Each family will receive a card like the one pictured to the right.



SNAP benefits can only be used at stores where the Illinois Link card graphic or a sign that says "Illinois Link accepted here" is displayed (most grocery stores accept Link). SNAP benefits can only be used for grocery staples (i.e. not at restaurants, not for household items, not for alcohol or tobacco, etc.).

Cash benefits can be withdrawn at ATMs, but a SNAP account balance cannot be seen at an ATM.

You can check the balance on a LINK card in two ways:

- On the web: [ebt-link.illinois.gov/ilebtclient/login.recip](http://ebt-link.illinois.gov/ilebtclient/login.recip)
- By phone: 1-800-678-LINK (5465)



## B. Reporting requirements

Once a refugee is employed, RefugeeOne must report their employment to the government, and their public benefits will be reduced or eliminated depending on the size of the family and their income. Most families lose cash assistance, but are able to keep some food assistance.

As long as refugee families receive benefits, they will need to periodically report to the Department of Human Services (DHS). All communications from DHS will be mailed with the logo seen to the right. Refugees are responsible for keeping track of these communications – RefugeeOne staff does not track individual cases after application. *If families do not respond to mailed requests from DHS, their benefits will be cut.* Families should contact their case manager if they need assistance re-applying.



## **V. Other benefits**

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### **A. Supplemental Security Income (SSI)**

For clients 65+ or those who have a serious medical or psychological condition, RefugeeOne will help them apply for SSI.

- Clients can apply after 30 days of arrival
- Cash: \$750 (single) or \$1,125 (couple)
- Food (SNAP)
- Medical Card

### **B. Supplemental Nutrition for Women, Infants, and Children (WIC)**

Pregnant, breastfeeding, and non-breastfeeding postpartum women, and infants and children up to age five who are found to be at nutritional risk are eligible for benefits through WIC.

- Families are screened to determine the amount of benefits to be used to purchase healthy foods
- Nutrition education and health care referrals are also available

### **C. Transportation**

Upon arrival, each employable adult will be given a one-month unlimited ride CTA pass through the state department funds detailed above. All adults who attend English classes will be reimbursed for their transportation after the first month. For families receiving TANF, the English transportation stipend will be loaded on their LINK card. Individuals receiving RCA are given a check in the amount of their monthly transportation costs to and from English class.