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Barriers of Karen Refugee Resettlement in Minnesota:

A Qualitative Study

Submitted by Emily L. Mathews

May 11th, 2012

MSW Clinical Research Paper

The Clinical Research Project is a graduation requirement for MSW students at St. Catherine University/University of St. Thomas School of Social Work in St. Paul, Minnesota and is conducted within a nine-month time frame to demonstrate facility with basic social research methods. Students must independently conceptualize a research problem, formulate a research design that is approved by a research committee and the university Institutional Review Board, implement the project, and publicly present their findings. This project is neither a Master's thesis nor a dissertation.

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Abstract

Many systems and programs affect the resettlement of refugees. The purpose of this research was to explore the barriers Karen refugees encounter in resettlement to the United States. Previous literature indicates several barriers refugees come into contact with, including employment, English-speaking ability, Housing, Health Care, Education. Using a qualitative design, 8 participants were interviewed regarding their resettlement to the United States to identify barriers and successes of their experience. Data were analyzed for themes pertaining to barriers refugees faced during resettlement. The most prominent barrier addressed by the interviewees were monetary issues. Other barriers included: employment, language, resettlement agency, transportation, apartment/housing, and adaptation issues. The findings indicated that refugees are not being given adequate means to live when they arrive in the United States. Limited monetary assistance led to the need to seek early employment and have less time to learn English. Other barriers on top of these compounded and created stress and adaptation issues. These findings highlight the need for a more comprehensive resettlement program that provides the same services to all refugees and adequate means for survival while initially adapting to a new country and way of life.

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Barriers of Karen Refugee Resettlement in Minnesota:

A Qualitative Study

In 1951, the United Nations High Commissioner for Refugees (UNHCR) was founded, providing a “legal foundation for helping refugees” (UNHCR, 2011b, para. 1). Currently, there are currently 10.4 million refugees worldwide in need of safety (UNHCR, 2011a).

A refugee is defined as:

Any person who is outside any country of such person's nationality or, in the case of a person having no nationality, is outside any country in which such person last habitually resided, and who is unable or unwilling to return to, and is unable or unwilling to avail himself or herself of the protection of, that country because of persecution or a well founded fear of persecution on account of race, religion, nationality, membership in a particular social group, or political opinion (Potocky-Tripodi, 2002, p.).

Refugees are in of a safe place to reside because they often cannot return to their country of origin for safety reasons. For less than 1% of these refugees, resettlement to a third country will be their future (U.S. Department of State, 2011). Over 50% of refugees that resettle in third countries are resettled in the United States, making it the largest resettlement program in the world. In 2011, 56,412 refugees resettled in America (Office of Refugee Resettlement, 2012). Several organizations are involved in the resettlement of refugees in the U.S., including the Bureau of Population and Migration Services under the Department of State, the Office of Refugee Resettlement under the Department of Health and Human Services, and the United States Citizen and Immigration Services under the Department of Homeland Security (U.S. Department of State, 2010).

The resettlement of refugees is grounded in a multilayer system, each with its own expectations and desired outcomes. The Refugee Act of 1980 was created to provide humanitarian relief to refugees abroad. It outlines objectives and goals that are to be achieved during resettlement, such as that refugees are to resettle and gain economic self-sufficiency as quickly as possible, earning a living through employment rather than receiving welfare (Office of Refugee Resettlement, 2011). However, this is not the only policy guiding the resettlement of refugees. There are various other government departments and organizations that work to resettle refugees. There is no one policy that guides the resettlement of refugees, thus creating multiple layers that refugees are shuffled through upon arrival to the United States. The multilayered system, the expectation for resettlement is self-sufficiency, and not having a distinct policy guiding resettlement creates several barriers to refugees during the resettlement process (Personal Communication with Gus Avenido, April 17, 2012).

Looking beyond the mandates of the various policies, one must also examine other factors that affect refugee resettlement. Refugees are faced with a completely new way of life in the U.S. It is important to gain an understanding of the effectiveness of resettlement not only from statistical reports about how soon a refugee is employed or off of welfare, but also from the perspective of the refugee. Understanding the barriers refugees face during resettlement must be examined and accounted for in order to make resettlement a more effective program.

Karen Refugees

One of the most recent refugee groups arriving to America are the Karen. Understanding the history of the Karen frames an understanding of who they are and where they come from. The history of the Karen people is entangled in a search for freedom (Garber, 2006). The Karen are one of 350 ethnic groups from the country Southeast Asian country Burma. In 1948, Burma

(now Myanmar) achieved independence from Great Britain. Since then, the Burmese government has employed systematic, brutal repression to exterminate and push out ethnic groups. The Karen are one of the ethnic groups facing persecution by the government. The Karen people formed the Karen National Union and have been fighting for freedom from the Burmese regime. The government of Burma considers the Karen, and other ethnic groups such as the Karenni and Chin, a threat to their rule, and has destroyed their people's villages, forcing families into poverty and unpaid labor. Individuals are being forced to work until exhaustion and death. Because of the violence against their people, many of the Karen have fled to Thailand refugee camps for safety and are being admitted to the United States as refugees. From 1983-2008, 4% of refugees admitted to the United States were originally from Burma, though not all are from the Karen ethnic group. More than 78% of these refugees arrived in years 2007 and 2008, thus indicating a recent surge in refugees from this country of origin. The Karen are characterized as indigenous people, traditionally farmers from Burma and Thailand (Karen Website, 2000). Higher levels of education is not common, as only 1 in 4 students continue past grade school in Burma (Graber, 2006). The goal of this study is to answer the question: What barriers do Karen refugees face during resettlement in Minnesota?

Literature Review

The following literature review addresses the history of the refugee admission process and the United States and Minnesota refugee resettlement programs. The literature review also examines previous research on refugee barriers and experiences during resettlement to a new country.

History of Refugee Admission

In order to answer the question of what barriers Karen refugees face during resettlement, the context from which resettlement arose must be examined. The entry of refugees to the United States is rooted in along history of ad hoc admission policies that eventually led to more defined admission and resettlement programs. The major reason refugees are given special attention and admission programs into several countries is because they are of grave humanitarian concern. At the close of World War II, many Europeans were left with no safe place to call home. Silverman (1980) lays out the history of the ad hoc policies that admitted refugees over the years, beginning with the Displaced Persons Act of 1948 to bring over 400,000 Europeans to resettle in America. In 1951, the Geneva Convention created a category status of refugee, separating refugees from other immigrants. In 1953, president Eisenhower signed the Refugee Relief Act, allowing for the admission of 214,000 refugees into the United States. However, like the Displaced Persons Act, the Refugee Relief Act was only a temporary solve to a greater issue. The Refugee Escape Act of 1957 provided similar short-term solutions, but still left many refugees living in their home countries. The tip of the iceberg hit in 1975, with the catastrophe of the fall of Saigon that left thousands of Indochinese people without a place of refuge, creating yet another policy, the Indochinese Refugee Assistance act. However, each year congress had to pass a continuing resolution to keep the act alive. To no one's surprise, it was clear the refugee problem was not going to end and a more formal law was needed for the admission of refugees. As Silverman writes:

“The emergency needs of refugee peoples has become a permanent fixture of the post World War II era’ and the policy of simultaneously developing separate and distinct

refugee programs on an ad hoc basis has already fostered numerous inconsistencies” (1980, p. 34).

All the minute ad-hoc acts that helped solve refugee issues as they arose eventually led to the necessity of creating a more encompassing act directed for the resettlement and admission of refugees around the world. The Refugee Act of 1980 set forth a new standard for the United States refugee program, providing a distinct admission and resettlement process (Zucker, 1983).

United States Resettlement

It is important to examine the underpinnings of the program that guides United States resettlement. The United Nations High Commission for Refugees (UNHCR) main goals are to protect refugees and to seek a solution for their displacement. Since 1975, the United States has resettled over 3 million refugees from across the world (U.S. Department of State, 2010). Since 1983 the largest group of refugees resettled here come from Southeast Asia (ORR report, 2011). The most recent data available for national numbers regarding current refugee admissions is from 2008, in which the United States received 56,419 refugees from across the world. The highest number of refugee groups admitted came from Burma, with a total of 16,901 arriving in 2011. (Office of Refugee Resettlement, 2012). (This data will be added right before the paper is handed in)

As stated previously, the Refugee Act of 1980 is one of the current policies for the resettlement of refugees. The act established the Office of Refugee Resettlement (ORR) within the Department of Health and Human Services. A director is the head of the ORR and works with the Secretary of State under the U.S. Department of State to administer the funds and regulations of the federal law.

The Bureau of Population, Refugees, and Migration (PRM), under the Department of State, is another government agency involved in the resettlement of refugees. PRM is responsible for “formulating policies on population, refugees, and migration, and for administering refugee admissions and refugee assistance programs” (Potocky-Tripodi, 2002, p. 106). PRM describes resettlement as “the process of relocating a refugee from the country of first asylum to another country” (U.S. Department of State, 2010). Resettlement is determined the appropriate action “...When it is clear that a refugee will not be able to return to his/her home and cannot be integrated into the country to which he/she has fled” (U.S. Department of State, 2010).

PRM sets guidelines for the application system for refugees coming to the United States and determines eligibility for admission. Refugees seeking resettlement in a third country, such as the U.S., are given priority based on when they arrived in the refugee camp. Once the next candidate has been determined, the UNHCR selects a country for his or her resettlement. When the U.S. is the designated country, the refugee then meets with an Overseas Processing Entity (OPE) to be screened to verify requirements are met for the refugee admission program. Following the screening, the refugee has an interview with an officer from the Bureau of Citizenship and Immigration Services (USCIS). Upon passing the security and medical screenings, the OPE refers the refugee to the United States Refugee Processing Center, where arrangements are made for sponsorship.

Sponsorship is provided by one of nine domestic resettlement agencies that work under the PRM Reception and Placement program. Individuals from these agencies meet weekly to discuss and review information sent to them via the RSC and determine where a refugee will be resettled. If a refugee seeking resettlement already has relatives resettled in the United States, the agency that sponsors the incoming refugee will most likely place him or her in the same

location. If there is no family present, the sponsoring agency determines where the refugee will be resettled. Once a sponsoring agency is chosen, that information is communicated back to the RSC and the travel process begins.

After arrival in the United States, one of the nine domestic agencies that sponsored the refugee is responsible to provide initial resettlement placement and services for up to 90 days. As required by the agreement between the nine domestic agencies and the Department of State, all refugees are to be met at the airport upon arrival by someone from the sponsoring agency or a family or friend. The sponsoring agency is responsible for determining who will be present at the airport when the new refugee arrives. The services provided during the first 90 days include “initial housing, furnishings, food, clothing, orientation, counseling and assistance in accessing programs and benefits for which refugees are eligible” (U.S. Department of State, 2010). The nine domestic voluntary agencies working with refugees as of 2012 are: Church World Service, Episcopal Migration Ministries, Ethiopian Community Development Council, Hebrew Immigrant Aid Society, International Rescue Committee, Lutheran Immigration and Refugee Service, United States Conference of Catholic Bishops, U.S. Committee for Refugees and Immigrants, and World Relief (U.S. Department of State, 2012). These agencies that work to resettle refugees are limited in what they can provide. The federal government is only giving partial monetary assistance to the agency’s that help resettle refugees in the first three months. The organizations are responsible for coming up with further financial assistance. The agencies also primarily serve to pass along the refugees to receive more long-term services from other organizations that assist refugees.

Although refugees are eligible for public assistance when they first arrive, the U.S. Government emphasizes early economic self-sufficiency through employment to speed their integration into American society (U.S. Department of State, 2010).

Minnesota Resettlement

Because the present study was focused on Karen refugees from Minnesota, it is important to examine the Minnesota resettlement program. To date, the estimated number of refugees living in Minnesota is 70,500 (MN Department of Human Services, 2011). Since 2001, there were a total of 3,949 refugees from Burma that have been resettled in Minnesota. The numbers continued to rise over the years, starting with 0 in 2001, 27 in 2002, and jumping to 1,060 in 2010 (Minnesota Department of Human Services, 2012). Each state works with the ORR under the Department of Health and Human Services to set up a program for newly resettled refugees in each corresponding state. “The ORR works through the states and nongovernmental organizations to provide longer-term cash and medical assistance, as well as language and social services” (U.S. Department of State, 2012b). Each state submits to the ORR a state plan that implements 45 CFR 400, the federal code regulation for the refugee resettlement program.

Each state has a State Refugee Coordinator that implements public and private resources for refugee resettlement (International Rescue Committee, 2009). Organizations under ORR continue to provide refugees with resources and help them integrate into the local community (Ott, 2011). The states and nongovernmental organizations, as dictated by the ORR under the Refugee Act of 1980, provide more long-term assistance to newly arrived refugees (U.S. Department of State, 2010). These organizations that work to resettle refugees are mandated by the policies of the Refugee Act of 1980. A major component of the act pertains to a refugee’s resettlement. As stated in the act, “It is the purpose of this program to provide for the effective

resettlement of refugees and to assist them to achieve economic self-sufficiency as quickly as possible” (Refugee Resettlement Program, 2010a, p. 345). Economic self-sufficiency is defined as a family earning enough income to support itself without the use of cash assistance programs.

The ORR report to congress reported:

Approximately 66.3 percent of all sampled refugee households in the 2008 survey were entirely self-sufficient (subsisted on earnings alone). About 20.1 percent lived on a combination of public assistance and earned income; another 8.7 percent received only public assistance. (Office of Refugee Resettlement, 2011).

Through the act, refugees must also set up an employment plan, which must “be designed to lead to the earliest possible employment” (Refugee Resettlement Program, 2010b, p. 361).

Minnesota’s program for resettlement is deemed a state-administered and public/private partnership (Avenido, 2006). When speaking with Minnesota’s state refugee coordinator, he described the majority of refugee services in Minnesota as “state administered, county operated” (G. Avenido, personal communication, November 11, 2011). The majority of refugees that resettle in Minnesota are eligible for Temporary Assistance to Needy Families (TANF) program, which in Minnesota is called Minnesota Family Investment Program (MFIP) and other state programs that are administered by individual counties. Minnesota’s Department of Human Services provides the majority of these services, including health care services, economic support programs, which include cash assistance, food stamps, employability programs, and refugee social services. Refugees that utilize state and county services follow the same rules as other ordinary citizens utilizing the programs. The Department of State is obligated to ensure that the programs utilized by refugees are in compliance with Title IV of the Immigration and

Nationality Act and follow the federal regulations found in 45 CFR 400, which outlines the rules of the Refugee Act of 1980. Individuals on MFIP can receive assistance for up to five years, the maximum number of years allowed by the federal government for receiving TANF assistance.

With funding from ORR, the Minnesota Department of Health and Human Services purchases additional services designed to complement mainstream services provided by the state and administered by the counties. Refugees that are ineligible for DWP or MFIP are supported with Refugee Cash Assistances (RCA) for eight months. Only the metro counties in Minnesota were approved by ORR to distribute RCA. The local agency affiliates to the national resettlement organizations in these counties distribute the RCA to the refugee. The local affiliates of the national agencies are Catholic Charities of Minneapolis and St. Paul and Winona, International Institute of Minnesota, Jewish Family and Children's Service of Minneapolis, Refugee Services, and World Relief of Minnesota. In counties outside the metro area, the county is responsible for administering the RCA.

The numerous requirements within the Refugee Act of 1980 that each state's resettlement program must follow bring to question the effect this has on the resettlement of the refugee. Kenny and Kenny-Lockwood (2011) question the effectiveness of resettlement, stating that "Self sufficiency has always been the cornerstone of the U.S. resettlement policy, but in consideration of the changing nature of the refugee populations the U.S. seeks to admit, many have begun to question the appropriateness of this goal" (p. 225). The focus of this research is to examine the refugee resettlement process through the eyes of experience Karen refugees. The research seeks to answer the question: What barriers do Karen refugees face during resettlement in Minnesota?

Barriers to Resettlement

There is a large body of research showing the refugees face many barriers during their resettlement. A refugee's education level, work history and English-speaking ability before coming to America will, in part, determine how well they resettle within the current program structure (ORR Annual Report, 2011). The existing research has noted several barriers during resettlement, which include a push to early employment, low-level employment opportunities, English-speaking ability, education, social dislocation and isolation, health care, and housing. There are many overlaps within each barrier, such as language being a barrier attributing to housing barriers. The following sections will explore each of these areas in further detail.

English-Speaking Ability

The ORR Annual Report (2011) indicates that the ability to speak English is the most important factor in establishing self-sufficiency for a refugee. A 2008 survey reported showed that those whose English skills were poor continue to lag behind those with better English-speaking skills on measures related to self-sufficiency (ORR Annual Report, 2011). Even if a refugee has higher English-speaking ability, he or she is still not given the same opportunities as American-born citizens, though there is a positive correlation with one's ability to gain self-sufficiency and the ability to speak English upon arrival (ORR Annual Report, 2011; Farrell, Barden, & Muller, 2008). Potocky and McDonald (1995) found that English-speaking ability was a very important factor in achieving economic stability and also in order to advance education. Limited English-speaking is also a barrier to both health care services and in emergency situations when police need to be involved (Lugar, 2010).

Refugees are given the opportunity to attend English as a Second Language classes when they arrive in America. Attending these classes, which most often occur during the daytime, has been difficult to attend for some refugees with small children because of lack of childcare (Ben-

Porthi, 1991; Gilbert, Hein, Losby, 2010). Refugees from Burma that were resettled in Texas expressed difficulty in attending these classes if they had small children at home. Not having childcare during class hindered them from attending and learning English (Swe, 2009). Other barriers to attending English classes include lack of transportation and lack of time due to employment (Gilbert, Hein, & Losby, 2010). Thus, their opportunity to learn English and advance in the United States was diminished.

Employment Barriers

Push to Early Employment. Nawyn (2010) examined the how refugees are affected by the different organizations that work with them. Results indicate that voluntary organizations tend to push refugees to early employment because of the employment rules surrounding their resettlement. As the study found,

In order to fulfill the mandates of the social welfare system, refugee NGO staff need to help refugees become economically self-sufficient quickly by having them take the fastest route to employment, rather than take the time to find meaningful employment with opportunities for advancement (Nawyn, 2010, p. 156).

Those assisting refugees find employment are putting them into lower level jobs because it is faster than attaining higher level employment and it also fills the policy requirement of having a refugee economically self-sufficient and off the welfare system in the shortest time possible.

Another barrier within the push to employment is that the refugees are too busy working full-time jobs and are unable to participate in English language classes (Downs-Karkos 2011; Ott, 2011; Garrett, 2006). Thus, the barrier of limited English speaking skills is made even more difficult to overcome. This also keeps the refugee stuck in his or her position. Because the refugee is having to work to make ends meet and is sacrificing English classes, he or she is not

able to learn English skills that allow him or her to advance professionally. The inability to go to English classes and learn English due to work also creates greater difficulties in understanding on the job. This lack of understanding can lead to refugees being ridiculed by other employees and feeling embarrassed (Westermeyer, 1991).

Low-level Employment. Access to jobs with decent wages is noted as a necessary factor leading to successful resettlement (Office of Refugee Resettlement, 2011). The ORR Annual Report (2011) reported on a survey conducted in 2008 of Hmong refugees that arrived in America between 2004 and 2006. As the report notes, the Hmong have minimal transferable work skills to the workforce in America, which contributes to low employability and lower-level employment jobs. The Karen have similar background skills as the Hmong, most working as farmers in Burma, indicating they also have limited transferable work skills.

The push into employment often leads many very skilled refugees that were once doctors or lawyers into job positions such as cashier or wait staff (Brick et al., 2010). A commission was formed from the International Refugee Committee to interview Iraqi refugees about their resettlement process. As the report found, many refugees “realize[d] they need to accept any job as soon as possible, even if it does not make full use of their professional background” (International Rescue Committee, 2009, p. 8). Highly educated refugees often find themselves either unemployed or underemployed despite having degrees and accreditations from their home country (Suto, 2009). Even after a decade of living in the United States, a refugees occupation is still likely to be lower than that of his or her home country, though economically they are doing well (Stein 1979). Language difficulties and having limited English-speaking skills also causes refugees to take lower-level employment.

The push into early employment also contributes to the problem of being put into low-level jobs. There are many indications that refugees are not receiving specialized training and are instead being pushed into entry level positions that require little skill and little room for growth (Nawyn, 2010; Brick et al., 2010). Nawyn (2010) found the focus of early employment gets refugees off of public assistance and into the low-skilled, working-poor workforce.

The meatpacking industry, often with plants located in rural communities, is drawing a lot of refugee employment (Downs-Karkos, 2011, as cited in Ott, 2011). Kenny and Lockwood-Kenny (2011) noted specifically that Burmese refugees have a high level of employment in meat packing plants and are moving to the rural towns where the plant is located, away from needed resources and resettlement programs that are offered in the larger cities. In order for a family to continue receiving the valuable services in the bigger cities, a refugee will drive to the small town where he or she is employed, work for the week, then drive home to be with family on the weekend (Ott, 2011). Burmese refugees living in Minnesota have organized a carpool for a 2-hour drive to a meatpacking plant in Iowa.

Education

Education is perhaps one of the largest attributing factors to achieving success in America (Potocky-Tripodi, 2002). Unfortunately, many refugees, especially those from Southeast Asia, come to America with little to no educational background (Office of Refugee Resettlement, 2010). Many refugees do not have the opportunity to further their education after they arrive in America because they are too busy working. As noted, English-speaking ability is a barrier during resettlement. However, many refugees do not have time to attend English courses because of busy work schedules (Garrett, 2006).

Refugees from around the country that were interviewed for a study felt that the education system is causing their children to fall behind (Garrett, 2006). Many felt that their children faced discrimination in the school and did not have the appropriate resources available to help them succeed, especially regarding language barriers. Parents expressed difficulty in being involved in their children's education because of their own lack of schooling and English speaking ability. Busy work schedules, inadequate resources, and language all contribute to education being a barrier for refugees.

Social Dislocation and Separation

Another barrier to resettlement is the effect of being torn away from community, friends, and family (Matsuoka and Sorenson, 1999). This separation, which often is the result of refugees being forced to leave home because of war, then again leaving refugee camps for resettlement in a third country, affects refugees psychologically and financially. Refugees that have resettled in a third country typically feel loss, despair, and guilt for relatives and friends that are still back home or in refugee camps. On top of these emotions, the experience of financial instability is heightened because they often feel the need to send financial support back to loved ones (Abbott, 1997). Matsuoka and Sorenson (1999) noted that 72% of Southeast Asian refugees in New Zealand sent money back home to relatives.

Health Care

Healthcare is another contributing barrier during refugee resettlement. Some of the more common barriers affecting health care are transportation, insurance coverage gaps, and financial hardship relating to high co-pays, insurance fees, and out-of-pocket expenses (Morris, Popper, Rodwell, Brodine, & Brouwer, 2009). Language is often noted as the major barrier to health care services. The major concern for one group of Vietnamese refugees was not having a

translator available (D'Avanzo, 2004). One Karen family resettled in Texas noted having to bring a friend along as a translator because the translator provided spoke a different dialect from Burma (Swe, 2009). Being able to understand verbal instructions given by the provider is another concern as a barrier to the health care system for refugees (D'Avanzo, 2004; Downes & Graham, 2011). Swe (2009) found that failed medical appointments were high because refugees were not familiar with the United States health care's appointment system and were also unable to communicate in English to discuss appointment time. However, in refugee communities that have become more established, language becomes less of an issue because there are doctors of their own culture (Morris, Popper, Rodwell, Brodine, & Brouwer, 2009).

Cultural beliefs of the refugee regarding westernized health care also present a barrier. Not being understood by providers was on concern identified by refugees (D'Avanzo, 2004). Some refugees come with the belief that their illnesses will be cured rather than managed by the doctors (Morris, Popper, Rodwell, Brodine, & Brouwer, 2009). Specific to refugees from Burma, Swe (2009) found they were very respectful to their health care providers and did not question their authority or decisions, often responding in a "yes, yes" manner to convey respect to the doctor.

Housing

Housing is another barrier refugees face while they are resettling in a new country. In Ramsey County of Minnesota, the average fair market rent for a 2-bedroom apartment is \$904 (U.S. Department of Housing and Urban Development). As stated earlier, the majority of refugees resettled in Minnesota receive assistance through MFIP, in which the grant for a family with two children is \$685, \$437 distributed in cash portion and \$248 given for the food portion (Avenido, 2006). Mathematically, the figures do not support each other. Many refugees are

facing eviction because they cannot afford their rental rates (IRC, 2009). In one Canadian study, a majority of the refugees interviewed stated high rent/affordability as the biggest barrier to housing (Mirafatb, 2000). Because many refugees have low-level employment and earnings, the high prices of rental units becomes a major issue (Garrett, 2006).

Another major barrier is having a large family household size. In many counties, like Minneapolis, there are zoning laws that place a cap on the number of individuals allowed to live in a unit (Garrett). Many housing units are not able to accommodate a large family composition in what are mainly 2 and 3 bedroom apartments, which results in some families lying about how many children they have on the lease (Mirafatb, 2000; Murdie, Chambon, Hulchanski, & Teixeira, 1995). One family felt they had to hide their children from the landlord so he would not know they were over the number of people allowed in the unit (Murdie, Chambon, Hulchanski, & Teixeira, 1995). One study identified Karen refugees were so crowded in their housing that they had to put mattresses in the living room to accommodate the large number of people in one apartment (Kenny & Kenny-Lockwood, 2011).

Another barrier regarding housing is refugees' lack of knowledge regarding tenant rights, which led many refugees in one study to accept lower level housing and not demand routine maintenance. In one study, Karen refugees resettled in Westville noted that affordable housing is typically found in the dangerous neighborhoods of the city, reiterating housing is a barrier during resettlement (Kenny & Kenny-Lockwood, 2011).

Present Study

The present study sought to explore the barriers Karen refugees faced during their resettlement process in a new country. Though research does exist on factors affecting refugee resettlement, there is a large gap in this topic covered in the social work literature. Also, the

research pertaining to the experience of Karen refugees is limited because their arrival to the United States is more recent. Thus, the present study seeks to fill the gap of limited social work research and limited research specific to Karen refugees regarding resettlement. The study was qualitative in nature and conducted in semi-structured interview format. The aim of the study was to answer the overarching question: What barriers do Karen refugees face during resettlement in Minnesota?

Conceptual Framework

Ecological Theory

Concepts from ecological theory are used to frame the present study. The ecological framework couples concepts of ecology with general systems theory to explain how humans survive and function within their physical and social environments. This ecosystems approach seeks to explain the interactions and relationship between human beings and their physical and social environments (Miley, O'Melia, & DuBois, 2011). Humans as living organisms interact with other systems within an environment (Encyclopedia of Social Work). Ecological theory understands that the development of the individual occurs within the context of other systems that are also evolving.

Historically, Robert E. Park, a sociologist, was noted for making the first use of the term *human ecology* (Forte, 2007). He took the theoretical understandings of plant and animal ecology and transformed them to work with humans. Humans accommodate themselves to their environments through the development of patterns. Unlike the plant and animal worlds where environmental transactions are driven by instinct, human ecology recognizes that "humans have distinctive symbolic and cultural processes (Forte, 2007, p. 120).

The most notable contributor to the ecological perspective is Germain (Encyclopedia of Social Work). He understood that the social and physical environment could either inhibit or promote growth and development of a human and his or her potential (Germain, 1979). All organisms are engaged in a reciprocal, dyadic process with their environments. The environment shapes a human's behavior, just as the environment is shaped by human behavior (Forte, 2007).

Bronfenbrenner's ecological perspective identifies four levels of systems within people's environment (Hutchinson, 2008). Microsystems are at the individual level and are characterized by face-to-face interactions. Examples include schools, churches, or peer groups. Mezzosystems consist of the networks between the microsystems, such as increasing or facilitating communication between providers. Exosystems link together the microsystems with the larger institutions that affect the smaller systems, but the individual has no direct contact with the larger system. For example, a single mother in poverty is influenced by policies regarding welfare, but has no actual contact with the governmental institution that created that policy. Lastly, macrosystems look at the impact and influences culture has on a system. These are the cultural values and norms that influence the exosystems, which in turn has an effect on both the mezzo and microsystems.

Application to Present Study

From the moment a refugee sets foot in America, he or she is in constant interaction with a world of new systems. Refugees are managing the systems of healthcare, schools, housing, employment, and many other new systems with which they interact with on a daily basis. Understanding that refugees are affected by macrosystem values that guide exosystem policies and the interaction of Microsystems in their environment provides a framework for examining the barriers they face during resettlement. The questions for the interview in this study are

framed from both the literature review and the ecological framework. The systems of the environment that a refugee comes into contact with and interacts with undoubtedly affects their resettlement.

Using a theoretical perspective helps policy makers and social workers know what interventions to utilize. “An ecological perspective requires that delivery systems ascertain from populations to be served or at risk their perception of needs or their definition of problems to be addressed and what they see to be helpful intervention” (Germain, 1973). Emerging themes from this study will provide pertinent information regarding resettlement barriers. Using the ecosystems will help conceptualize the findings by providing a framework for creating interventions at the multiple system levels: microsystem, mezzosystem, exosystem, and macrosystem.

Method

Research Design

This was a qualitative study. The form of qualitative research was chosen because this research was trying to understand at a deeper level the factors affecting refugee resettlement from the perspective of the refugee. Qualitative research involves participants “describing their world in their own words” (Cozby, 2007). Understanding the barriers refugees face when resettling in a new country must be gained from the perspective of the refugees to understand their own view of the barriers. As Berg (2009) states, “Quality refers to the what, how, when, and where of a thing--its essence and ambience” (p. 3). This study was attempting to gauge the meaning of resettlement to a specific group of refugees by asking the questions what, how, when and where related to their resettlement experiences.

Sample

Participants for this study were obtained through a non-random convenience sample from a non-profit community organization that served many Karen refugees in both English language learning and also through social services and mental health services. The participants for this study included eight Karen refugees recruited from the agency. Six of the participants were female and two participants were male. The average age of participants was 43.4-years old, with a range in years from 31-years old to 61-years old.

Protection of Human Subjects

The director of the agency agreed to allow the researcher the opportunity to recruit participants for this study (see Appendix A). After the eight participants were recruited for the study, an interview time was set up with each participant. An interpreter provided by the organization was present at all the interviews. The interpreter signed a confidentiality agreement (see Appendix B). The interpreter was bound by her agency's rules regarding confidentiality as well as by the agreement made for the purposes of this study.

At the beginning of the interview, each participant was read the consent form and then asked to sign the form (see Appendix C). Participants were told of the voluntary nature of the study and that they can stop the interview at anytime.

The interviews were conducted in a private, closed room at the organization. All interviews were audio recorded using the Mac iBook G4 iMovie application. Upon completion of the interviews, the researcher transcribed the audio recordings. All audiotapes and transcriptions were kept in a password-protected file on the researcher's computer. The computer was kept locked either in the researchers home or vehicle.

Data Collection

All interviews were conducted in a semi-structured fashion. When necessary, prompts were used to help the participant elaborate on something said, such as “can you tell me more about what you mean by that”. The measure that was used in this study to help assess the barriers refugees face during resettlement was a 10-question interview (see Appendix D). Though not scientifically tested for reliability, the questions written for the interview were assumed to be reliable because they were straightforward and were each focused on only one concept. The questions were developed based on themes found in the past literature and had strong face validity to the subject matter. The questions included asking the refugees about their resettlement experiences related to initial organizations that worked with them, housing, healthcare, education, employment, and difficulties with English education, classes, and speaking. Rather than asking a refugee about his or her experience regarding employment or housing, simpler questions were utilized. For example, instead of asking “what is your experience with employment in the U.S.?”, which may be a confusing concept to a new English learner, a series of sub-questions were asked that explored the *experience* of employment, such as “do you have a job? If so, do you enjoy what you do?” or “How soon did you have a job after coming here?” These questions were more direct but still gauged the overall experience within a certain topic. Three committee members, two of whom work closely with refugees, reviewed the questions, adding to their validity.

Data Analysis

The researcher transcribed all interviews. Transcripts were read and coded to identify themes, trends, and emerging patterns regarding the barriers and other resettlement experiences the Karen refugees identified during the interviews.

Findings

There were seven major themes that emerged from the data analysis. These themes, which will be discussed in further detail, are: (1) Monetary barriers, (2) employment barriers, (3) language barriers, (4) resettlement agency successes and barriers, (5) transportation barriers, (6) apartment barriers and (7) adaptation barriers. The grammar in the quotes was not corrected because it conveyed the level of English used by the transcriber

Monetary Barriers

The most prominent theme among the interviewees was monetary issues. All eight interviewees identified money as a problem in one way or another during their resettlement. Five of the eight interviewees stated, though a family member may be working or they have income from another source, the money they had was just enough to cover rent and bills, and that they did not have money left over for other activities. One interviewee noted that though her husband is working and they have more income, they are still having monetary issues. As she said, “We don’t have a little extra. Everything we got we have to pay for bills.” Similarly, a gentleman spoke of not having any money leftover after making his monthly payments, saying, “The money that I received...I has to pay whatever I has to pay, and the money is gone and I cannot use any extra.” Another interviewee who receives MFIP and Social Security Income for his wife’s disability said, “It’s enough to pay [rent and bills], but we don’t have any little extra to buy anything.” Thus, though there was enough money to cover the basic rent and bills, these interviewees expressed distress in not having left over money for other activities and their children.

Needing to use extra money for transportation and feeling inadequate about having limited money were the experiences of two interviewees. One woman recalled having to use her

family's leftover money from resettlement when she arrived to pay co-workers for a ride to work. She stated, "So the money I get from resettlement I saved that and then I would pay my transportation to get to work...Even though I'm working I don't have enough money." A feeling of inadequacy related to limited income arose for one gentleman, who stated, "Sometimes I am shy to go to church because I don't have money to bring to church...sometimes when you go to church you will bring little collection money, I don't have money for that."

Despite receiving cash assistance through MFIP, several interviewees still had trouble making ends meet. One woman received less cash assistance than her rent when she arrived. Another participant had the same experience and stated that the cash assistance is not enough money alone to stay afloat. He stated, "Even if you have MFIP you have to work too, it's not enough." Another interviewee emphasized the need to work because the county does not provide enough monetary support, saying, "We don't have enough money...what I gets from the county its not enough for the house, also or finance." The same interviewee noted she had to stop going to English school so she could start working to make enough money for her bills. Another woman expressed similar difficulties in not having enough money to pay for rent. She recalled, "The other thing is I had a hard time...when we arrived. First we got only \$620 but our rent is \$700... it is very difficult for me." When asked how they make up the difference, the woman responded, "I don't know how my husband do it, my husband tried to work it somehow." Another interviewee stated her family received \$697 from MFIP for six months when they first arrived, but their rent was \$750.

...Every month the hardest thing is the government...money is not enough for rent. So our rent is higher than the money that we [get from]...the county. So even though we don't have money we have to try to figure it out.

This interviewee stated they saved \$400 from the resettlement money they received upon arrival, but after that was gone, her husband went to find a job. Once he began working, he made \$1,000 and their benefits were cut.

All interviewees expressed a desire to send money to family members still in Burma or Thailand, but most stated could not afford to do so. Some noted that relatives would ask for money, but many times they could not send it to them. One woman stated it was “Because ourselves we have to work so hard to afford [life here]...” Another interviewee sent money to her mother and father in Thailand but stated, “It’s hard. I try to send them the best that I can. It’s not easy because I has to afford here. And then when I think about I’m here, I can eat a lot of food, but my parents don’t have good food.”

One interviewee raised the issue of having limited money and being charged bank fees. She stated the bank called and said the family does not have enough money in their account. The interviewee stated, “This is all I got, [but] because we don’t have enough money they charge us fees.” This interviewee banked with Wells Fargo and experienced difficulty because she was charged fees for having too little money in her bank account.

Problems with MFIP being cut off and/or stopping was another monetary barrier found common among interviewees. One interviewee’s MFIP was cut off. As he recalled, “I fill out the monthly report form, I go all the way to Ramsey County to drop off the mail but they said they did not receive. They said because they did not receive the mail that’s why they cut it off.” This led to a financial barrier for the family until their grant was reinstated. Another interviewee had an issue with MFIP, saying, “Before that five months, our money is like stop for some reason, and we don’t know why.”

Employment Barriers

Another theme that arose in the interviews was issues with employment. One issue relating to employment pertained to having limited employment options in the cities and needing to travel to rural areas for a job. One interviewee stated that her husband could not find work in the cities, but found employment at a meat company in Worthington, a small town 3 ½ hours Southwest of the twin cities. The interviewee expressed difficulty with this, saying, “My husband has to rent different apartment and has to live two places and pay two places...for me and for the place that he live...It is very hard for me.” Her husband’s current employment, now in St. Paul at a cattle company where they kill cows, raised another issue for this family because of the pain and soreness that comes with the work. She stated he has swollen joints and is in a lot of pain. The physical pain he suffers from raises questions with this family. As the interviewee stated:

But he cannot quit his job...he has to work. This is a very hard job for him. If he quit it will be very hard and we cannot afford [life]. If [he does] not quit, than his body is very sore and pain. If he work in Worthington, we have to pay two separate bills. So it’s very hard...sometimes my husband asks, ‘is it right that I choose to come to this country.’

Another interviewee also noted the difficulty in finding employment in St. Paul. He compares his experience to when he lived in Texas, where he was first resettled. When he lived in Texas, he had four jobs over the two years he lived there. Now that he is in Minnesota, he stated, “I applied to jobs, but nobody has called me yet.” In the meantime, he is volunteering at an organization doing cleaning, hoping to get hired.

Language Barriers

Lack of participants’ English skills was another major theme found in this research. Many interviewees stated the difficulties that accompany having limited English proficiency.

One gentleman reflected, “Because you don’t speak English...it will be hard for you. You cannot get involved to get more experience for your life because you don’t speak English, so you cannot get friends and things like that.” Not being able to speak English affected the experiences he was able to have. Another interviewee stated similar problems because of lack of English-speaking ability, saying, “...because I cannot speak very well with the other people it is very hard for me to talk face-to-face with people who speak English.”

Another interviewee expressed problems at work because of her limited English-speaking ability. She recalled co-workers saying unkind words to her and calling her slow and not able to perform tasks. She remembers other employees, though not a supervisor, asking her to do tasks and yelling at her when she does not understand. She said, “but they ask me to do something and I don’t understand and I will do something else and they will yell at me.” This interviewee’s limited English proficiency led her to have difficulties with co-workers and eventually to leave the job because they were unkind. She dreams of working a packaging job putting labels on water bottles, but feels held back because most jobs require the ability to speak English.

Limited English skills also proved difficult in receiving and reading one’s mail. One interviewee shared his sorrow with having to seek out others to read his mail, saying, “...I don’t understand about my mail. And then I have to run to somebody who speaks English, look for a friend, sometimes I feel sad I have to ask people all the time.”

Resettlement Agency Successes and Barriers

Participants’ experience with resettlement agencies was another theme that arose in the research. Interviewees shared varying experiences with resettlement agencies. One believed the caseworker from the resettlement agency that assisted her was very helpful, saying:

He told me that for the first three months you can call me with any questions whatever you need with any kind of help you need you can call me anytime for the first three months I can help you. And then after that somebody else can help you.

She recalled the caseworker answering questions about how to be prepared to live in this country and being helpful. Another interviewee who originally resettled in Texas noted how helpful the resettlement organization was when he first arrived. He recalled them helping him find employment, get his social security card, and sign up for English classes. He remembers the caseworker saying to him, “ ‘before you got a job, you go to school’, so I was going to school before I was going to work.” When asked if he would have liked the resettlement agency to have done anything differently, he responded, “I doesn’t have a different idea because I liked [it all].”

Two other participants revealed a bad experience with a resettlement agency. One interviewee remembers seeing neighbors who were resettling at the same time having their caseworker always over and being helpful, but that was not her experience. Another recalled, “When I came to the U.S., I lived with my friend...one month. I did not see my case worker at all not any day, they did not come and look at her [find her].” She expressed only seeing her caseworker once, when he came to check to make sure her apartment was fine.

One interviewee raised the issue that their apartment was not furnished when they arrived, so they had to stay with a friend for three weeks. After three weeks, her caseworker took her to get furniture and household items for her apartment. Another interviewee mentioned not having any cooking utensils in her apartment when her family first arrived. She recalled, “So when I arrived the social worker took us to our apartment In the fridge they put two chicken breast and a little rice, so that’s all we have...I doesn’t have any pot, no plate, no spoon. We

were hungry but they don't prepare food for them..." This family was able to make a meal because the woman brought her pot from Thailand on her journey to America.

Transportation Barriers

Another theme that arose in the interviews was issues surrounding transportation. Generally, interviewees expressed having troubles with transportation when they were resettling. Not knowing how to use public transportation was an issue for one woman. She said, "They give me address only; they don't show me how to get there and how to ride a bus. So I get in the bus and get mistake and have to change the bus." Similarly, another woman stated difficulty in getting around, saying:

...Sometimes I has problem going to grocery store and transportation...If I have to go somewhere and...when people give her appointment, it's very hard for me to reach other people to help me for transportation...My kids...call their friend to take them to the place they need to go. Sometimes we get [a ride], sometimes we don't' because [the friends] have jobs and are working, so it's a transportation issue.

Not knowing how to navigate public transportation and having limited rides available from friends made transportation difficult. Another interviewee stated difficulties getting around and having to rely on friends for rides to the grocery store. As she recalled this difficulty, she stated, "Sometimes I feel very alone and I want to go back."

Finding transportation to get to work was another issue raised. One woman did not have a license and had to ask other co-workers for a ride. The woman expressed concern in having to pay money to get rides to work, but had no other choice, saying, "I have to go with the other people, right because I doesn't have a car...I'm not driving so the other people would come pick me up."

Apartment Issues

Concerns and issues with interviewees' apartments was another common theme that emerged among their experiences. One interviewee shared her experience of water problems on her ground-level apartment. She explained, "We sleep on the carpet. After 3, 4 months... all our carpet is wet, all the water come up. So we had to go sleep to the other peoples house." After being notified of the issue, the apartment manager provided the family with a fan to dry the carpet. When asked if the fan alleviated the problem, the participant stated, "...it's cold and it doesn't help." The issue remains unresolved and if it rains the water comes up and gets the carpet wet.

The presence of bugs and mice was another apartment issue raised. All eight participants stated they had mice and/or cockroaches in their apartments. One interviewee stated the manager tried to help, but the problem was not resolved. She said, "[The] Manager help me, but it didn't help. They [the management] know [it didn't help]. It's a lot of cockroach everywhere..." Another interviewee stated they have bed bugs in their apartment. He said, "I told my landlord, but my landlord give me some kind of spray but it doesn't help. Instead of less, it's getting more." Only two of the eight participants said they no longer have a bug or mice problem in their apartment.

Adaptation Barriers

Barriers surrounding adaptation was another theme that arose from the interviews. One interviewee struggled with her new life in Minnesota and the stress and hardships that accompany finding a new way to live. Her struggle was captured in her words, as she said,

Sometimes I thought that back in Burma it is very hard, we have to struggle so hard from war, it is very hard my life. I thought when I get in this country my kids would get more

education and better life in here. But when I get here sometimes its good but sometimes it's very stressful, very hard too. So sometimes I thought 'oh this life is so hard, better to just let the Burma soldier kill me back in Burma.'

Another interviewee expressed difficulty adapting to her new life and having energy, saying, "When you look at my physical, it's right, but I is not feeling well in my heart. I doesn't have energy, like when you look at me, I'm not feeling right. I'm tired...My heart is heavy."

Feeling unsafe also affected how well one was able to adapt. Two participants brought up stories that have led them to feel unsafe when asked at the end of the interview if they wanted to share anything else about their experience. One woman shared a story of having her bag stolen while walking to her son's apartment. A car stopped and a man got out and asked her the time. He walked away, then turned around again and asked the time again, then stole the woman's bag. The participant stated she does not feel safe anymore, saying "After that I never walk by myself...I thought before America is safe, even if you get lost police can help you, but it stop that day, I am afraid." Thus, feeling unsafe contributed to difficulty to adapting. Lastly, all participants noted that their children were adapting better than them to life in America, indicated by their quicker ability to learn English. However, no one noted that this was a contributing problem in any other areas of life.

Discussion

The findings of this study show that there are many barriers facing these Karen refugees during their resettlement. Many of the themes drawn from this study are consistent with previous research findings.

Monetary, Housing, and Employment Issues

Congruent with previous literature, there were several issues related to money, housing, and employment. Because these issues are so intertwined, they must be discussed in relation to one another. Interestingly, unlike previous research that suggested there was a push to early employment to get refugees off of TANF, Minnesota has a program in place that allows families to stabilize for two years before being pushed into employment. Refugees receiving these Family Stabilization Services (FSS) attend job club one day a week, though are not begin pushed to employment. Rather, hours going to school, social service, or medical appointments are all considered job-related tasks. Also under FSS, childcare assistance is provided so refugees are able to attend English classes. Despite the positive efforts of this program to stop the push to early employment and allow for two-years time to become fully resettled in a new country, there are other barriers that cause refugees to seek employment right away. Because refugees received so little cash assistance on MFIP when they first arrived, they felt they had to work in order to make ends meet. Thus, they were unable to attend English classes as frequently because they were working (Garrett, 2006). The income received upon arrival was so limited and refugees could not afford their market-rate apartments along with other bills. Though subsidized housing programs such as Section 8 and public housing do exist, the wait lists are so long, often 2-5 years, that market rate apartments are the only housing option. Similar to past research, the market-rate housing is not an affordable option for refugees (Mirafatb, 2000; IRC, 2009; Garrett, 2006). Similar to Abbott (1997), refugees in this study felt obligation to send money to family still living in Burma or a refugee camp in Thailand, leading to further financial distress.

Not having childcare was seen as a barrier to attending English classes in previous literature, though the FSS program in Minnesota provides the childcare assistance so refugees are

able to attend classes. However, because refugees could not afford their housing units and other necessities on MFIP, as previous research suggested, they were pushed into employment and thus not able to attend English classes (Garrett, 2006). Unable to attend English classes diminished English-speaking ability, causing further stressors for some of the interviewees in the present study. Similar to previous research, interviewees in the present study noted markable difficulty in several areas due to limited English proficiency. Specifically, lack of English skills led to the experience of embarrassment and misunderstandings in the workplace. Though not discussed in the literature review, this study did indicate that limited English skills created difficulty in communicating beyond one's own ethnic group and led to feeling isolated.

Beyond expensive rental rates, the interviewees in the present study described further housing issues congruent with past literature. Large families having to live in one or two bedroom apartments were found in both past literature and in the present study (Kenny & Kenny-Lockwood, 2011). In the present study, families mentioned having mattresses on the living room floor, and in the case of one family, simply sleeping on the hard floor in the living room without a mattress.

There were several more commonalities between past literature and the present study surrounding employment issues. Similar to the Hmong refugees reported by the ORR Annual Report (2011), the Karen refugees in this study also had limited transferable work skills. Though none of the interviewees explicitly stated this as concern, it can be drawn out from the work they did in their previous countries and the work they now do in America. The previous work in other countries reported by the interviewees included farmers and teacher in the camps. The jobs that the interviewees reported having in America included housekeeping/cleaning, meatpacking plant, and one reported Personal Care Attendant. These are all lower-level jobs and

support previous research that refugees are placed into low—level employment (Brick et al., 2010; Downs-Karkos, 2011; & Nawyn, 2010)

Also similar to past literature was the finding that higher-level skills practiced in previous countries are non-transferable to the United States (Brick et al., 2010; International Rescue Committee, 2009). One of the refugees in the present study had higher-level work skills in Thailand, but was not able to find work doing the same high-skill job in America. Jobs that were considered higher-level skills in Burma were not transferable to the United States.

Traveling to rural areas to work in meat packing plants was another common finding between the past literature and present study (Ott, 2011). Previous literature highlighted the need to look for work outside of metro areas at rural meat packing plants. In this study, one interviewee shared that her husband worked in a meat packing plant in a town outside of St. Paul. He took the job because he could not find work in the city. Though he was employed, there were further financial constraints because he was paying for two apartments, one while he was living and working in one city, and one while his wife was still living in St. Paul.

Healthcare

There is also some congruency with past research related to healthcare. Previous literature found that transportation to health care appointments was a barrier for many refugees (Morris, Popper, Rodwell, Brodine, & Brouwer, 2009). This was also found true in the present study, with one interviewee noting the difficulty in finding transportation to medical appointments. Not only did interviewees mention transportation difficulties in relation to health care settings, but they also expressed general difficulties in getting around. This latter concept was not as highlighted in previous research.

Unlike previous research that has indicated problems surrounding the limited presence of translators at medical appointments, the present research found few issues with interpreters during appointments (D'Avanzo, 2004; Swe, 2009; Lugar, 2010). In the present research, all interviewees stated that they had interpreters provided for them at medical appointments and did not have difficulty finding someone to interpret. They all felt that communication in the healthcare setting was not a contributing barrier.

Social Support

Consistent with past literature, this study found the importance of an established community in aiding in resettlement (Matsuoka and Sorenson, 1999). One interviewee mentioned how much happier she was when more Karen families moved in around her. The Karen are used to living in a community setting, so when the interviewee first arrived here, it was more difficult to transition because there were so few Karen living near her. When the number of Karen living around her increased, she was able to feel more grounded and supported in the community around her and the transition to life in a new country was made easier. The importance of maintaining social support is evidenced in the present study by the interviewees dedication to their culture, such as cooking Karen foods, attending the Karen New Years celebration, and attending church in Karen every Sunday.

Emerging Themes

Though there were many commonalities between the present research and past literature, there were also new themes addressed by the interviewees. One interviewee in the present study expressed frustration with being charged bank fees for not having enough money in an account, an idea that was not covered in past literature. Today, several banks are charging fees for clients that have less than a certain dollar amount in their account. When the interviewee was asked if

he knew about credit unions, which are known for not charging fees, he stated he did not know about them and was brought to sign up for an account at Wells Fargo.

Another interesting theme highlighted heavily in this study centered on issues pertaining to financial insecurity. Interviewees all stated they had difficulty paying rent and bills when they first arrived, receiving less welfare assistance than their rent amount. Even when employed, interviewees still had difficulty making ends meet, often having no money left over after all the bills were paid.

Strengths and Limitations

There were both strengths and limitations to the present study. A major strength was the qualitative nature of the study, which sought to gain a more in-depth understanding of what the Karen refugees were experiencing as they resettled in a new country. Unlike quantitative research, qualitative research focuses on the perspective and experience of an individual. Understanding the experience these refugees faced while resettling in a new country provides invaluable information and a deeper understanding of their perspectives.

The use of an interpreter was one limitation of this study. Though a highly qualified interpreter was used for translating purposes during the interviews, the communication across cultures could have led to misinformation or incorrect translation of questions. Another limitation in this study centers on the race of the researcher. It is possible that having a white interviewer impacted the interview process and led to the interviewees not talking about certain issues. Another limitation is the limited number of participants in the study. With only eight participants, the information gathered in this study is not generalizable to the population. Also, because only Karen refugees were interviewed, the findings are only relevant to that specific ethnic group and are not generalizable to other refugee groups resettled in America.

Future Research

Though the present study offers invaluable insight into the experiences of Karen refugees in Minnesota, it is important to look toward future research opportunities to expand knowledge and understanding of resettlement experiences. Future research should focus on larger participant numbers to gain a broader understanding of Karen refugees' experiences. It would be interesting to interview the refugees in a group format, which would maybe allow for more in-depth discovery and the ability to recall stories better over an individual-interview style where it is sometimes difficult to think of answers on the spot.

Implications for Practice

These findings have many implications for social work practice. To begin, social workers need to be aware of the resettlement process refugees go through and the impact it has on them if they serve clients of this population. Before delving into mental health and trauma issues that may be present from the past, it is important to address the immediate barriers that are more pronounced in the lives of refugees when they first arrive in the United States. Thus, case management services might need to be addressed before addressing deeper issues of war and trauma.

There are several other issues that need to be addressed based on the present study. Though only one interviewee expressed a problem with bank fees, it is most likely present for many others. Because so many banks are now charging fees, it would be best practice to enroll refugees in credit unions, where fees are not accrued for having limited funds.

Addressing Refugee Needs at the Macro level

There is an obvious discrepancy between how much money a refugee family receives on MFIP and the cost of rent. It appears that refugees get caught in a cyclical cycle of balancing

self-sufficiency, affording bills and rent, being employed and seeking employment, and learning English. The findings of the present study suggest that the current method for resettling refugees is assists in creating this cycle they get caught in. Though many are grateful for a safe country to live in, there are obvious hardships they are suffering through. Even though several of the interviewees are economically self-sufficient, meaning that they are no longer receiving welfare and are living off of earnings alone, it is clear that they are not achieving financial stability. Despite Minnesota's efforts to help refugees stabilize for two years by not pushing them into employment, many of the interviewees were not receiving enough income on welfare and were forced into finding a job to afford rent. Though this achieved economic self-sufficiency by government standards, it caused negative affects on the resettlement process for refugees. The various layers involved in resettling refugees also created confusion. The goal of self-sufficiency as described in the refugee act is not congruent with Minnesota's initial goals for refugees. Some were no longer able to attend English classes, and some had to find work in other cities because of limited employment opportunities. Social workers need to advocate on behalf of refugees for a program that provides a higher standard of resettling that what is presently implemented. Refugees need to be given more adequate means during their initial transition period to afford the expensive rent and other costs of basic living. Given adequate means will allow refugees to spend their first years learning English, rather than going straight to work to make enough money to pay for bills and high rent costs. The ultimate goal in the resettlement of refugees in the United States is to provide protection. However, the systemic issues that affect others throughout the United States are also affecting refugees, but at a different, more difficult level because they are newer to the United States. Providing protection to refugees must be expanded beyond the placement in a new country.

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Appendix A

Agency Letter

December 15, 2011

To Whom It May Concern:

Our organization will be assisting Emily Mathews in recruiting participants for her research study. We are a non-profit organization that serves low-income members of the community with various social services, mental health services, and English Language Classes. Many of the people we serve are Karen refugees and fit the criteria for Emily's study. Clients will be invited to consider participation, but it will be made clear that there is no pressure that they do so and that their participation or lack thereof will not affect the services they receive.

We will also be providing an interpreter for Emily to use during the interviews with participants. Interviews will be conducted in a small, private room at the organization.

If you have further questions regarding this organizations participation in this research me, please feel free to contact me at xxx-xxx-xxxx.

Sincerely,

Appendix B

Interpreter Confidentiality Agreement

I, _____, as the interpreter for the researcher understand that:

- -Study participants have been assured that their responses are private and confidential; as such, I will not share with anyone either specifically or in summary what any participants say
- -I will not reveal the identify of participants
- -If at any point in the interview I do not understand a participant's response, I will inform the researcher of that fact
- -If I have a significant relationship with a participant, I will inform the researcher of that face and will not interpret for that participant
- -I will not encourage or discourage a participant from answering an interview question
- -Any notes that I take during the interview will be turned over to the researcher who will destroy those notes

Interpreter Name: _____

Interpreter Signarture: _____ Date: _____

Researcher Name: _____

Researcher Signature: _____ Date: _____

Appendix C

**CONSENT FORM
UNIVERSITY OF ST. THOMAS****Barriers to Refugee Resettlement**

I am conducting a study about barriers that Karen refugees face during resettlement. I invite you to participate in this research. You were asked to be in the study as a possible participant because you are a Karen refugee that has resettled in the United States. I will read this form with you and then you may ask any questions you may have before agreeing to be in the study.

This study is being conducted by myself, Emily Mathews. I am in the graduate social work program at the University of Saint Thomas and Saint Catherine University. My advisor is Philip Auclair.

Background Information:

The purpose of this study is to gain information from you about the barriers/troubles you had/are having during your resettlement in the United States. I have found other studies that show there are a lot of barriers refugees face when they come to America, and I am trying to see if you are having the same troubles.

Procedures:

If you agree to be in this study, I will ask you to answer a series of open-ended questions I have written. The interview will last approximately 1½ hours and will include audio taping for recording purposes. You may stop the interview at anytime.

Risks and Benefits of Being in the Study:

There are minimal risks involved in participating in this study. There are no direct benefits to you as a participant. If you need to speak with someone regarding issues that arise during the interview, please contact Stephanie Spandl, LICSW at MORE. She can be reached at 651-487-2728.

Compensation:

There will be no compensation for participation in this study. You are being asked to volunteer.

Confidentiality:

The records of this study will be kept confidential. In any sort of report I publish, I will not include information that will make it possible to identify you in any way. The types of records I will create include audio recording, transcripts, and field notes. The audio recording and transcript will be stored on my computer in a password-protected file. When the computer is not in my possession, it will be in a locked location either in my home or vehicle. The interpreter will sign a confidentiality agreement. Any transcriber that is used will also keep all information confidential and sign a confidentiality agreement. My advisor and committee members will be viewing the material, but will not have access to any identifying information. Recordings will be deleted and all transcripts will be shredded in June of 2012.

Voluntary Nature of the Study:

Your participation in this study is entirely voluntary. Your decision whether or not to participate will not affect your current or future relations with the University of St. Thomas. If you decide to participate,

you are free to withdraw at any time up to one day following the interview. Should you decide to withdraw data collected about you within the day after the interview, it will be destroyed. Any requests made more than one day following the interview will be noted; however, the data will still be used in the study. You are also free to skip any questions I may ask.

Contacts and Questions

My name is Emily Mathews. Do you have any questions before we begin the interview? If you have questions later, you may contact me at 651-402-7905. My advisor, Philip Aocalire may be contacted at 651-962-5808. You may also contact the University of St. Thomas Institutional Review Board at 651-962-5341 with any questions or concerns.

You will be given a copy of this form to keep for your records.

Statement of Consent:

I have read the above information. My questions have been answered to my satisfaction. I consent to participate in the study. I am at least 18 years of age.

Signature of Study Participant

Date

Print Name of Study Participant

Signature of Researcher

Date

Appendix D

Interview Questions

1. Describe the process of when you first arrived in America?
 - a. What organizations worked with you?
 - b. Were they helpful?
 - c. What did they help you with?
 - d. What would you have liked done differently?

2. What is your experience with employment in the United States?
 - a. Do you have a job? How many?
 - b. How did you find a job?
 - c. How soon did you get a job after arriving here?
 - d. What kind of job do you have?
 - e. What did you do before you came to America?
 - f. What is good/difficult about your job?

3. What has been your experience surrounding English?
 - a. Did you know any English before coming here?
 - b. Are you taking English courses now?
 - c. Have you encountered any difficulties because you do not speak English as well?

4. Can you tell me about your experience with finding housing?
 - a. Did you receive help finding a place to live?
 - b. Did you stay in the housing? If not, how did you find a new place to live and why?
 - c. Are you happy with your where you live?
 - d. Do you have enough money to pay rent and bills?
 - e. How many bedrooms are in your home/apartment?
 - f. How many people live with you?
 - g. How much do you pay for rent?
 - h. Is it affordable?
 - i. Have you had any issues where you live? (mice, cockroaches, etc.?) If so, what did you do about this issue?

5. What has been your experience with health care (doctors, hospitals)?
 - a. Are there differences between your what your culture believes and what the doctors say?
 - b. Do you have health insurance? What kind?
 - c. Have you been able to communicate with your doctor?
 - d. Where do you go for health care services (clinic, ER, both)?

- e. Were interpreters provided for you?
6. What is your experience with the education system for your children?
 - a. Do they tell you anything about what they are experiencing in school? If so, what do they share?
 - b. Are you involved in your child's education? How so? Why or Why not?
7. Have you left any family members behind, either in Burma or Thailand?
 - a. What are your feelings around this?
 - b. Do you send them money? Why or why not?
 - c. Do you have any relatives resettled in other states? Who and where?
9. How are your children adapting to life in America? How does this compare to how you are adapting?
10. How do you try to maintain your Karen identify in America?
 - a. Do you attend Karen New Years?
 - b. Do you still cook Karen foods?
 - c. Do you also socialize with people outside of your community?
 - d. Who do your children socialize with?
 - e. What other activities do you participate in?
11. Is there anything else you would like to tell me about things you have experienced while resettling in a new country? Any other difficulties you have faced?

Demographic Information:

Gender: _____

Age: _____

Year came to U.S.: _____

Year came to Minnesota: _____