

RESEARCH BRIEF

Assessing the Needs & Capacity of African Refugees in Baton Rouge: Findings from a Community-Based Participatory Research Project

Baton Rouge is home to approximately 25,000 resettled refugees, out of which seven percent (i.e. 1,750) are refugees from Africa. As refugees begin their lives in new spaces, they face many post-resettlement challenges. The post-resettlement stressors are exacerbated by language and cultural barriers, immigration status, and the difficulties in navigating human and financial services in new spaces. The purpose of our research project was to understand the needs and capacity of African refugees in Baton Rouge to garner community based solutions centered around community priorities.



Community-Based Participatory Research Approach

A community-based participatory research approach was used to guide a three-phased sequential transformative mixed methods research design. Phase I entailed the collection of quantitative data via a community survey ($N = 130$). Measures collected from the survey include demographics, financial behavior, mental health, substance abuse, coping strategies and resilience, and community safety and social cohesion. In Phase II, focus group discussions with community members and stakeholders ($N=23$) were conducted separately to provide additional insights on barriers and facilitators of refugee integration and well-being. In Phase III, quantitative and qualitative data were converged to test the efficacy of community-identified intervention based on community needs and priorities.

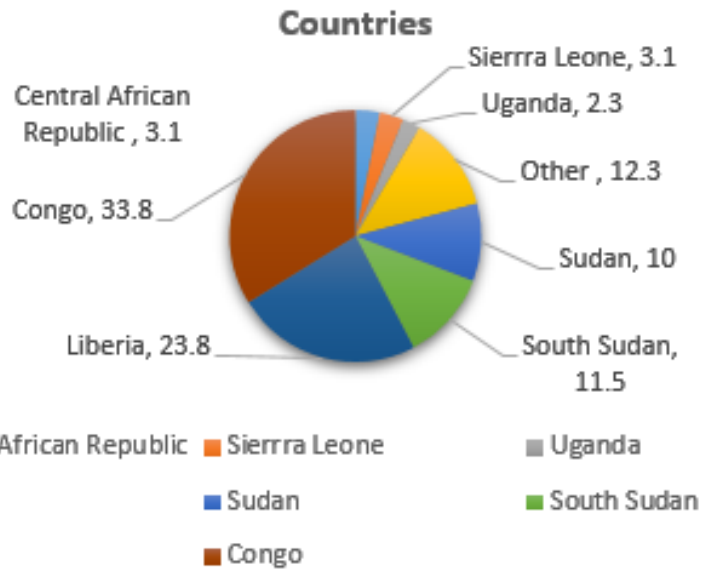
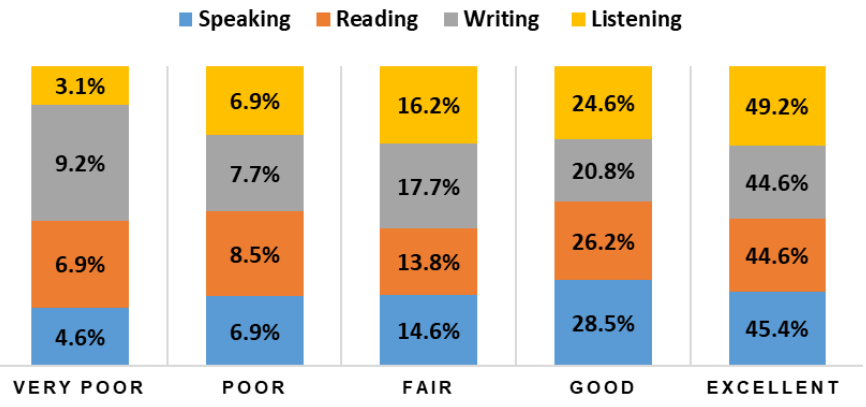


DEMOGRAPHICS

Categories	% (n)
Gender	
Male	41.5 (54)
Female	56.9 (74)
Other	1.6 (2)
Age (in years)	
<25	32.3 (42)
26-40	40.8 (53)
40+	26.9 (35)
Length of Stay in US (in years)	
<5	25.4 (33)
5-10	20.8 (27)
11-15	24.6 (32)
15+	27.7 (36)

Categories	% (n)
Education	
None at all	5.4 (7)
Elementary	6.2 (8)
Middle school	8.5 (11)
High school diploma	5.4 (33)
GED	4.6 (6)
Vocational training	20.8 (27)
Bachelor's degree	16.2 (21)
Graduate degree	10.8 (14)
Employment Status	
Full-time	58.4 (76)
Part-time	21.5 (28)
Not employed	16.9 (22)

ENGLISH LANGUAGE PROFICIENCY



They must pay for the airline tickets—the travel loan—back to the government. They are struggling to just eat, and they must figure out how to pay this back.”
—FGD Stakeholder Participant

“Another thing that I see as a problem is climbing that ladder up to that second management position. To me, I don’t think that there’s enough mobility within the refugee employment arena. That’s just something that I keep on seeing within every different person I see and then throughout different countries too.”
—Focus Group Participant

MENTAL HEALTH & SUBSTANCE USE



On average, participants reported moderate depressive symptoms and moderate levels of anxiety.



African refugees were more likely to report alcohol use and binge drinking than the general US population.



Low mental health care utilization: 90% of participants reported never receiving mental health services.

POSITIVE COPING STRATEGIES

RESILIENCE

- ◆ **Coping strategies** were measured by: support seeking, problem solving, and avoidance.
- ◆ African refugees were more likely to engage in **problem solving or support seeking behavior** when dealing with problems.
- ◆ **Resilience** was characterized by a sense of connectedness to one's culture and traditions, having the ability to use positive coping skills to solve problems, and having people within their community who they respect. African refugees reported high levels of resilience ($M=49.29$, $SD=11.71$; Range 12-60)

COMMUNITY SAFETY

SOCIAL COHESION & SOCIAL NETWORK

- ◆ **Community safety:** About 31.5% of survey participants sometimes felt unsafe in their community; 16.2% often felt unsafe in the community and 21.5% felt a little unsafe in their community
- ◆ **Social cohesion:** Around 50% of participants said they feel people in their neighborhood are willing to help each other a little or not at all and 55% reported their family interacts with their neighbors a little or never.
- ◆ **Social network:** 55.4% of African refugees reported having a lot of friends within their community and 65.4% reported having a lot of friends outside their community.

FINANCIAL WELL-BEING

FINANCIAL NEEDS & CAPACITY

- ◆ Of the 130 survey respondents, 76.9% had access to checking accounts and about 60% of the respondents had access to saving accounts.
- ◆ The top three reasons given for not having accounts were not having enough money to save (81%), being unemployed (13%), and being unable to read and write (6%).
- ◆ **Financial stress:** African refugees from Northern Africa exhibited higher levels of financial stress than those from South/Western, Eastern, or Central Africa. In addition, African refugees who had good English proficiency showed lower levels of financial stress than those who had poor English proficiency.
- ◆ **Financial self-efficacy:** Financial self-efficacy (FSE) is the capacity to make sound financial decisions for financial well-being. African refugees who were single or other reported lower levels of financial self-efficacy compared to their married counterparts. Moreover, African refugees who had full-time employment had higher levels of financial self-efficacy compared to those who worked part-time or were not employed.
- ◆ **Financial literacy:** was higher among male African refugees than female African refugees. Participants who had full-time employment had higher levels of financial literacy than those who worked part-time or who were not employed. Lastly, African refugees who had good English proficiency demonstrated higher levels of financial literacy than those who had poor English proficiency.
- ◆ **Financial anxiety:** Participants with full-time employment had lower levels of financial anxiety than those who worked part-time and those who were not employed. Similarly, African refugees who had good English proficiency showed lower levels of financial anxiety than those who had poor English proficiency.
- ◆ Results show significant differences in financial self-efficacy ($t = -3.02, p < .01$) and financial stress ($t = 4.66, p < .001$) based on financial literacy.
- ◆ Refugees with higher financial literacy reported higher financial self-efficacy ($M = 8.77$) compared with respondents with lower financial literacy ($M = 7.61$).
- ◆ By contrast, refugees with higher financial literacy reported lower financial stress ($M = 6.40$) compared with respondents with lower financial literacy ($M = 7.81$).

“Discrimination is not social or racial—it is an economic discrimination. That’s where the problem arises. That’s what it is and if we can empower people financially and leadership-wise through financial literacy, it will solve the problem.”

—Focus Group Community Participant

FINANCIAL WELL-BEING

FINANCIAL NEEDS & CAPACITY

In many African cultures, family includes blood kin and members of one's tribe or region. Participants described the cultural context of large families and the expectation of providing for families in Africa. They consistently described the displacement and trauma that motivate their unwavering financial support to those families.

- ◆ Findings suggested that higher levels of financial stressors were significantly associated with lower levels of financial self-efficacy.
- ◆ Lower levels of financial self-efficacy were significantly associated with high levels of depression.
- ◆ Further, African refugees with higher levels of financial literacy reported higher levels of financial self-efficacy.
- ◆ Refugees with higher levels of financial literacy and higher levels of financial self-efficacy reported lower levels of financial stress.
- ◆ Most importantly, we found that financial literacy had a significant moderating effect on the relationship between financial self-efficacy and financial stress ($\beta = -.37, p < .05$)⁴. As levels of financial self-efficacy increased, financial stress decreased for African refugees with high levels of financial literacy.
- ◆ Findings revealed an overwhelming emphasis on financial literacy as a solution to everyday financial stress.

"I'm making money—compare that dollar to what you are receiving back home, it's a whole lot of money. That's the concept in our mind, but we must change that. If we have mechanism in place to encourage refugees who can understand that working two jobs is not a solution to their financial problems—it is finding ways to get out of that. That I believe is one way we can help as a community" —Focus Group Community Participant

"People are not going to be calling you to bother you about why was I denied this loan or for you to give explanation. That still does not solve the problem. How about trying to provide financial education to them right from the start?"

—Focus Group Community Participant

"We have large families. You came with a family of six or eight. Breadwinner, you're making \$8.25 an hour; your wife is not working because she must look after the kids. Also, she has language challenges that she must put up with to assimilate. You see financial problems start. When you get to that step—now, you must deal with how can I sustain my family at \$8.25? I'm catching the bus, I must remit money home for my mom, for my dad, my uncle, and all those people who supported me while I was in the camp hoping to come to America. They all have expectations there."

-Focus Group Discussion Participant

FINANCIAL EMPOWERMENT

A HEALING CENTERED FINANCIAL EMPOWERMENT INTERVENTION

- ◆ Findings of the CBPR project revealed the need for **a culturally responsive financial literacy intervention** as a feasible solution for building financial empowerment among the African refugee community.
- ◆ Cultural practices have the potential to heal and uplift community's ways of being in many ways. Community members amplified the role of culture in building financial resilience.
- ◆ Given increasingly complex financial inequities, the development of culturally responsive financial literacy programs geared towards building refugees' financial capability to maximize well-being is one step in the right direction.
- ◆ Based on the findings of the research, a healing centered financial empowerment intervention has been developed in close collaboration with Louisiana State University, Ohio State University, Louisiana Organization for Refugees and Immigrants and Catholic Charities of the Diocese of Baton Rouge.
- ◆ The purpose of the intervention is to implement a financial empowerment intervention grounded in African culture that focuses on increasing financial well-being among African refugee community in Baton Rouge using participatory and peer-led approaches.

“Basic financial knowledge is important—that’s why the organization is critical because we need to have a cultural setting. We need to have a place where we provide financial literacy based on our culture.” African community member



FINANCIAL EMPOWERMENT

A HEALING CENTERED FINANCIAL EMPOWERMENT INTERVENTION



- ◆ The healing centered financial empowerment project will provide an opportunity to build financial capability and financial leadership skills among African refugees in the Baton Rouge. This intervention that is geared towards holistic well-being will help the African refugee community become active citizens within and outside their communities.
- ◆ The financial empowerment project will: (1) engage African refugees as cultural ambassadors to identify community assets and cultural resources that can serve as protective factors to ease their transition into a new space, (2) promote an understanding of the U.S. financial landscape and build confidence to engage the systems in place, (3) reverse long-term financial stress and supplant it with a sense of confidence and self-efficacy and (4) build community resilience among the local African community in Baton Rouge.

If you are interested to participate in the intervention project or have any questions on the financial empowerment project, contact:

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