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# The Experiences of Resettled Liberian Refugees: A Research Study on Whether Public Assistance Can Affect Their Living Standards.

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## Walden University

College of Social and Behavioral Sciences

This is to certify that the doctoral dissertation by

Mwalimu Steve Boley

has been found to be complete and satisfactory in all respects, and that any and all revisions required by the review committee have been made.

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> > Walden University 2022

Abstract

The Experiences of Resettled Liberian Refugees: A Research Study on Whether Public

Assistance Can Affect Their Living Standards.

by

Mwalimu Steve Boley

MPP, University of Pennsylvania, 2001

BA, University of Liberia, 1981

Proposal Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

General Psychology

Walden University

November 2022

#### Abstract

The study investigated the extent to which the thoughts, feelings, and attitudes of resettled Liberian refugees in the Delaware Valley region have been affected by their use of public assistance and the overall effect that it has had on their living standards. It also explored whether participants in the study would likely persuade other resettled Liberian refugees in their community to utilize available public assistance programs as a means of improving their living standard. The study utilized Humanist Theory as the theoretical framework to interpret its findings. The research methodology was based on phenomenological approach in which a generic demographic form and a 9-item survey questionnaire were employed to collect data from each of the 12 participants in the study. Data collected from the study were analyzed by identifying emergent themes from participants' responses on the survey. The findings suggested that irrespective of participants' gender, age, level of education, or previous experience/no experience with public assistance programs, there were no differences in their depiction of how public assistance programs affected their standard of living. The results also implied that participants felt positive about recommending public assistance programs to other refugees, as a means of improving their living standards. Potential implications for positive social change include improving the quality of services, conducting annual cultural sensitivity trainings and teaching interpersonal skills that staff could use when dealing with migrants and recipients of public assistance programs, and directing more resources to programs that lay emphasis on developing human capital.

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#### DEDICATION

This dissertation is dedicated to the illustrious memory of my maternal grandma, Eliza Page-Jackson, who nurtured me in my formative years, and who always challenged me to do better. I also dedicate this study to my loving wife, Regina Wilson-Boley, our children, and grandchildren for their unwavering support, understanding, and moral encouragement throughout my pursuit of this terminal degree. To our children and grandchildren, I say, I hope that by procuring this doctorate degree, especially, at this point and time in my life, that you might be motivated to pursue all of your academic dreams and aspirations.

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#### CHAPTER 1:

#### INTRODUCTION TO THE STUDY

On December 31, 1989, a gruesome civil war erupted in the West African Republic of Liberia and lasted for 17 years. According to Gbala (1991), there were a plethora of unpalatable instances of monstrosity, abominations, and moral decadence that unceremoniously accompanied the uprising. For instance, one of the first effects that the civil war brought to bear on Liberia was that, thousands of ordinary Liberians and foreigner nationals residing in Liberia at the time fled their homes and landed in squalid refugee camps in neighboring African countries (Gbala, 1991). Another collateral consequence that the civil war exacted was that it inflicted an untold amount of suffering, hardship, and destruction upon the populace, both in terms of human lives and properties. It is also worth mentioning that during the course of the Liberian civil war, every major faction involved, recruited child soldiers in executing their military operations. According to Pan (2005), children formed an integral part of both government and rebel armies in the Liberia civil war in the 1990s. Pan (2005) further contended that because children have a natural tendency to please others and may not have developed a sense of right and wrong, they are practically easy to train into obedient soldiers. So, as the Liberian civil war lingered on for years, a shortage of manpower may have induced unscrupulous leaders to look to children to fill the ranks (Pan, 2005).

Those who managed to escape to neighboring-African countries benefited from United Nations High Commission on Refugees (UNHCR) programs. Bridging Refugee

Youth and Children's Services (BRYCS) (2005) mentioned the United States Refugee Program (USRP) as one of such programs. In collaboration with UNCHR, USRP offers refugees from around the world, the freedom to start a new life through its refugee resettlement program. For refugees fleeing war and persecution, resettlement in a new country is often the last resort, providing a legal and physical haven to rebuild their lives (BRYCS, 2005). For the time period between 2003 and 2005, BRYCS confirmed that the USRP resettled more than 8,000 Liberian refugees in the United States. However, Victor (2011) juxtaposed BRYCS's account by citing a UNHCR report, which stipulated that by the end of September 2003, 27,075 Liberian refugees had already arrived in the United States. Victor (2011) further affirmed that in the years before the Liberian civil war, the primary reasons for Liberians entering the Unites States were for business, pleasure, student exchange, and visitation, with majority of them returning at the end of their stay. However, following the military coup d'état of 1980 and the civil war in Liberia in the 1990s, migration of Liberians to the Unites States started, and new classifications were added to their immigration status including immigrant, asylum, and refugee (Victor, 2011).

Despite the variance in the precise number of Liberian refugees that were admitted into the United States in the time period between 2003 and 2005, for the purpose of this proposed qualitative study, the focus will be on those Liberian refugees who were resettled in the Delaware Valley region of the United States. Unlike other refugees who were resettled in the United States from Europe, Asia, South America, and the Caribbean, who may have benefitted from public assistance in their countries of origin, most of those resettled Liberian refugees never received any public assistance in Liberia, prior to their resettlement in the United States. In corroborating the aforesaid, I contacted Mr. Gabriel Williams, Minister Counselor for Press and Public Affairs at the Liberian Embassy near Washington, D.C, who confirmed in the course of our telephone discussion that public assistance in Liberia, is available only for retired Liberian government officials, and to a limited extent, invalids, and a specific category of senior citizens. Asked to clarify what he meant by "a specific category of senior citizens?" Williams declared, "the Liberian government customarily identifies prominent individuals in Liberia, who may not have served in an official capacity, but have rendered invaluable services to the government and people of Liberia, for such benefits." Accordingly, for most members of the targeted population for this research study, this was their first real experience with public assistance.

#### Background

Liberia is situated on the West Coast of Africa. It is bounded to the North by the Republic of Guinea, the Atlantic Ocean to the South, the Republic of Sierra Leone to the West, and La Cote D'Ivoire to the East. Liberia was founded in 1822 by freed American slaves under the auspices of the American Colonization Society.

Youboty (1993) asserted that Liberia became Africa's first Independent Republic in 1847. Its independence proclamation notwithstanding, Youboty asserted that Liberia was never officially recognized as an independent nation by the United States of America until 1865, after Great Britain and other European countries had accorded full recognition. He indicated that following its independence on July 26, 1847 and up to April 12, 1980, all of Liberia's former presidents were ex-slaves, or members of the so-called Americo-Liberian stock. This particular clique, which accounted for about 5% of the country of approximately 2.5 million people, controlled practically every aspect of the country's subsistence (Youboty, 1993).

In corroborating the foregoing assertions, Lawyers Committee for Human Rights (LCHR) (1986) posited that before 1980, Liberia was ruled for 133 years by the so-called Americo-Liberians, the minority elite of about 300 extended families, the descendants of the freed American slaves who, along with other settler groups, and those of West Indian descent founded the country in the early 19<sup>th</sup> century. LCHR (1986) declared that the years of settler rule were typified by severe exploitation of the aboriginal Liberians, who still make up 97% of Liberia's population. Additionally, LCHR reported that nearly half the country's national income was consumed by less than 5 % of the population. The ruling True Whig Party sustained a kind of feudal oligarchy, controlled political power, and suppressed the indigenous majority through the assistance of the Liberian Frontier Force, to collect taxes, and forcibly recruit laborers for public works projects (LCHR, 1986).

According to Nelson (1984), Liberia's experience as an independent nation is unlike that of other developing African countries in that it does not share the legacy of having once been colonized and taken advantage of by colonial powers. In the case of Liberia, Nelson (1984) contended that it had a colonial era wherein a ruling minority, alien in origin, lifestyle, and habits of thoughts consisted exclusively of black people. The closest form of colonial experience that Liberia was ever subjected to began in the early 19<sup>th</sup> century with the arrival of freed American slaves sent from the United States by private colonization societies to settle along the coast of West Africa (Nelson, 1984).

In presenting the situations that existed upon the arrival of the ex-slaves from the United States, Youboty (1993) depicted the general atmosphere as follows:

During the early years, when the ex-slaves returned to Africa to settle on a "free land" without the white man's suppression, the natives welcomed their returning "brothers" with open arms. But over the years, because of the selfish behavior of the newcomers, the natives demanded back their land. That demand started numerous hostile confrontations between the indigenous Africans and the "Americanized" Africans. Throughout the length and breadth of the newly founded Liberia (Free Land), the natives attacked the ex-slaves with spears, bow and arrows, and other gadgets with the hope of driving them out of the Grain Coast of West Africa. (Youboty, 1993, p. 16).

By the same token, Nelson (1984) proffered a graphic account of the ruthless treatment that the minority settlers perpetrated against the majority indigenous Liberian during the course of their 133 years rule thus:

The Americo-Liberians, who have never exceeded more than 5 % of the country's population, settled in the urban centers they formed along the Atlantic coast and

developed a society based on cultural models they had imported from the United States. The majority element of the population – the indigenous peoples each distinguished by its own language and custom- was eventually classified by the government into 16 different tribes. For more than a century, most of them were encouraged to remain in their homeland in the interior of the country, a region vaguely designated as the Hinterland. Exceptions were made however, when inexpensive labor was needed on the large estates established by Americo-Liberians in the traditions of the planter aristocracy once common to the United States. Ironically, forcible recruitment and compulsory labor practices were often reminiscent of the slavery that that was so much a part of the Americo-Liberian heritage. Preoccupied with its own development goals, this select minority effectively excluded the indigenous majority from Liberia's political and economic life for 133 years. (Nelson, 1984, p. xxiv).

LCHR (1986) conceded that there was a considerable amount of disparity between the rich ex-slave minority, and their poor aboriginal majority. Moreover, LCHR affirmed that a League of Nations report in 1931 recommended that Liberia be stripped of its independence and colonized because of the frequent reports of flogging and forced labor that the indigenous majority was subjected to. LCRH also reported that repression, abuse of discretion, and rampant corruption were the normal order of the day, especially, during the prolonged and repressive reign of President William V. S. Tubman, who ruled Liberia from 1944 to 1971. At the height of his rule, Tubman is reported to have apportioned more money for ceremonial bands than for public health; and he committed more than one percent of the national budget to the maintenance of his presidential yacht (LCHR, 1984).

Following the death of Tubman in 1971, and the subsequent ascendance to the Liberian presidency by William R. Tolbert; the indigenous majority began to openly challenge the status quo, and demand greater political participation in government and the affairs of Liberia. LCHR (1984) described one of such occasions as follows:

One memorable confrontation in Monrovia on April 14, 1979, almost exactly a year before the coup, highlighted the wide gap between the ruling elite and the indigenous masses. Liberians and increasingly ostentatious displays of wealth by the elite, President Tolbert announced an increase in the price of rice, the Liberian staple. When it became apparent that he and members of his family stood to benefit personally from the price increases, thousands of Liberians rose in protest in a series of street demonstration in downtown Monrovia. President Tolbert ordered the police to open fire on the unarmed demonstrators. The so-called "rice riots" left more than 40 protesters dead and hundreds injured and provoked a rampage of looting and arson. They also created a groundswell of ill will from which Tolbert did not recover. (LCHR, 1986, p. 13).

By the end of the 1970s, the socio-political climate in Liberia shifted dramatically in favor of the indigenous majority. This was evidenced by the emergence of political parties, civil unrest, and public demonstrations, which to a large extent, undermined the minority elite's grip on power. As a direct result thereof, the 133 years rule of the Americo-Liberian ended unceremoniously. Pike (2000) affirmed that the fall of the Americo-Liberian hegemony ended on April 12, 1980 in a bloody military coup, which was staged by army personnel under the leadership of Master Sergeant Samuel K. Doe.

For the first 4 years of the People's Redemption Council rule (i.e., the time period between 1980 and 1984), Pike (2000) confirmed that political parties remained banned, and that the country was ruled by military decrees. Then on October 15, 1985, general elections were held and Doe's National Democratic Party of Liberia (NDPL) was declared winner. However, the 1985 elections were characterized by widespread fraud and rigging, and the period after the elections saw increased human rights abuses, corruption, and ethnic tensions (Pike, 2000).

In his characterization of President Doe's rule in Liberia, Pike (2000) wrote: Doe's government increasingly adopted an ethnic outlook, as members of his Krahn ethnic group soon dominated political and military life in Liberia. This caused a heightened level of ethnic tension leading to frequent hostilities between the politically and militarily dominant Krahns and other ethnic groups in the country. The Doe regime was an extraordinarily brutal one that not only disenfranchised many Liberians, it also effectively erased the boundaries between legitimate and illegitimate political action. (Pike, 2000, p. 1).

According to Pike (2010), the Liberian Civil War was undoubtedly, one of the most gruesome wars that Africa has ever witnessed, and it claimed the lives of more than

200,000 Liberians and dislodged a million others into refugee camps in neighboring countries. Pike (2010) described the events that metamorphosed into a full-blown civil war in Liberia as follows:

On December 24, 1989, a small band of Libyan-trained rebels led by Charles G. Taylor, invaded Liberia from the Ivory Coast. Taylor, Doe's former procurement chief, is an Americo-Liberian of both indigenous and Americo-Liberian ancestry. With explicit support from neighboring African nations and a large section of Liberia's opposition, Taylor's National Patriotic Front rebels rapidly gained the support of Liberians because of the repressive nature of Samuel Doe and his government. Various unpredictable events, like the Gulf war and the consequent US disengagement from Liberia, coincided to turn this into a protracted civil war, with ultimately West African ECOMOG intervention. A final cease-fire and peace accord in 1996 were followed by the installation of a transitional government of all factional leaders. (Pike, 2010, p. 1).

The Liberian civil war lasted for a period of 14 years (1989 – 2003). Over the course of that time period, the world quietly watched a complete breakdown of law and order as well as the social disintegration of the Liberian society. Pike (2010) reported that there was a total of seven warring factions that participated in the Liberian civil war. Those seven factions being: National Patriotic Front of Liberia (NPFL), the United Liberation Movement with two wings referred to as ULIMO-J and ULIMO-K, the Liberia Peace Council (LPC), the Independent National Patriotic Front of Liberia

(INPFL), the Lofa Defense Force (LDF) and remnants of the Armed Forces of Liberia (AFL) loyal to former president Samuel K. Doe (Pike, 2010).

#### **Problem Statement**

In contrast to other migrant communities in the Delaware Valley, where there is an overabundance of literature to be found and centers that cater to the needs of each ethnic group, there is sparse information available on these resettled Liberian refugees. At best, the only records that are readily available on the targeted population for this study were garnered from Philadelphia's Department of Public Welfare assistance office, and a refugee community center in Southwest Philadelphia. A review of the literature suggests that there is a scarcity of pertinent information on how these resettled Liberian refugees have utilized public assistance that have been provided to them. Moreover, there is no known African support group, network, or organization in place in the Delaware Valley region to adequately address the psychosocial needs and basic services that could help this population deal with the multiplicity of underlying psychosocial stressors they continue to face. The scholarly community does not know much about the impact that public assistance may/may not have on the living standards of resettled Liberian refugees in the Delaware Valley due to the limited information that is available on this group. Accordingly, there is a need to determine whether public assistance to this group might have any effect on their living standard. A research study on this identified group is needed to provide much needed information on how their thoughts, feelings, attitudes,

beliefs, self-esteem, and self- efficacy have been affected by their utilization of public assistance.

#### **Purpose of the Study**

The purpose of this qualitative phenomenological research study is to investigate the experiences of resettled Liberian refugees in the Delaware Valley region. To that end, this study intends to examine the extent to which the thoughts, feelings, attitudes, beliefs, self-esteem, and self- efficacy of the selected population have been affected by their use of public assistance, and how that might have impacted their living standards overall. Another objective of this study is to explore whether the participants in this project might likely persuade other resettled Liberian refugees in their community, to utilize available public assistance as a means of improving their overall attitude, thoughts, selfconfidence, self-esteem, and self-efficacy, and thereby enhance their living standard.

#### **Research Question**

In order to attain a clear understanding of how resettled Liberian refugees have benefited from their use of public assistance, this research study shall address the research question: How do resettled Liberian refugees in the Delaware Valley, who are recipients of public assistance, describe their experiences of utilizing public assistance programs?

#### **Theoretical Framework**

For this proposed qualitative research study, my preferred theoretical framework will be the "Humanistic Theory" because it seeks to motivate and appeal to the individual's intrinsic abilities. Capuzzi and Gross (1999) accredits the existence of the Humanistic Theory to Abraham Maslow, who in 1954, promulgated his thought in a book suitably entitled, "Motivation and Human Personality." Shrestha (2017) posited that motivation can be described as a circumstance(s) which might propel an individual to take action, initiate, guide, and/or maintain his/her behaviors. As the foremost advocate of the humanistic theory, Maslow rejected the determinism of both the psychoanalytic and behaviorist approaches and took an optimistic approach to human behavior that emphasized developing one's full potential (Capuzzi & Gross, 1999). It emphasizes the individual's inherent capability, and ability to determine his/her own future, and also motivates the individual by providing assistance that's designed to help him/her attain their fullest potential and live up to their full capacity (Capuzzi and Gross, 1999). Likewise, Friedman and Schustack (2003) acknowledged that humanistic theory is a philosophical movement that stresses values and the personal worth of the individual. They also claimed that irrespective of one's station in life, if an individual is provided the basic incentives under favorable conditions, there is a good chance that that individual will thrive, and thereby reach his/her fullest potential (Friedman & Schustack, 2003).

According to Hurst (2015), the primary objective and benefit of the humanistic approach is that it inspires self-awareness and mindfulness that allows people to shift from a pattern of inflexible behaviors into productive and considerate actions. McLeod (2020) referred to humanistic theory as phenomenological because it allows the individual to be studied from the point of view of that individual's subjective experience. It lays emphasis on a tolerant approach, with open-ended questions often used in prompting participants to explore their thoughts, emotions, and offers an expanded horizon of methods of inquiry in the study of human behavior (Hurst, 2015). Humanistic theory also focuses on the personal worth of the individual, the centrality of human values, and the creative, active nature of human beings. Essentially, it is positive and underscores the individual's ability to overcome hardship, pain, and despair (McLeod, 2020).

#### **Conceptual Framework**

The focus of this qualitative research study is to essentially explore the extent to which the living standards of resettled Liberian refugees in the Delaware Valley have been impacted by their consumption of public assistance, and whether such benefits may/may not have improved their overall attitude, thoughts, feelings, self-confidence, self-esteem, and self-efficacy. To that end, the study will utilize these variables in assessing each respondent's description of their thoughts and feelings about public assistance. In the "Definition of Terms" section of this chapter, an attempt will be made to provide a succinct description of each of the identified variables (i.e., attitude, thoughts, feelings, self-confidence, self-esteem, and self-efficacy).

From what I gathered from the literature and sources that were reviewed for this study, conceptual framework could be depicted as a cogent structure of notions that present a clear picture of how variables in a given project interact with each other. In their portrayal of conceptual framework, Miles and Huberman (1994) acknowledged that it is a system of concepts, assumptions, and beliefs that support and guide the research plan. It "lays out the key factors, constructs, or variables, and presumes relationships among them" (Miles & Huberman, 1994, p. 440). Likewise, Camp (2001) noted that conceptual framework is a structure of what has been learned to best explain the natural progression of a phenomenon that is being studied. The conceptual framework also gives you an opportunity to specify and define concepts within the problem (Luse et al., 2012). By employing conceptual framework in this research study, this would guide me in attending to the concern of my research question, as well as the purpose of the study, instrumentation, and analyzing the data that will be collected from respondents.

#### Nature of the Study

In this proposed qualitative study, I intend to employ the phenomenological approach as the design of choice. Dawidowicz (2016) attributed the origins of phenomenology to Edmund Husserl, which began as a philosophical movement and a pure reporting process without analysis. As a philosophy, Husserl's phenomenology focuses on the detailed description of consciousness as experienced from the firstperson point of view (Husserl, 1962). Furthermore, Dawidowicz, (2016) observed that as a research design, phenomenology can help you understand the human factors involved in an experience because, it responds to the question of how people perceive a phenomenon in order to place it within a context, and can also help you clearly understand human perceptions (Dawidowicz, 2016). By the same token, Patton (2015) described the phenomenological approach as a qualitative method wherein the researcher identifies the essence of human experiences about an event as described by participants in a study. Essentially, phenomenology seeks to attain a deeper understanding of the nature or meaning of our daily experiences (Patton, 2015).

For this proposed study, I intend to utilize a demographic form and a survey questionnaire to collect data from those who present as resettled Liberian refugees in the Delaware Valley area. The survey will consist of open-ended questions on how the living standard of each respondent has been affected by their use of public assistance.

#### **Definition of Terms**

*Attitudes*: provide summary evaluations of target objects and are often assumed to be derived from specific beliefs, emotions, and past behaviors associated with those objects (APA, 2020).

*Beliefs:* Merriam-Webster (2021) defines beliefs *as* a state or habit of mind in which trust or confidence is placed in some person or thing, and is also accepted, considered to be true, or held as an opinion.

*Debriefing*: The act of informing participants about the intentions of the study in which they just participated; during this process, researchers reveal any deceptions that occurred and explain why deception was necessary, and it usually occurs at the conclusion of participants' study involvement (Allen, 2017).

*Delaware Valley*: This is a region in Southeastern Pennsylvania and the surrounding states of Delaware, Maryland, and New Jersey. It was specifically chosen for

this research because it is the region wherein the targeted population for this study resides.

*Demographic Questions:* These are questions that are purposely designed for this research study and include variables such as: age, gender, socioeconomic status, level of education, employment status, etc.

*Feelings:* From a psychological perspective, Butcher (2019) described feelings as a person's response to the emotion that comes from the perception of a situation.

*Humanistic Theory:* This theory lays emphasis on the individual's inherent capability, and ability to determine his/her own future, and also motivates the individual by providing assistance that's designed to help them attain their fullest potential and live up to their full capacity (Capuzzi & Gross, 1999).

*Informed consent:* According to Cherry (2020), informed consent ensures that patients, clients, and research participants are aware of all the potential risks and costs involved in a treatment or procedure.

*Living Standard*: In this research study, living standard refers to how participants describe their personal level of comfort/discomfort with their utilization of public assistance.

*Open-ended questions:* Are questions in this study that cannot be answered with "yes" or "no" response. These questions allow the respondent to give a free-form answer.

*Phenomenological approach:* This approach focuses on how humans tend to make sense of experience and how that experience is transformed into consciousness. It

also seeks to obtain a profound grasp of the nature or meaning of our everyday experience (Patton, 2015).

*Public Assistance:* In this research study, public assistance is used to describe program(s) that are designed to help families/individual(s) move to self-reliance by offering them an array of supports in the form of child-care, cash assistance, food stamps, housing, health, employment, education/training, etc.

*Resettled Liberian Refugees:* These are the targeted participants for this study. They are refugees from Liberia who fled from their homes and landed in refugee camps in neighboring African countries. Between 1995 and 2005, many of them were resettled in the Delaware Valley and other regions of the United States under the U.S. Refugee Resettlement Program.

*Self-confidence:* APA (2020) portrays this notion as a belief that one is capable of successfully meeting the demands of a task. It is normally considered as a positive approach because it allows the individual to trust in his/her abilities, capacities, and judgment (APA, 2020).

*Self-disclosure*: APA (2020) described self-disclosure as the act of revealing personal or private information about one's self to other people. In relationships research, self-disclosure has been shown to foster feelings of closeness and intimacy APA (2020).

*Self-efficacy:* This construct is defined by APA (2020) as an individual's subjective perception of his or her capability to perform in a given setting or to attain

desired results. In essence, it is "one's capacity to organize and execute the courses of action required to produce a given attainment" (Bandura, 1997, p. 3).

*Self-esteem:* Accrding to Merriam-Webster (2021), self-esteem is used in depicting an individual's overall subjective sense of personal worth or value.

*Thoughts:* In this research study, thoughts are referred to as a set of ideas about a particular subject, and/or the respondents' idea(s) or opinion(s) produced by thinking.

#### Assumptions

There are two major assumptions upon which this study is based. The first assumption is that because many Liberians may have benefitted from United States aid in pre-war Liberia such as: community-based projects, feeder roads, school lunches, pilot programs, and self-help initiatives through USAID, therefore, public assistance may significantly affect the living standard of Resettled Liberian refugees. It is also assumed that the participants in this research study will be honest and accurate in describing their experiences of utilizing public assistance programs on the open-ended ended survey questionnaires and demographic questions that they will be provided for the study.

#### **Scope and Delimitations**

This qualitative research study will seek to investigate how resettled Liberian refugees recount their experiences of utilizing public assistance programs that have been provided to them. Hopefully, by sharing their personal lived stories in this study, a clear perception might be formulated on how their living standards have/have not been improved by their use of public assistance. Researchers are encouraged to interpret what the participant states in interviews, rather than deciphering others' accounts of the participants' thoughts or applying their own perspectives on the participants' statements when interpreting them (Dawidowicz, 2016).

#### **Study Limitations**

The focus of this study is limited to resettled Liberian refugees in the Delaware Valley region who may/may not be recipients of public assistance. It is likely that this population may not be truly representative of all resettled Liberian refugees, specifically, those who may/may not be recipients of public assistance. Accordingly, it may not be generalizable to other nationals/ethnic groups. For as (Dawidowicz, 2016) aptly posited, phenomenology is not meant to result in generalizations, and using larger numbers will not necessarily produce more insight into the experience of a phenomenon.

#### Significance

In terms of material possessions, most of the refugees who come to the United States, practically, arrived here with little possessions, and often tend to utilize available public assistance upon their arrival. Such was the case with the targeted population (resettled Liberian refugees) for this proposed study. Therefore, the positive social change implications of potential findings from this research study are that it could provide relevant information on how resettled Liberian refugees have used public assistance to positively improve their mental health and overall well-being, as opposed to those who do not. Newland and Capps (2015) alluded to a Migration Policy Institute (MPI) research study which purported that refugees who use public assistance tend to integrate successfully, and that as their years of residence increase in America, their public benefits usage declines and income levels rise, approaching parity with the U.S.born population. Newland and Capps (2015) also referred to another portion of the MPI study which asserted that refugee men are more likely to work than U.S-born men, while refugee women work at the same rate as their U.S.-born counterparts.

The scholarly community and American public are not aware of the impact that public assistance may/may not have on the living standards of those resettled Liberian refugees in the Delaware Valley region due to a scarcity of information that is available on this group. As such, this proposed qualitative research study is a good-faith attempt, on my part, to investigate the extent to which the living standards of resettled Liberian refugees may/may not have been affected by their use of available public assistance in the United States. Hopefully, the results from this study may, to a reasonable extent, help address the basic concerns that the proposed research questions/purpose raised. It is also my belief that two other possitive social change implications could derive from this research study as follows:

 This study is intended to gather basic information on the feelings, thoughts, perceptions, and attitudes that resettled Liberian refugees have about public assistance, especially, since they are a community of people from an entirely different socioeconomic background with no previous experience in the utilization of public assistance. 2. This qualitative research study is also aimed at helping the scholarly community and American public attain a better understanding of some of the the psychosocial constraints (i.e., access to health care, housing, educational opportunities, employment, etc.) that members of the targeted population have experienced while utilizing public assistance.

## **Summary**

In this chapter, the plight of a community of resettled Liberian refugees, who were resettled in the Delaware Valley between 1995 and 2005, is presented. It offers a background on the circumstances that resulted in the Liberian civil war and the eventual resettlement of Liberian refugees in this region of the United States. Customarily, most resettled immigrants in the United States are provided public assistance upon arrival. The same is true about members of the resettled Liberian refugees in the Delaware Valley region. But unlike other resettled groups, the only available information on this group was retrieved from records at the Philadelphia's Department of Public Welfare assistance office, and a refugee community center in Southwest Philadelphia. Moreover, in the Delaware Valley region, there is no known African support system, network, or organization to help these resettled Liberian refugees acclimatize to, or deal with their basic psychosocial stressors. Accordingly, in this chapter, the purpose of the study and the research question are elucidated. This is followed by a discussion of both the theoretical and conceptual frameworks for the study. The next segments of this chapter delve into the nature of the study, definition of terms, assumptions, scope and delimitations, study limitations, and significance of the study.

For this research study, the plan is to conduct face-to-face interviews with participants who identify as resettled Liberian refugees in the Delaware Valley region. Nevertheless, given the uncertainties that have presented in the wake of the outbreak of COVID-19, along with the attending restrictions that are in place in the Delaware Valley region, I might be constrained to reconsider this approach if these restrictions are not lifted by the time I obtained IRB approval to conduct the research. If that should be the case, then data collection will be done through virtual and/or telephone conferences with identified participants who consent to be interviewed. To that end, at the outset of each virtual/telephone interview, this researcher will seek and obtain verbal consent from each respondent, prior to conducting the interview.

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## CHAPTER 2:

# LITERATURE REVIEW

## Introduction

This research study is grounded in "Humanistic Theory" and it shall attempt to review available scholarly literature that focuses on the plight of a community of resettled Liberian Refugees in the Delaware Valley Area of the United States of America. To this end, the study shall specifically attempt to explore the impact that public assistance may have on the living standards in the targeted groups of resettled Liberian refugees. It should be pointed out here that accessible studies on Resettled Liberian refugees have three basic disadvantages. In the first instance, there appears to be a clear misapprehension of the differences (i.e., socioeconomic and ethnic/cultural) that exist amongst the selected population. In the second case, rather than focusing on the impact that public assistance has had on the living standard of this targeted population; available research studies have concentrated mostly on the amount of public assistance that has been provided to other groups. And thirdly, available studies do not tend to speak, to a considerable extent, on the multiplicity of problems that are associated with adaptation and assimilation, particularly as it relates to the sample group. Accordingly, it seems logical to suggest that additional studies in this area are needed to investigate the general psychosocial stressors that continue to afflict this population, as well as the problems/constraints that they may be subjected to, and the seemingly unending dilemma that this chosen group has to deal with on a daily basis. Therefore, this research study is

intended to help enhance and satisfy those concerns that have been left void by obtainable studies. Specifically, this study will provide much needed information on how the thoughts, feelings, attitudes, beliefs, self-esteem, and self- efficacy of the targeted group (i.e., the resettled Liberian refugees) have been affected by their utilization of public assistance.

In order to provide a clear understanding of the issues that are associated with this study, this chapter reviews the literature on three other ethnic groups that have gone down the path of resettlement in the United States of America, and how these ethnic groups were able to cope when they arrived in America. The three groups that were chosen for this research study are: Resettled Somali Bantus, Vietnamese Refugees, and Cuban Exiles. This chapter also discusses the kind of public assistance that is available to the targeted population, and how same has benefitted this community. Additionally, the chapter reviews available literature that speaks to the psychosocial stressors, which this community has to deal with on a daily basis.

#### **Literature Search Strategy**

The literature search and review for this study were conducted between July of 2013 and October of 2020. To this end, the EBSCOhost database search system was the primary vehicle for identifying and retrieving pertinent peer-reviewed scholarly literature. The specific aggregated databases targeted for this research study were (a) PSYCArticles, (b) PSYCInfo, and (c) Academic Search Premier. Additionally, a few other sources were consulted for this research study. Those being: Questia, the Khmer Institute, and a host of

authors, peer review articles, and journal articles. The following search terms were used: Resettled Liberian Refugees; Liberian Refugee Communities; Somali Refugees In the United States, Plight of Persecuted Somali Minorities in the United States, Cuban Dissidents in the United States, Cuban refugees' experience with public assistance, Vietnamese Refugees, Vietnamese Refugees' experience with public assistance and Vietnamese "boat people" in the United States; available public assistance, Food Stamps and Cash Benefits , Medicaid/Medicare Health Benefits , Housing and Shelter, Job Training and Employment Opportunities, Educational Benefits, psychosocial factors affecting Liberian/West African Refugees, Adaptation and Assimilation, Children and Peer Pressure, Trauma, Language Barriers, Child care and Discipline. Additionally, the researcher consulted a couple of West African Care providers in the Philadelphia Metropolitan Area, and supervisory committee chair in order to identify additional works of interest. The Quest resources provided the full text of articles not readily available through EBSCOhost.

### **Theoretical Framework**

For this proposed qualitative research study, my preferred theoretical framework will be the "Humanistic Theory" because it seeks to motivate and appeal to the individual's intrinsic abilities. Capuzzi and Gross (1999) accredits the existence of the Humanistic Theory to Abraham Maslow, who in 1954, promulgated his thought in a book suitably entitled, "Motivation and Human Personality." Shrestha (2017) posited that motivation can be described as a circumstance(s) which might propel an individual to take action, initiate, guide, and/or maintain his/her behaviors. As the foremost advocate of the humanistic theory, Maslow rejected the determinism of both the psychoanalytic and behaviorist approaches and took an optimistic approach to human behavior that emphasized developing one's full potential (Capuzzi & Gross, 1999). It emphasizes the individual's inherent capability, and ability to determine his/her own future, and also motivates the individual by providing assistance that's designed to help him/her attain their fullest potential and live up to their full capacity (Capuzzi & Gross, 1999). Likewise, Friedman and Schustack (2003) acknowledged that humanistic theory is a philosophical movement that stresses values and the personal worth of the individual. They also claimed that irrespective of one's station in life, if an individual is provided the basic incentives under favorable conditions, there is a good chance that that individual will thrive, and thereby reach his/her fullest potential (Friedman & Schustack, 2003).

According to Hurst (2015), the primary objective and benefit of the humanistic approach is that it inspires self-awareness and mindfulness that allows people to shift from a pattern of inflexible behaviors into productive and considerate actions. McLeod (2020) referred to humanistic theory as phenomenological because it allows the individual to be studied from the point of view of that individual's subjective experience. It lays emphasis on a tolerant approach, with open-ended questions often used in prompting participants to explore their thoughts, emotions, and offers an expanded horizon of methods of inquiry in the study of human behavior (Hurst, 2015). Humanistic theory also focuses on the personal worth of the individual, the centrality of human values, and the creative, active nature of human beings. Essentially, it is positive and underscores the individual's ability to overcome hardship, pain, and despair (McLeod, 2020).

# **Psychological Impact and Migration of Liberian Refugees**

Despite the intensity of the Liberian civil war, and the immense toll that it brought to bear upon the entire Liberian populace (i.e., in terms of the destruction of lives and property); it appeared that each Liberian warlord was motivated by sheer greed, the acquisition of personal wealth, blatant opportunism, and personal aggrandizement. Pike (2010) sought to explain the rationale behind each warlord's reluctance in ending the Liberian civil war thus:

One of the factors that drove the warlords to reject a transition to normalcy was their exploitation of Liberia's natural resources. Once the war started, Taylor found wealth, and the war was increasingly about maintaining that fortune. The warlords were wantonly exploiting their country's resources to keep themselves and their ragtag forces in weapons with virtual impunity, and in some cases complicity. The primary sources of revenue for these warlords were Liberia's diamonds, timber, rubber, gold, and iron ore. Timber and rubber are among Liberia's main export items. Liberia earns more than \$85 million and more than \$57 million annually from timber and rubber exports, respectively. Alluvial diamond and gold mining activities also account for some economic activity (Pike, 2010, p. 1.). One of the unintended consequences of the Liberian civil war was that there was a mass exodus of Liberians into neighboring African countries, Europe, Australia, Asia, and the United States. Wells (2010) alluded to a United Nations High Commission on Refugees (UNHCR) report, which indicated that nearly one-third of the population, 755,000 Liberians, fled into neighboring countries and several hundred thousand were killed. Furthermore, he vouched that the extent of the problem was such that it could be seen in Monrovia, which went from nearly one million residents in 1990 to about 350,000 by 1996.

In the case with those Liberian refugees, who were fortunate to be admitted into the United States, Wells (2010) observed that:

The civil war, which started in 1989 and continued through 1997, sent a wave of immigrants from Liberia to the United States. Until 1989, less than 1,000 Liberians left their homeland for the United States each year. But in 1989, the number jumped to 1,175 and increased to 2,004 in 1990. From 1990 through 1997, the INS reported 13,458 Liberians fled to the United States. This does not include the tens of thousands who sought temporary refuge in the United States. In 1991 alone, the INS granted Temporary Protective Status (TPS) to approximately 9,000 Liberians in the United States, according to the August 1998 issue of Migration News, published by the University of California at Davis. (Wells, 2010, p. 1)

Additionally, Ranard (2005) specified that a few years after the Liberian civil war erupted, the United States government began a resettlement program for Liberian refugees. He affirmed that for the time period between 1992 and 1994, the United States welcomed 2,211 of the roughly 700,000 Liberians that the World Refugee Survey conjectured were living in West African countries of first asylum. He affirmed that about 75% of the refugees that eventually made it to the United States through the resettlement program were family reunification cases. Despite the goodwill shown to Liberian refugees by the United States, Ranard reported that by the end of 2003, there were roughly 250,000 Liberians still living in refugee camps in Ghana, Guinea, Ivory Coast, and Sierra Leone, the bulk of which were categorized as "dualflight" refugees, in view of the fact that they had to flee their location of first asylum due to political unrest.

## **General Psychological Effects on Other Refugees**

Bolton (2007) cited a 2002 report from the U.S. Committee for Refugees, which indicated that there were 14.9 million refugees and 22 million internally displaced persons in the world consisting of men, women, and children, from practically every income level and living arrangement, who have abandoned their livelihood, communities, and personal possessions. Bolton (2007) maintained that despite the fact that a large number of refugees adjust well in their new environment, yet others experience significant psychological distress due to their past exposure to traumatic events and the hardships associated with life as a refugee. In addition to past traumatic agonies that refugees had to put up with, Bolton (2007) confirmed that those who become refugees are very likely to encounter a wide range of traumatic incidents such as: being witnesses to fighting and destruction, observing violent acts perpetrated against loved ones, or being subjected to or witnessing sexual violence. Expanding further on the predicament of refugees, Bolton alluded to a survey conducted by Kleijn et al. (2001) of refugees who presented at a Dutch clinic for the treatment of traumatized refugees. In that survey, Bolton purported that Kleijn et al concluded that the most commonly reported traumatic event that those refugees endured was forced isolation (e.g., imprisonment, separation from others). The survey also found that 37% of the refugees reported incidents of torture, while another 37% reported being close to death, and 35% stated that a friend or family member had been killed (Bolton, 2007. P1).

In the matter of the underlying factors which tend to influence trauma, Rasmussen (2010) divulged that there is ample research available to show that the best predictor of future trauma is past trauma. The difficult part of all this however, according to Rasmussen, is that it can move quickly into "blaming the victim" (Rasmussen, 2010, p. 1). To buttress the foregoing assertion, Rasmussen presented two specific scenarios thus: If a combat veteran presents with PTSD and marital conflict due to the irritability and anger that is a part of the PTSD diagnosis, it can be very difficult not to get really frustrated with that vet's anger and sink into "it's your own damn fault" despite our initial sympathy. An automobile accident survivor has a higher

likelihood of getting into another automobile accident than someone who hasn't been in an automobile accident because the survivors tend to be extra cautious following their first accident, drive more slowly at the wrong times, get distracted by other drivers, etc. (Rasmussen, 2010, p. 1).

It appears that even refugees have not been exempted from the "blaming the victim" syndrome either. According to Rasmussen (2010), blaming the victim may result in less critical aid from the international community and stigma upon resettlement. Moreover, he declared that those who have worked in refugee camps with a stressed population are aware that it is difficult to work with such population. The aforesaid notwithstanding, Rasmussen was quick to point out that one of the driving forces behind bringing psychosocial interventions into humanitarian aid is the danger that stressed refugees can pose to aid workers.

In an attempt to help us better understand the magnitude of some of the stressors that refugees have to tolerate, Bolton (2007) presented a graphic account of the multiplicity of such stressors in his citation of Porter and Haslam (2001) as follows:

Along with the life-threatening stresses experienced immediately prior to flight, refugees frequently experience recurring losses, challenges, and changes during the exile/acculturation and resettlement/repatriation periods. Having left their homes, refugees are often forced to confront isolation, hostility, violence, and racism in their new locations. Individuals who are resettled in refugee camps often face living situations that are, at times, over-crowded, rife with the threat of infectious diseases, and primitive in design. Additional chronic stressors that refugees must deal with include socioeconomic disadvantages, poor physical health, and the collapse of social support (Bolton, 2007. p 1).

## **Resettled Liberian Refugees**

Holman (1996) asserted that the United States has a longstanding tradition of admitting refugees from all parts of the world. As it is, a spirited debate can be advanced by legal and research scholars on the exact date and circumstances that influenced the tradition of admitting refugees/immigrants into the United States. Holman purported that federal legislation designed to legalize immigration into the United States actually began in 1875 with a legislative act of congress. A key provision from that legislative act denied the admission of convicts and prostitutes into the United States. To buttress that claim, Holman posited that over the course of the last half century, (i.e., the time period between the end of World War II and the end of the 20<sup>th</sup> century), the United States welcomed well over 3 million refugees on its shores. A sizeable portion of those refugees, however, have supposedly come from Cuba, Vietnam, and what was formerly known as the Union of Soviet Socialist Republics (Holman, 1996).

The foregoing legislative act of congress appeared to have been the standard practice in admitting refugees/immigrants, prior to the passing of the Refugee Act of 1980. According to McGrath (2010), the Refugee Act of 1980 effectively modified the Immigration and Nationality Act, and subsequently transformed a traditional American policy, which had previously given preferential treatment to refugees from communist countries. The main focus of the Refugee Act of 1980 was to bring the United States in accordance with the United Nations edicts, which defines a "refugee" as anyone who is unwilling or unable to return to his country of nationality or habitual residence 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 (McGrath, 2010).

The aforesaid American tradition of admitting refugees from around the world notwithstanding, Peters (1999) contended that when weighed against immigrants, refugees have a much more difficult time getting acclimated to life in the United States. To bolster this claim, he declared that unlike other immigrants, refugees did not plan their migration to the United States due to the fact that they abandoned their country of origin with little or no preparation, under emergency circumstances. Peters admitted however, that current data on newly arrived refugees demonstrate that they are having much more success in adjusting to life in America. This he suspected, may be due to improvement in education, and training programs, or to constraints on public assistance contained in welfare reform and immigration laws.

In the course of gleaning materials for this study, this researcher was hard pressed to find reliable sources of evidence that speaks to the presence of Resettled Liberian refugees in the United States, prior to the 1990s. While there are no official statistics that specifically reflect the exact number of Liberian refugees in the region that is the focus of this research study (i.e., Delaware Valley), the number of resettled Liberian Refugees living in this region has been estimated to be anywhere between 5,000 and 10,000. Among the first reliable source of information on Resettled Liberian Refugees that was gleaned for this research study, was an account by Schmidt (2005) who purported that between 2003 and 2005, the United States Refugee Program (USRP) relocated more than 8,000 Liberian refugees, from refugee camps along the West African Coast to the United States. Prior to the resettlement of Liberian Refugees, Schmidt acknowledged that Liberians resided in the United States for decades as immigrants, students, workers, or to join other family members, who were already in the United States. In 1992 however, the USRP initially began to resettle small numbers of Liberian refugees across the United States, and that by 1998, the number of refugees began to increase due to continued instability in Liberia (Schmidt, 2005).

As was the case with other ethnic refugee groups who resettled in the United States, Schmidt (2005) declared that Liberians with substantial economic means, and/or international connections were able to escape from Liberia earlier than those with lesser wealth and connections, who came in later waves. Schmidt furthered that most of the Resettled Liberian Refugees in the United States came from a rural background, and had more exposure to war, flight, and refugee camp life. As such, she suggested that Liberians, who have been in the U.S. for many years, can be a great resource to Resettled Liberian Refugees.

#### **The Delaware Valley**

The 2010 bulletin of the Welcoming Center for New Pennsylvanians (WCNP) reported that since 1980, the United States has accepted refugees from Africa, and that

many of those refugees have been resettled in Philadelphia. WCNP (2010) maintained that most of the African refugees in the region come from the Horn of Africa (i.e., Ethiopia, Eritrea, and Somalia) and West Africa (Liberia, Nigeria, Ghana, and Sierra Leone).

Patrick (2004) noted that while refugees are not usually in a position to decide specifically where they would eventually like to be resettled in the United Sates, resettlement agencies try as much as possible to place them in regions where the refugee may already have family members or where there are members of their ethnic stock. To buttress her argument, Patrick cited an example from the 2000 Fiscal Year of the United States Resettlement Program, which indicated that Florida resettled more Cubans than all other states combined, while New York resettled the largest number of refugees from the former Union of Soviet Socialist Republics, Sierra Leone, and Liberia.

Kramer and Shiner (2007) reported that in 1990, the United States Congress established Temporary Protected Status (TPS) to allow citizens of countries at war to stay in the United States without fear of deportation. The New York Times (2000) described Temporary Protected Status as an amnesty program that allows people whose homeland is hit by natural calamity or war to stay in the United States, for a period of 6 to 18 months. In terms of significant benefit that can be attained from the TPS program, Kramer and Shiner (2007) affirmed that those enrolled in TPS are eligible for work authorization permit and are required to pay taxes. However, they are ineligible for public assistance such as welfare or food stamps (Kramer & Shiner, 2007). Fedor (2009) asserted that in 1991, the United States Government granted TPS to Liberian refugees who were forced to flee the West African nation during the civil war. As was stated earlier, TPS is usually granted to affected foreign nationals in the United States for a period of 6 to 18 months. However, the New York Times (2000) reported that this was not the case with Liberian refugees who have been granted extension after extension from 1991 through 2003.

In light of the foregoing, Fedor confirmed that when the Liberian civil war ended in 2003, and the period of amnesty officially ended in October 2007, President Bush continued with the tradition of extending TPS to Liberians through March of 2009. Consequently, when the Obama administration determined that it would continue the amnesty program for an additional 12 months, Liberians applauded that decision. In that connection, Fedor also cited an excerpt from United States Democratic Congressman, Patrick Kennedy, who in celebrating President Obama's decision stated:

This measure will ensure that the hard-working Liberian-Americans in Rhode Island and across the country will be able to remain in the United States. They have contributed to our society for more than a decade, becoming active members of our communities and providing for their families. I am pleased that the president has acted to preserve their status here, preventing a grave injustice. (Fedor, 2009, p. 8).

Furthermore, in reporting the apparent predicament and uncertainty in the status of Liberians who are current beneficiaries of TPS, Fedor (2009) specifically mentioned a

bill that was sponsored by Senator Jack Reed - "The Liberian Refugee Immigration Fairness Act of 2009", which states among other things:

Over the last two decades, those who fled Liberia's violent civil wars have become important parts of our communities. They are here legally. They have worked very hard, played by the rules, and paid their taxes. They have children who are U.S. citizens, but the parents, who were brought here to escape a brutal civil war, were never given the opportunity to apply for citizenship. (Fedor, 2009 p. 11)

## **Other Nationals/Ethnic Groups**

Coleman (1996) declared that what refugees have to endure in the course of their resettlement in a new country is far removed from what other immigrants experienced. At the outset, Coleman acknowledged that refugees do not anticipate that they would permanently remain in their countries of asylum, and as such, they tend not to become fully acclimatized to their new environment. Rather, they arrive in their new host countries in what they hope will be a temporary absence from their own home countries (Coleman, 1996).

According to Refugee Council USA (RCUSA) (2009), the United States Government has historically maintained a policy of allowing refugees with special humanitarian concern to enter America. To buttress this claim, RCUSA maintained that the first refugee legislation enacted by the United States Congress was the Displaced Persons Act of 1948, which in essence, permitted 400,000 displaced Europeans to enter the United States. Furthermore, RCUSA pointed out that the Displaced Persons Act of 1948 was followed by laws, which provided for individuals fleeing from Communist regimes to enter into the United States. Upon their admittance, a good number of these refugees were supported by private, ethnic, and religious organizations in the United States, which formed the basis for the public and/or private role of United States refugee resettlement today (RCUSA, 2009).

In view of the foregoing, RCUSA intimated that the United States Congress was encouraged to pass the Refugee Act of 1980, which took the United Nations classification of refugees into consideration, and thereby standardized the resettlement services for all refugees that are admitted into the United States. Pursuant to the Refugee Act of 1980, RCUSA confirmed that the President of the United States, after seeking advice from Congress and the appropriate agencies, decides on the specific nationalities and processing priorities for refugee resettlement for the following year. The President also sets annual ceilings on the total number of refugees who may enter the U.S. from each region of the world (RCUSA, 2009).

For the purpose of this research study, a thoughtful review of the experiences of three distinct ethnic groups is presented herein. Those groups being: Resettled Somali Bantus, Vietnamese Refugees, and Cuban Exiles.

## Resettled Somali Bantus

Consistent with the Refugee Act of 1980, McGrath (2010) reports that the United States Government in 1999, resolved to admit and resettle Somali Bantu refugees, who were languishing in United Nations Refugee Camps in Eastern Kenya. Barnett (2003) estimated the total number of Somali Bantus that were resettled in the United States to be about 13, 000. The first batch of these refugees settled in Clarkston, near Atlanta, Georgia, where they immediately encountered problems coping with American diversity, as well as problems from the local African American Community, who reportedly preyed on them (McGrath, 2010). But as time elapsed, McGrath asserted that they (i.e., Resettled Somalis Bantus) ascertained that welfare benefits and public housing were much more lucrative in other regions of the United States, especially in New England. As such, by February of 2001, they began to relocate to Lewiston, Maine and it has been reported that welfare spending increased significantly in Lewiston, following the arrival of the Resettled Somali Bantus refugees (McGrath, 2010).

In terms of public assistance that Resettled Somali Bantus received after relocating to Lewistown, Maine, McGrath (2010) describes it as follows:

Lewiston provides welfare to anyone in need, and the state picks up half the tab. Recipients are allowed a generous five years of assistance before benefits are terminated, and, even at that point, extensions are not difficult to obtain. Single parents can stay on welfare and go to college. Public housing is also available, although, because of the influx of Somalis, there is now a waiting list. More than a third of the apartments at Hillview, Lewiston's largest public housing project, are occupied by Somalis, many of them single mothers with large broods of children. The fathers are unaccounted for or still in Georgia or Africa. Those who are unable to obtain public housing are eligible for Section 8 vouchers, which the federal government provides to subsidize rental of private housing. (p. 9)

Despite the generous benefits that Lewistown has provided for its Somali Bantu Refugees, employment opportunities appear to be in very short supply. Like many communities in the United States at that time, McGrath (2010) states that Lewistown had been experiencing economic difficulties, especially, with the closing of its textile industry, which once produced about a quarter of American textiles. Accordingly, and in an attempt to re-invent its economy, McGrath indicated that Lewistown has sought to establish a service-based economy. This service-based economy has however, failed to produce the kind of labor-intensive employment opportunities that have maintained generations of immigrants with few skills and limited English proficiency (McGrath, 2010).

### Vietnamese Refugees

Unlike the Resettled Somali Bantus in the United States, who have been estimated to be about 13, 000, Vietnamese refugees are purportedly, one of the major groups to have resettled in the United States in the mid 1970's at the end of the civil war in Vietnam. To help us better understand the dire circumstances that witnessed the relocation of this group of refugees into the United States, Bankston and Zhou (1998) discussed three significant motives that inspired the surge in Vietnamese refugees' exodus from their homeland. Those salient reasons being political repression of refugees who were confined at, or released from education camps; economic difficulties, which was due to natural calamities and poor harvests in the post-civil war years; and Vietnam's recurrent warfare with its neighbors (Bankston & Zhou, 1998). In addition to the motivating factors that brought them to the United States, Zhou (1999) posited that most of the Vietnamese refugees who initially arrived in the United States lacked education, job skills, and measurable economic resources. He further opined that Vietnamese refugees arriving in the United States still suffered from the scars of war, as well as from relentless emotional agony that they were subjected to during the course of their stay in refugee camps.

Zhou (1999) purported that when Vietnamese refugees sought and were subsequently granted permission to enter the United States, the foremost objective of United States policy makers at the time was to relocate these refugees to the United States, and consequently assist them in attaining economic independence as quickly as possible. In view of that objective, the bulk of these refugees were given generous public assistance, which subsequently rendered them helpless in determining where and when they would be resettled (Zhou, 1999). In his attempts at explaining the attending consequences that public assistance had on the lives of those Vietnamese refugees in the United States, Zhou wrote:

Integrating refugees into American society meant the development of a comprehensive program of support and preparation. While a chief goal of resettlement was to help refugees achieve economic independence as quickly as possible, they benefited from generous government aid assuring a basic level of well-being until the refugees became self-sufficient. Many Vietnamese refugees started their American life at the bottom of the socioeconomic ladder, a fact reflected in their high rates of labor force non-participation, unemployment, poverty, and dependency on public assistance. The three cash assistance programs most commonly utilized by Vietnamese refugees were Aid to Families with Dependent Children (AFDC), Supplementary Security Income (SSI), and Refugee Cash Assistance (RCA). The first two programs were forms of public assistance. Refugees not eligible for either of these forms of assistance generally received RCA during their first six to eighteen months and were also able to apply for food stamps. (p. 2)

## Cuban Exiles

In the aftermath of the Cuban Revolution of 1959, the Cuban Adjustment Act of 1966 (CAA) was ratified due to the mass relocation of Cuban Nationals to the United States, as well as a few unsuccessful attempts by the U.S. government to topple the Castro government (Knaub, 2010). As enacted, the CAA offers Cuban exiles a unique opportunity that no other ethnic group or nationality enjoys in the United States (Wasem, 2009). It specifically dictates that the United States Attorney General can employ his/her discretion in granting legal permanent residence to Cuban exiles, who are requesting for adjustment of status, provided that they have physically resided in the United States for at least a year after their entry and are admissible as political asylees (Knaub, 2010).

Wasem (2009) also observed that the CAA enjoins that the spouses and children of Cubans, who are requesting for an adjustment to their status, to simultaneously adjust their status as legal permanent residents. It also entitles Cubans, who are seeking for an adjustment of status, to be approved, even if they fail to meet the normal prerequisites for adjustment of status under section 245 of the Immigration and Nationality Act (Knaub, 2010).

In discussing the Cuban Adjustment Act of 1966, Jacoby (1974) argued that while there is no precedent in contemporary American history that can be cited for the huge influx of political refugees from Cuba, the CAA is consistent with the United States' historic positions on victims of political repression. To this end, Jacoby (1974) claimed that with the exception of the first set of wealthy Cubans who had strong connections to the Batista regime, most Cuban refugees arriving in the United States practically left Cuba with no money and no property. Consequently, when they sought employment opportunities in Miami's neighborhoods, many of the local officials worried that Cuban refugees would soon turn out to be permanent recipients of public assistance. To the contrary however, Jacoby (1974) posited that most Cuban refugees stopped receiving refugee cash assistance within 18 months to 2 years after their arrival. So, rather than permanently relying on public assistance, they soon distinguished themselves to be a profitable work force in the local Miami economy enabling the Cubans to pull their own weight and thereby creating many jobs in their community that did not exist before 1959 (Jacoby, 1974).

When Cuban refugees arrived in the United States, Whalen (1993) declared that they were provided immediate humanitarian assistance through a number of available public assistance programs that helped ease the difficulties that are associated with resettlement. Whalen (1993) maintained that these programs included: emergency relief checks, Refugee Cash Assistance (RCA), food distribution, Temporary Assistance for Needy Families (TANF), Refugee Medical Assistance (RMA), educational opportunities, job training, and loans. Jacoby (1974) posited that Cubans of all ages took advantage of a government-guaranteed student loan that was available for those who wanted to obtain a college education, and professional retraining. It also provided educational opportunities for the children of families who were too poor to put them through college (Jacoby, 1974).

Cuban refugees presented as a people who appear determined to succeed in the United States. In bolstering the foregoing assertion, Jacoby (1974) noted a remarkable difference in the mentality of Cuban refugees who sought and attained academic advancement. Jacoby pointed out that Cuban Refugees went to school to obtain many of the skills they needed to survive and prosper in the United States. For example, Jacoby (19740 talked about the determination of Cuban women who worked regular full-time jobs, returned to their homes to make dinner for their husbands, and children, before going to their English lesson classes at night.

#### **Available Public Assistance for Refugees**

The Office of Refugee Resettlement (ORR) (2008) affirmed that the largest federal refugee programs in terms of funding are the Refugee Cash Assistance (RCA), and Refugee Medical Assistance (RMA) programs, whereby the federal government reimburses states for cash and medical benefits. Additionally, ORR stressed that funds are apportioned in accordance with congressionally established formulas to states and localities to provide a broad range of employability services to help individuals obtain employment and achieve economic self-sufficiency and social adjustment as quickly as possible.

According to Patrick (2004), most of the expenses that are connected to the resettlement of refugees are domestic. This includes cash and medical assistance to newly arrived refugees job; and English language training and other integration programs. In Fiscal Year 2004 for instance, Patrick reported that the Office of Refugee Resettlement (ORR) was apportioned a little more than \$450 million, which was basically distributed at the state level, to provide long-term services to refugees upon their arrival in the United States. Patrick (20040 also discussed an additional "Emergency Refugee and Migration Assistance Fund" (ERMA) that the United States Government retains, which can be used to expedite unforeseen refugee and migration crises whenever the President of the United States determines that it is in the national interest to do so. The objective of the ERMA fund is to provide flexibility to the United States Government while responding to unexpected refugee and migration crises (Patrick, 2004).

Consistent with existing law, Limon (1996) disclosed that undocumented aliens and most legal non-immigrants are ineligible for the major Federal means-tested public assistance programs, including food stamps, AFDC, Supplemental Security Income (SSI), and Medicaid, with an exception for emergency medical assistance under Medicaid. Limon also pointed out that the majority of refugees qualify for these programs on the same basis as citizens.

According to Limon (1996), most of those admitted into the United States as refugees have to demonstrate that they are not likely to become a public charge, and that they could be denied entry if they are likely to become public charges. Limon divulged however, that the United States permits refugees to come to this country because they have a well-founded fear of persecution because of race, religion, nationality, membership in a particular social group, or political opinion. She further indicated that refugees do not have private sponsors who sign affidavits of support, nor are they admitted because they have a particular employment skill, educational attainment, or a relative able to support them. Rather, their admission is based on humanitarian grounds and they often arrive traumatized from war, in ill health, with little or no resources and lacking in English language skills, and are therefore, exempted from the public charge restrictions (Limon, 1996).

Despite the aforementioned, in August of 1996, the United States Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), known for short as the Welfare Reform Act. Moore (1999) asserted that the PRWORA indisputably placed new limits on refugees, including those legally present in the United States, who sought public assistance from government agencies. The Welfare Reform Act of 1996 established two distinct categories in differentiating between those who were qualified for public assistance. Firstly, the PRWORA prohibited nonqualified aliens from attaining most public benefits, while also forbidding most qualified aliens from receiving significant public assistance such as: food stamps and Supplemental Security Income (SSI, the federal program that provides cash assistance to poor people who are disabled or elderly). Additionally, the PRWORA imposed a 5-year waiting period on many other benefits for qualified aliens entering the United States after August 22, 1996 (the date the Welfare Reform Act became law). Moore (1999) noted that the PRWORA also authorized states to limit refugees' access to federally funded benefits even further.

#### **Food Stamps and Cash Benefits**

Published in the August 2000 edition of the Almanac of Policy Issues (API) is an article from the United States Department of Health and Human Services (USDHHS), Administration for Children and Families that succinctly describes benefits that could be obtained by those who come to America as refugees. In that article, API (2000) purported that cash and medical assistance are available to needy refugees, who arrive in the U.S. with no financial resources, and who are not eligible for other cash or medical assistance programs, such as Temporary Assistance to Needy Families (TANF), Supplemental Security Income (SSI), or Medicaid. This refugee assistance, if needed, is paid entirely by the federal government (API, 2000). Additionally, states are usually compensated for the costs sustained in the case of refugee children in the United States, who are recognized in countries of first asylum as "unaccompanied minors". Depending on their individual

needs, refugee children are placed in foster care, group care, independent living, or residential treatment (API, 2000).

In view of the fact that refugees entering the United Sates hail from diverse cultural background, the United States Department of State office of Reception and Placement (USDS-R&P, 2010) bulletin purported that R&P make funds available to resettlement agencies to ensure that culturally appropriate food items, ready-to-eat food, plus one day's worth of additional food supplies and staples (including baby food as necessary) are provided to refugees, upon their arrival. Additionally, USDS-R&P reported that within a day of their arrival, the resettlement agency is expected to offer each refugee and his/her family food allowance at least equivalent to the food stamp allocation for that family unit and continued food assistance until the recipient of food stamps is able to provide food for himself/herself.

On October 28, 2010, this researcher had the occasion to visit Ms. Janet Panning, Director of the Lutheran Children and Family Services (LCFS) in Philadelphia, with the view of soliciting information on how resettled Liberian refugees have benefitted from her agency's services. During the course of that visit, Panning presented this researcher an updated copy of LCFS's edicts on financial assistance to refugees. According to that report, Panning (2010) indicated that LCFS is able to provide a limited amount of financial assistance directly to refugees that are sponsored by LCFS. She affirmed that the federal government makes the money available to LCFS, which in turn, is mandated to put it directly into the hands of their resettled refugees. Panning also claimed that checks are usually paid out to whoever is listed as the head of the resettled refugee family.

In addition to the foregoing, Panning declared that LCFS receives two additional sources of financial assistance for its refugee resettlement program. The first source of financial assistance, as explained by Panning, is the R & P grant for resettlement, which is provided by the United States Department of State, and the disbursement process is as follows:

LCFS receives \$425 for each refugee at the time of arrival from the Department of State. This amount is split into two separate checks, given at the beginning and end of the first month. The first check (\$175 per person) is typically given at the LCFS Orientation. The remaining amount of R & P money is presented at the end of the month, during the LCFS Home Visit. If it is determined that there are additional necessities that need to be purchased for the family, this money is used for that purpose. Having determined that the family's basic needs have been met, the caseworker will disburse the remaining funds. (Panning, 2010, p. 2)

The second source of financial assistance that LCFS receives for its refugee resettlement program is Temporary Assistance for Needy Family (TANF). Panning (2010) affirmed that upon arrival into the United States, the refugee family will meet with the County Assistance (welfare) office to determine their eligibility. Continuing, Panning declared that LCFS normally persuades all refugees to initially apply for food stamps and medical assistance. She contended that the amounts of money that is paid out to refugees through cash assistance are equivalent to the base amount for Match Grant, and are received by the refugee family at the end of 31<sup>st</sup>, 61<sup>st</sup>, and 91<sup>st</sup> days. Whenever a member of a refugee family obtains gainful employment, LCFS is mandated to inform the County Assistance office as such employment automatically affects that refugee's cash assistance eligibility status.

## **Health Benefits**

Refugees undoubtedly encounter several obstacles during the course of their resettlement into another country. They also present with complex health and psychosocial concerns due to the experiences that lead to forced resettlement, as well as the experience of being resettled into another country (MacFarlane et al., 2008). Okocha (2007) cited Lim and Wieling (2004) who identified language barriers, culture shock, difference in beliefs, values, attitudes, and worldviews, as potential sources of hindrances. Additionally, it was posited that mental health issues may develop or persist as a result of loneliness, loss of social support, and property, and also the perception that they are being marginalized in their new countries. Other challenges relate to identity development issues due to cultural conflicts and generational differences particularly with reference to the younger immigrants and refugees (Okocha, 2007).

Consistent with the foregoing, USDS-R&P (2010) indicated that resettlement agencies are compensated to ensure that a health assessment is conducted within 30 days for each refugee entering the United States. In the event where an unexpected situation presents, which makes it impossible for the agency to conduct such an assessment, USDS-R&P suggested that that agency inform the Bureau of Population, Refugees and Migration at the United States Department of State. Resettlement agencies are also required to verify that refugees in critical health situations be given suitable and timely medical attention (USDS-R&P, 2010).

In the case with resettled Liberian refugees, Schmidt (2005) purported that Liberian refugees who have experienced extended periods of flight and refugee camp life have on average, lacked good primary health care. It is a fact that medical services have been in short supply, the notion of preventive healthcare such as immunizations, prenatal care or regular dental care may be an unfamiliar notion to resettled Liberian refugees, which can result in a variety of treatable illnesses that can become more severe due to that lack of medical care (Schmidt, 2005).

Additionally, Schmidt (2005) pointed to an elevation in blood lead levels among recently arriving Liberian refugee children, as an ongoing source of concern for some resettlement workers. Consistent with what has been previously reported, Schmidt observed that the attainment of elevated blood lead is known to happen after arrival in the United States, and that exposure is usually a direct result of household environmental pollution by deteriorating lead paint in older housing. Schmidt also contended that it is due to the undernourishment of many Liberian children that render them more susceptible to ingesting environmental lead and absorbing it into their bodies.

### Housing

In its 2010 revised Operational Guidance to Resettlement agencies, the United States Department of State of Reception and Placement (USDS-R&P) explicitly enjoined resettlement agencies to undertake best efforts in ascertaining that housing for refugees meets locally accepted standards for health and safety, and that other minimum service standards are met. USDS-R&P acknowledged that it might be difficult to guarantee compliance with some portions of this guidance because fulfillment involves the cooperation of the refugee and his or her family members. However, in situations where a refugee family is noncompliant, the resettlement agency should ensure that that refugee family is counseled and that any such counseling is recorded in the case file of the family concerned (USDS-R&P, 2010).

Gitlen (2006) noted that the Lutheran Children and Family Services (LCFS) has served thousands of refugees and immigrants over the past three decades through federally funded refugee Reception and Placement, Match Grants and Preferred Community programs under contract with the national Lutheran Immigration and Refugee Services. Additionally, he indicated that the Fair Housing Council of Delaware County, Pennsylvania makes funds available to LCFS for the purpose of providing trainings to newcomers about their rights and responsibilities as tenants under the fair housing act. In the last decade, Gitlen (2006) asserted that LCFS has provided initial resettlement service to over three thousand Liberian refugees after their arrival in the Delaware Valley area. Kase and Rubino (2010) reported that the economic decline that has plagued the city of Philadelphia actually makes it an attractive place for refugees to start over. To this end, Kase and Rubino referenced a comment made by Domenic Vitiello, Associate Chair of City and Regional Planning at the University of Pennsylvania, who noted that under the right conditions, adult refugees contribute to economic growth, fill specialized labor niches, and help revitalize commercial corridors. Kase and Rubino (2010) also credited Vitiello as saying:

Philadelphia may prove the perfect place for these settlers to stimulate a similar turnaround. The economic decline that has plagued the city actually makes it an attractive place to start over. Among the most important factors in a host city is affordable rent, and Philly clearly has neighborhoods full of cheap housing compared to other Eastern cities like Boston, New York, and Washington D.C. The low rents offset the subpar wages earned by refugees who are typically placed in low-skilled, minimum-wage jobs with manufacturing companies, nursing homes, parking garages, the hospitality industry, and the airport. (p. 8).)

Kase and Rubino (2010) suggested that most of the Liberians refugees coming to Philadelphia have settled in Southwest Philadelphia and adjacent suburbs like Upper Darby. While Southwest Philadelphia has cheap housing, it does not accurately reflect the kind of neighborhood with mixed income, good schools, and transportation. As a result, the Liberian community has struggled to integrate and achieve upward mobility (Kase & Rubino, 2010).

## **Employment Opportunities**

To expeditiously help refugees provide for themselves and their families upon their arrival, Refugee Council USA (2009) divulged that all refugees, who are admitted into the United States, are permitted to receive employment authorization permits, and are protected by civil rights legislation and cannot be discriminated against at their respective places of work. The foregoing notwithstanding, refugees are not entitled to work for the federal government (except in the United States Armed Forces) until they become citizens of the United States of America (Refugee Council USA, 2009).

Gitlen (2008) sought to buttress the aforesaid by citing specific provisions from the United States Immigration and Nationality Act (INA) of 1952. In accordance with the INA of 1952, Gitlen affirmed that it explicitly prohibits employers from knowingly employing undocumented workers, while at the same time, enjoin employers not to discriminate against work-eligible newcomers based on ethnicity or national origin. Gitlen also mentioned the existence of a Special Council for Immigration Related Unfair Employment Practices at the United States Department of Justice, which was established by the United States Congress to educate the public about immigration-related employment discrimination.

In a bid to facilitate refugees in becoming self-supporting in the shortest possible time, Almanac of Public Issues (API) (2000) revealed that the United States Department of Health and Human Services (USDHHS) provides funding to state governments and private, non-profit agencies which are responsible for providing services, such as English Language and employment training. Refugees receiving cash and medical assistance are required to be enrolled in employment services and to accept offers of employment (API, 2000).

Additionally, the Office of Refugee Resettlement (ORR) (2008) reported that in order to help refugees establish themselves in the United States, the United States Department of Health and Human Services funds a number of programs that provide economic support, social services, health services, and employability services designed to aid individuals and families achieve rapid economic self-sufficiency. ORR confirmed that a large amount of the actual service delivery takes place by means of a broad network of providers including state and local agencies, mutual assistance associations (MAAs), and voluntary agencies (Volags) that have established relationships with the Department of State for reception and placement services to refugees.

Generally, resettled Liberian Refugees reportedly have a mixed attitude towards employment. Ranard (2005) aptly affirmed that while many Liberian refugees may be enthusiastic about working and earning salaries, there are others who crave to first attain an education, prior to entering the workforce. To their credit, Ranard (2005) purported that those Liberian refugees who accept gainful employment upon arrival appear to adjust to it quite easily. He noted that Liberian refugees entering the United States, to some extent, seem to have an assortment of employment backgrounds, based on where they are from in Liberia and where they lived as refugees. Typically, Ranard posited that Liberians refugees from metropolitan areas tend to have more suitable work skills such as teachers, mechanics, store attendants, bankers, and so forth. In the case with those from rural areas however, Ranard acknowledged that they are more likely to have backgrounds primarily in subsistence farming, and perhaps some experience in marketing their produce.

Kase and Rubino (2010) substantiated that Liberians may not currently be in the vanguard of an economic revitalization in the Philadelphia area, however, they should not be counted out. They also conceded that while some Liberians have gotten stuck in entry-level parking-garage jobs, many others have taken professional jobs with the city, are pursuing graduate degrees, or have started businesses. Despite the fact that problematic neighborhoods are a main source of concern for refugee settlement, these neighborhoods are also one of the factors that refugees have been shown to improve (Kase & Rubino, 2010).

## **Educational Benefits**

According to Swigart (2001), a good number of refugees arrive in the United States with little education or job training, while many others have a high level of education and were successful professionals at home. But in any event, Swigart acknowledged that whether educated or not, refugees did not choose to leave their home countries like voluntary immigrants, and that they may not be prepared, either professionally or psychologically, to integrate into American life and work. Quiah (2004) contended that many of those who arrived in the United States as resettled Liberian refugees, had no access to formal education during the course of the protracted Liberian civil war, which resulted in a considerable number of Liberians being semi or functionally illiterate, and at best, unskilled. Quiah also alluded to Hagman and Nielsen (2002) who maintained that in an attempt to provide an environment that will enable those, who have been exposed to warfare, to become productive citizens within the civil society, skill training should be prioritized, since training is generally perceived as a way of increasing an individual's employment prospects.

Upon their admittance into the United States, Refugee Council USA (RCUSA) (2004) confirmed that refugees under the age of 18 years old may attend primary or secondary schools free of charge. RCUSA also indicated that refugees have the same access to university education as United States citizens and permanent residents. However, in most states there are tuition charges for public and private universities.

According to the Delaware Valley Fair Housing News (DVFHN) (20005), Lutheran Children and Children Services (LCFS) provides educational benefit to refugees in the Philadelphia area. Through its Adult Education Program, LCFS is currently serving approximately 170 students in six locations. DVFHN reported that these LCFS classes include beginning and intermediate English as a Second Language, GED, and literacy. Clients include persons who arrive in this country as refugees, individuals who gain political asylum in the United States, and other immigrants. In the last few years refugees have primarily been West African, fleeing war-torn Liberia and Sierra Leone (DVFHN, 20005).

Additionally, DVFHN stressed that LCFS has a longstanding history of providing

linguistic and culturally appropriate program development for refugees, including such programs as: the federally funded Liberty Center for Survivors of Torture, as well as the Statewide Positive Youth Development and Empowerment Program for Sudanese Refugees, and the West African Teen Outreach program, funded by the City of Philadelphia. For those refugees whose first language is not English, Panning (2010) reported that LCFS currently offers English as Second Language (ESL) classes at a number of sites throughout the Philadelphia Metropolitan area. She also confirmed that classes are normally arranged to allow students to fit language training into their family and work schedules, and that some classes are augmented by computer skills training, driver's license, or citizenship test preparation.

#### **Psychosocial Stressors**

It is an uncontested and acceptable fact of life that there are a number of psychosocial stressors to which travelers, immigrants, refugees, or anyone who resolves to leave his/her homeland and resettle in another country may be faced with, irrespective of that individual's status in life. In this connection, Swigart (2001) aptly noted that upon arrival in the United States, refugees tend to encounter a significant number of difficulties. In continuation, Swigart (2010) claimed that while endeavoring to adapt to a new society, refugees have to simultaneously recover from the trauma of war or persecution. She further stressed that refugees may be separated from their family members, or may not even know where their family members are, and that others have spent years in refugee camps under hard conditions before being resettled. The aforesaid ordeals have the

potential of presenting problems during the acclimatization period, as well as feelings of being disliked, dejected or hopelessness. Refugees may even become skeptical about the future since they do not know if situations in their home country would ever permit them to return to their country of origin some day (Swigart, 2001).

Lynn (2002) observed that, in addition to the aforementioned stressors, each refugee community brings distinctive cultural and psychological dynamics to their relocation, and that most families are confronted by frequent pressures and anxieties as they transition to their new environments. Essentially for refugee populations, Lynn (2002) declared that there may be little transition time to adjust from their home countries to an unknown American community. As a direct result thereof, Lynn referred to Hulewat (1996), who posited that problems recurrently present in the form of depression, anxiety, marital conflict, and acting-out behaviors on the part of adolescents.

#### **Adaptation and Assimilation**

According to Kisubu (2009), upon their arrival into the United States, refugees often come with great expectations of their new lives. Kisubu alleged that they arrive here, badly affected with the traumas of war, torture, persecution and conflicts that have destroyed the very structures of their lives. Kisubu (2009) also speculated that refugees appear to have difficult adjustments with the resettlement process upon their arrival.

Unlike the resettlement experiences of immigrants, Zhou (1999) sought to discuss the experiences of resettled refugees by pointing out that the process of relocating refugees is spontaneous, does not require adequate preparation, and that refugees have no control over where they are eventually resettled. Furthermore, Zhou explained that the exceptional conditions that are associated with the resettlement of refugee ultimately exact a considerable amount of burden on children. He intimated that most refugee children find it difficult to adapt to their new environment due to the displacement of their parent(s) and/or caregiver(s), as well as their uncomfortable socioeconomic status. In the home environment for instance, Zhou made it clear that the children of refugees are often caught in a role reversal due to the social and economic isolation of parents, and that as those refugee children begin to take on the role of family spokespersons, parental authority decreases, which further intensifies generational conflicts. As such, the issue of being in compliance with, or for that matter, rebellion against parental authority and homeland cultural ways, is probably one that is faced by most young people with refugee parents (Zhou, 1999).

According to Zhou (1999), a good number of adult refugees arrived in the United States with little or no training for life in their new country, and this can have an adverse effect on their children, who are keenly aware that they belong to a group that is of no consequence to American society. Consequently, Zhou observed that these refugee children occasionally admit to feelings of discomfort toward the relatively low-status jobs that their parents are doing, as well as their dependence on public assistance. Zhou (1999) affirmed that these refugee children are not simply agonized by the embarrassment of welfare dependency, and the low perception that they harbor about their parents, but that they have in essence, suffered also from economic hardship. During the period of adaptation in the United States, Wells (2010) signified that Liberian refugee children are faced with complexity at school due to the fact that many of them have little education, and that they often find it difficult to compete with their American counterparts. Wells also mentioned Chicoine (1997) who wrote an extensive account about the plight of a Liberian family following their flight to the United States in 1990. Wells purported that Chicoine depicted how that Liberian family was able to adapt to their new life in Houston, Texas, including problems adjusting to living in a small apartment, low-wage jobs for the adults, and isolation from their culture.

While the processes of assimilation and adaptation in the United States may be difficult for most refugees, Wells (2010) surmised that Liberian refugees might have a slight advantage over other refugees. In validating this contention, Wells declared that many Liberian customs, as well as social and economic traditions were influenced by the first batch of freed African American slaves, who were resettled in what is now known as the West African Republic of Liberia, in the early and mid-nineteenth century. In addition to the apparent influence that freed African American slaves had, Wells cited a number of similarities in the social activities (i.e., weddings, birthdays, and funerals) of Liberians, to those of Americans in general and more specifically to African Americans. He noted that Liberians also celebrate many of the same holidays as Americans, including Christmas, Easter, New Year's Day, and Thanksgiving. These holidays are usually observed in accordance with American tradition, while occasionally some Liberian and African traditions are incorporated (Wells, 2010).

Ranard (2005) argued that unlike other refugee groups, Liberians have a special affinity for the United States. In rationalizing this claim, Ranard alluded to fact that the founders of Liberia were descendants of freed African American slaves. Accordingly, he insinuated that this can be both beneficial and problematic. An understandable benefit is that Liberian refugees, especially those who resided in the urban areas of Liberia, will be able to easily adjust to certain aspects of life in the United States because of their familiarity with same. On the other hand, Ranard claimed that Liberian refugees arrive in the United States with false assumptions and unrealistic expectations that may hinder the adjustment process. Some of the common assumptions and expectations that Liberian refugees may have about life in the United States are that: Americans will be well versed in the history of the two countries and know about Liberia and its recent problems; Americans will welcome Liberians as Liberians would open up their homes to Americans; and Liberians will have much in common with their African Americans counterparts (Ranard, 2005). Given these assumptions, Ranard hypothesized that Liberians often assume that their resettlement in the United States will be smooth. But unfortunately, a considerable number of Liberian refugees experience various phases of culture shock as they attempt to adjust to a country that is quite different from what they had imagined.

In the course of organizing the contents for their article on how Liberian refugee children have been able to adjust to their environment, Kase and Rubino (2010), had the occasion to meet with, and interview Shiwoh Kamara, President of the Liberian Community Association of Pennsylvania, whom they quoted as saying:

The biggest challenge is adjusting to a new culture in school and in the workplace. One of the major sore spots for the community is that some Liberian kids are integrating in ways nobody hoped for. Assimilation is taking a downward trend with kids getting involved with drugs and truancy. Meanwhile, when the city and resettlement organizations don't address their concerns, the Liberian Community Association figures out how to solve its own problems. In 2009 my organization went to school to quiet a rivalry at Bartram High between African and African American students. We hosted a successful youth summit to address drugs and violence. We want to start a leadership population, elder program, and anti-teen pregnancy program. (p. 13)

#### Trauma

Tran (2008) alluded to a study from University of California Irvine Center for Health Care Policy, which suggested that Vietnamese refugees who were resettled in the United States are still agonized by higher rates of mental health problems than non-Latino whites, a glaring indication that many Vietnamese are experiencing enduring effects from the Vietnam War. The aforesaid study also found that Vietnamese Americans over 55 were twice as likely as whites to report needing mental health care but were less likely to discuss such issues with their doctors (Tran, 2008).

Like their Vietnamese contemporaries, the Liberian civil war undoubtedly presented resettled Liberian refugees with a considerable measure of traumatic experiences. Schmidt (2008) contended that the Liberian civil war has been noticeably detrimental to civilians and the general fabric of society. She emphasized that Liberian refugees who spent time in refugee camps have most likely observed or experienced some sort of violence, while those who may have had to escape from a place of refuge more than once may be very apprehensive and may need more time to develop trust in their new environment. Schmidt further noted that refugees may feel an unrelenting sense of nervousness and remorse about relatives and friends who were left behind or whose whereabouts are unknown. In the case with children who become familiar with the language, brutality and arms of warfare, Schmidt (2008) suggested that it might be helpful to integrate the foregoing into their play, artwork, speech, and interactions with other children. Despite the aforesaid, Schmidt admitted that some Liberians lay emphasis on the significance of faith, houses of worship and Liberian religious leaders in dealing with the individual and collective trauma resulting from the civil war.

Chan (2004) indicated that when Liberian refugees arrive in the United States, they are often traumatized and shocked. In an apparent attempt at elaborating on the emotional status of Liberians, Chan referred to an interview with Reverend Torli Krua, a prominent Liberian Human Rights activist in Boston, who in response to a question posed by Chan stated: People come from a war situation where they have been subjected to rape. If you read the paper we have presented, there have been documented incidents of rape. There have been documented incidents of summary execution where people are executed for absolutely no reason, or maybe because of tribal affiliations. Those things disturb the people who are victimized by these things and so they come here, already traumatized by these acts of violence perpetrated against them. The least they need to do is some healing. They need to get treatment for trauma, to be able to start the healing process. They need their family to be together. A lot of people are not able to get access to healthcare because they have this instability of not getting a job, not being able to hold onto an apartment, and they have been separated from their spouse and their children. All these things play on the mind and make it very difficult to concentrate, work and support their families. (p. 7).

#### **Language Barrier**

Kisubi cited a 2005 publication of the Summit Health Institute for Research and Education (SHIRE), which indicated that language barriers have an enormous effect on the entire activities of a refugee's social function especially education, employment, housing, politics, and law. Kisubi (2005) observed that Immigrants and refugees have a more difficult time finding a job because of language barriers, which most often results in refugees or immigrants living in isolation. Kisubu also affirmed that adults who are not fluent in English usually stay at home, while African immigrants and refugees with limited English skills are normally unable to help their children in their educational endeavors.

In addition to refugees and immigrants who have language barrier difficulty, Jacobs et al (2006) reported that a good number of United States residents who speak little English may experience language barriers when seeking health care. Title VI of the Civil Rights Act of 1964 enjoins all entities receiving federal funds to make certain that persons with limited English proficiency (LEP) have significant linguistic access to the health services that they provide. Jacobs et al. mentioned Perkins, Youdelman, and Wong (2003) who confirmed that many states have laws and regulations that pertain to the provision of health care to persons with LEP. Notwithstanding, these laws and regulations are not frequently put into effect, and in recent years, the cost and practicability of these requirements have been the subject of protracted discussions, especially whether all health care providers, regardless of size or patient mix, have the same responsibilities to their LEP patients (Title VI 1964).

Jacob et al. (2006) declared that several articles indicate that people with limited English Proficiency (LEP) are less likely to attain the care they need. To that end, they pointed to Feinberg et al. (2002) who contended that there are studies, which reveal that when contrasted with English speakers, people whose native language is not English are less likely to understand the processes necessary to become insured. As such, Jacob et al. proposed two general types of interventions that could be employed in mitigating language barriers in the clinical setting. Those interventions being: matching LEP patients with providers who speak their native language and finding an interpreter who speaks both English and the patient's primary language.

MacFarlane et al. (2008) could not have presented a more succinct picture of the impact that language could pose as a significant barrier for refugees and asylum seekers in clinical settings. They described the predicament of refugees and asylum seekers thus:

Language is one major barrier for refugees and asylum seekers in general practice. It matters because patients with limited English are less likely to engender empathic response from doctors, establish rapport in these relationships, receive sufficient information about their health or participate in decision making (Ferguson & Candib, 2002). This barrier is shared by refugees and asylum seekers with other migrants but, arguably, refugees and asylum seekers have a specific, complexity to their health and social care needs (Jones & Gill, 1998; Pederson, 2002) which means that their inability to communicate full details of their medical and social history can have specific, negative implications. (p. 6)

# Child Care & Discipline

Unlike the nuclear family configuration that is prevalent in the United States, Schmidt (2008) purported that Liberian culture has typically followed an extended family structure. Despite the fact that the Liberian civil war, to some extent, disrupted the extended family arrangement, Schmidt affirmed that during the course of their stay in refugee camps, children were usually given a fair amount of freedom to run around unattended by their own parents, while attended by any adult who was in the vicinity. She also maintained that while American parents typically make arrangements for the care of their children; Liberian parents normally look up to a communal network of support for raising children.

The Liberian extended family concept, according to Schmidt (2008), often tends to take on a multi-generational dimension, and is clearly manifested in the lifestyle of many Liberian refugee families following their arrival in the United States. To buttress this claim, Schmidt cited an example of a Liberian household of two or three bedrooms that might have ten extended family members living there, and thereby making it likely that someone is always around to keep an eye on the children.

In terms of how discipline is enforced, Liberians have customarily followed the [common adage], "Spare the rod, spoil the child," (in essence, if you do not discipline a child, you will spoil the child). Schmidt (2008) succinctly described how children are disciplined in a typical Liberian family setting thus:

Physical forms of discipline are common in Liberian culture and are viewed as necessary to prepare a child to be a good citizen. Corporal punishment is an accepted, even expected, form of discipline for children, and is seen as an indication of good parenting. A rattan switch, or belt, might be typical items used to punish a child, often called "beating". Any adult may discipline a child, including teachers, relatives, and neighbors. Discipline may also include a harsh tone and verbal reprimands toward a child. The notion of a government entity, such as the U.S. child protective service (CPS) system, monitoring child welfare and having the authority to remove children from their family is quite foreign to Liberians (p. 8).

Given the foregoing method of discipline that Liberian parents have usually employed in disciplining their children, Ranard (2005) suggested that they could benefit from basic information on legally acceptable forms of discipline in the United States. In this connection, Panning (2010) mentioned a LCFS sponsored program called Parenting Education and Empowerment Resource (PEER), which began in 2001, and is fully funded by Philadelphia Department of Human Services' office of community-based prevention and intervention services. According to Panning, the PEER program offers parenting teaching and support groups to parents in Philadelphia County. PEER's goal is to enhance parenting skills so as to prevent child abuse, out of home placement of children and/or to make easy the process of returning children to their family. The PEER program consists of 10 two-hour sessions, or a special 14-session group of workshops for parents and children ages 6 - 12, which deals with problems that parents encounter in caring for children (Panning, 2010).

#### **Summary and Conclusions**

This literature review section is an attempt by the researcher to glean peerreviewed articles and scholarly materials to buttress the discussion on the chosen topic for this research study – "The experiences of resettled Liberian refugees: A research study on whether public assistance can affect their living standards." In essence, this chapter attempted to briefly discuss the circumstances that invited the Liberian civil war, as well as the unceremonious exodus of hundreds of thousands of Liberian refugees to refugee camps along the West African Coast, and their eventual resettlement in the United States of America.

This chapter examined available literature on three other ethnic groups that have had similar experiences when they arrived in the United States. Those three groups being: Resettled Somali Bantus, Vietnamese Refugees, and Cuban Exiles. The chapter provided information on public assistance that is available to refugees arriving in the United States (i.e., food stamps, cash benefits, health benefits, housing, employment opportunities, and educational benefits). The literature also delved into the psychosocial stressors to which resettled refugees are subjected. To that end, it discusses the process of adaptation and assimilation, trauma, language barriers, and child-care and discipline.

#### CHAPTER 3:

# **RESEARCH METHOD**

## Introduction

This research study sough to provide much needed information on how resettled Liberian refugees in the Delaware Valley region described their experiences while utiling public assistance programs that they were provided. Accordingly, it utilized a generic demographic form and a 9-item survey questionnaire consisting of open-ended questions as the principal source of data collection tools.

This chapter discussed the qualitative research design and rationale, as well as the specific role of the researcher in conducting the surveys for the study, collecting data from respondents, and how data was analyzed. The methodological segment of this study provided a lucid account of the sampling strategy, sampling size, participants' recruitment, participants' conflict and inclusion suitability, and informed consent. This was followed by an explanation of the instrumentation, and specifically, a description of the instrument that was developed for this research project. This chapter also delved into the ethical procedures, ethical considerations for recruitment, data collection, participation or withdrawal from the study, data treatment, confidentiality, and the dissemination of the study results.

#### **Research Design and Rationale**

In qualitative research study, Cox (nd) referenced (Martella et al., 1999) who suggested that qualitative study generally serves one or more of three main purposes: exploration, explanation, and description. A study can be used to explore a topic that has not been previously examined (Duan, Brown, and Keller, 2010). A survey that seeks to explain the relationship between two or more variables of interest, its purpose is explanation (Martella et. al., 1999); and when a study is used to describe the characteristics or attributes of a population, its purpose is description (Martella et.al., 1999).

To address the concern that the research question presented, the narrative approach was employed in this study. Butina (2015) traced the origins of the narrative approach to the social sciences and confirmed that it has now expanded into education, healthcare, the humanities, and is often used in healthcare to collect illness narratives in order to better understand the lives of those with life limiting diseases. Similarly, Lieblich (1998) affirmed that it has been used in many disciplines to learn more about the culture, historical experiences, identity, and lifestyle of the narrator. According to Hosmand (2005), the narrative method is a form of qualitative research wherein the stories told can become the raw data. The narrative approach also involves inquiry directed at narratives of human experience or inquiry that produces data in narrative form (Bleakley, 2005).

Elci and Devran (2014) described the narrative approach as both a phenomenon and a manner in which people tell their stories and provides the researcher an opportunity to access the personal experiences of the participant. In supporting the foregoing, Moen (2006) alluded to Gudmundsdottir (2001) who asserted that narrative research is the study of how human beings experience the world, while narrative researchers collect these stories and write narratives of experience. A qualitative approach to the field of investigation means that researchers study things in their natural settings, try to make sense of, and explain experiences in terms of the meaning people bring to them (Moen, 2006). In terms of benefits that could be attained from the narrative approach, Butina (2015) acknowledged that it is used to gather in-depth data and usually provides thick descriptions.

This research study addressed the research question: "How do resettled Liberian refugees in the Delaware Valley, who are recipients of public assistance, describe their experiences about utilizing public assistance program?"

### **Role of the Researcher**

As an immigrant of Liberian ancestry, there has always been this proclivity on my part, to engage in a project that would delve into the plight of the thousands of Liberian refugees, who were resettled in the Delaware Valley region between 1995 and 2005. Accordingly, this research study provided me a better opportunity to indulge in this scholarly endeavor. Given the scarcity of available information on these resettled Liberian refugees, my role as a researcher is, to provide relevant information on how members of the targeted population describe their experiences in using public assistance programs. Teherani et al. (2015) affirmed that the role of the researcher is to investigate why events occur, what happens, and what those events mean to the participants studied. In qualitative research, the researcher is the main data collection instrument (Teherani et al., 2015).

#### Methodology

In this qualitative research investigation, the focus was on those who presented as resettled Liberia refugees residing in the Delaware Valley region of the United States. This study assessed the extent to which the living standards of this population have been affected by their use of available public assistance. Participation in this research study was restricted to individuals from this specific group, who are recipients of public assistance. Excluded from this project were Liberians who have resided in the Delaware Valley region before 1995, as well as other resettled ethnic groups in the region. The justification for confining this study to the aforesaid group was to ensure that respondents are given an opportunity to describe their personal experience(s) with utilizing public assistance, and how that has affected their livings standards overall.

Sampling Strategy

For this project, I enlisted participants through collaborative consultations with the opinion leaders of the various Liberian communities, churches, elders, and tribal groups in the Delaware Valley area. Moreover, I visited Liberian community gathering places and recruited volunteers who were willing to participate. In this study, which basically focused on the participants' description of their thoughts/feelings about their use of public assistance, I employed non-probability samples as my sampling criteria. To that end, and in view of my research purpose and question, I utilized snowball sampling. Merriam and Tisdell, (2016) described this approach as the most customary type of purposeful sampling. It requires the researcher to identify a few key participants who basically meet the requirements for participating in the study. Then as those initial participants are interviewed, the researcher would implore each respondent to recommend other participants who also meet the criteria that is set for the study (Merriam & Tisdell, 2016).

# Sample Size

In conducting qualitative research study, Newington and Metcalfe (2014) asserted that recruiting the required number of participants is vital to the success of the study. Accordingly, for this proposed research study, participants were selected from those who are identified as resettled Liberian refugees in the Delaware Valley area. For this study, I used the completed surveys of 12 participants from the aforementioned population, or until data saturation was achieved. According to Stadtllander (2018), part of all qualitative studies is the concept of saturation, by means of which you continue to sample until you are consistently getting responses you have heard before. During the course of the surveys, volunteers were encouraged to describe their experiences in utilizing public assistance programs. All interviews were conducted in strict adherence with IRB edicts at designated centers in the Delaware Valley region. To protect the identities of participants, and to ensure that the surveys were done confidentially, each participant was assigned a specific respondent ID number. The completed surveys consisted of open-ended questions. According to Lavraskas (2008), face-to-face interview is perhaps, the most standard and oldest form of survey gleaning data, and the best method of data collection when the researcher is seeking to minimize nonresponse and maximize the quality of the

data collected. Cox (nd) also acknowledged that because the researcher is present, interviews normally generate quality responses from participants and high response rates. A major advantage of the face-to-face interview is that it requires the researcher to physically conduct the interview, which in essence, makes it much easier for the respondent to either expound on his/her answers, or seek clarification on some of the items on the questionnaire that he/she might not be clear on (Lavraskas, 2008). Participants Recruitment

For the purpose of this study, I handed out, emailed, and posted flyers/invitations on bulletin boards at Liberian community gathering places in the Delaware Valley region (i.e., bars, restaurants, Liberian/African owned small businesses, centers of worship, and soccer fields). In that flyer, I briefly introduced myself and explained the objective of my research. In addition to flyers/invitations, I exploited my Facebook page and WhatsApp platforms to conscript volunteers for the study. I also reaced out to Liberian elders in the Delaware valley region to help me identify and recruit volunteers from the targeted community who might be willing to participate in the survey, and who might be willing to describe their experiences in utilizing public assistance programs.

#### Participants Contact and Inclusion

Mindful of the ethical and professional standards to which psychologists are held, I protected the identity and privacy of all those who volunteered to participate in this study. To that end, I utilized a written consent form (Appendix B) which was fully explained to each participant about how strictly confidential all data collected will be kept, prior to requesting them to sign the consent form. According to APA (2010)(4.01), psychologists have a primary duty and take reasonable precautions to protect confidential information obtained through or stored in any medium, recognizing that the extent and limits of confidentiality may be regulated by law or established by institutional rules or professional or scientific relationship. To further ensure that participants' privacy were protected, volunteers for the study were provided a generic demographic form, wherein, each respondent was given an assigned ID #, and required to state his/her age, sex, level of education, etc. (see Appendix C).

**Informed Consent.** During the process of recruitment, this I met with all participants who matched the basic threshold for inclusion in the study to fully review and discuss the informed consent form (see Appendix B) and demographic questions (see Appendix C). Immediately thereafter, participants were encouraged to complete the consent form and demographic questions, prior to commencing the survey questionnaires (Appendix A).

**Interview Protocols**. In the flyers that were distributed, posted, or handed out in the resettled Liberian refugee communities, potential participants were be informed about how the data gathering process would be done through surveys at designated centers. This method of data gathering was chosen due to the fact that members of the targeted population for this study often frequent these centers. However, for those volunteers who may not be available for the survey, I will arrange to conduct their surveys by telephone. Digital Recording.

All data gathered for this study was obtained from a generic demographic form and a 9-item survey questionnaire. There was no digital recording conducted.

# Instrumentation

For this qualitative research study, the basic instruments used were a generic demographic form and a survey questionnaire consisting of open-ended questions, which sought to acquire general and personal information from participants. This proposed tools encouraged each respondent participating in the study, to complete a generic self-report form and a survey questionnaire. The study will explored each respondent's description of their experiences in utilizing public assistance programs.

### Instrument Development

In constructing the survey questionnaire (Appendix A) for this project, many scholarly materials on qualitative research were perused for guidance in the formulation of a suitable questionnaire to address the phenomenon being explored. After a thorough review, there were two sources identified, which profoundly inspired the construction of the survey questionnaire for this study. The first source of influence came from Jacob and Furgerson (2012) who proffered 12 salient pointers that researchers could utilize in writing successful interview protocols. The second constructive feedback was retrieved from the Laureate Education (Producer) (2017) "Interview Guide: Bad and Good Examples," which also served as a guard post in constructing the contents of questions.

Credit is also due to my dissertation committee, whose counsel I have consistently sought.

# Sufficiency of Instruments

For this qualitative research survey, the research question examined how resettled Liberian refugees in the Delaware Valley, who are recipients of public assistance, described their experiences while utilizing public assistance programs. Attentive to the need for the constructed instrument to be consistent with the objective of this study, and to ensure that it adequately addressed the research question, I drafted the initial version of the survey questionnaire, edited it, revised the original version, and made some minor adjustments, prior to submitting it to my dissertation committee chair for his consideration.

# **Debriefing Procedures**

As was stated elsewhere, this qualitative research study is expediently, a fulfillment of a longstanding penchant that I harbored about doing a documentary of some sort, on members of the targeted population for this study. Accordingly, as a token of gratitude to the participants in this study, at the end of each completed survey, I commended respondents for their time and volunteering to share their personal experiences. I encouraged participants to share any lingering concern that they had about their participation in the study. I also reassured each participant that data collected for this study will be strictly used for the intended purpose.

# Follow-Up Procedures

In ensuring that the purpose of this survey was accomplished, I first sought to ensure that participants were comfortable sharing their personal experiences. This was done for the possibility of engaging in future follow up questions with participants, which may further support the collection of data to support the phenomenon of interest. Then I entreated participants to contact me through my cell phone, or email to further discuss any questions or concerns that they might have about the responses they provided during the survey. I also reached out to respondents to seek clarity on any vague response that they provided on the survey.

#### **Data Analysis Plan**

This study was driven by the single research question, "How do resettled Liberian refugees in the Delaware Valley, who are recipients of public assistance, describe their experiences of utilizing public assistance programs?" Accordingly, the data analysis procedures focused on the research question when the transcripts, codes, themes, and findings from the data were being assessed and decoded. Furthermore, in analyzing the data, the emphasis was on presenting the verbatim accounts of each respondent, which mainly described the essence or basic structure of experience (Merriam & Tisdell, 2016). Against that backdrop, a demographic form and the survey questionnaire, consisting of open-ended questions, was administered to those resettled Liberian refugees in the Delaware Valley area who are recipients of public assistance.

According to Patton (2002), data analysis in qualitative research involves making sense of huge amounts of data by reducing the volume of raw information, followed by identifying significant patterns, and finally drawing meaning from data and subsequently building a logical chain of evidence. The process of scrutinizing qualitative research data also consists of coding or categorizing the data (Wong, 2018). To that end, Dey (1993) affirmed that coding or categorizing the data is the most important stage in the qualitative data analysis process. Coding simply entails segmenting the huge amount of raw data gleaned, and then assigning them into categories (Dey, 1993). Accordingly, for the data analysis procedures in this study, the completed surveys were carefully searched, and organized to increase the understanding of the phenomenon (Bogdan & Biklen, 1982).

When analyzing narratives in qualitative research, Butina (2015) cited four different approaches. Those being: the narrative thematic analysis, the structural analysis; the dialogic/performance analysis; and the visual narrative analysis. For this research study however, I found it befitting to adopt the thematic analysis, which is used by most researchers because of its emphasis on content within the text.

In the course of conducting her doctoral research study, Butina (2015) affirmed that she applied the narrative thematic analysis process, which consists of five stages. For the purpose of this research study, I followed each stage for data analysis. After the surveys were conducted, I will began the first stage, "the organization and preparation of the data stage", which involved transcribing the written responses from the generic demographic form and survey questionnaire immediately or shortly after the interview (Butina, 2015). The second stage of the data analysis plan was to obtain a general sense of the information gathered from the surveys conducted. In order to preserve the integrity of each participant's described experience, all of the emerging patterns or themes attained from the surveys will be noted and all non-narrative lines and casual conversation were deleted (Butina, 2015).

The third stage of the narrative thematic analysis is the coding process. Butina (2015) alluded to Glesne (2006) who defined coding as "a progressive process of sorting and defining and defining and sorting those scraps of collected data that are applicable to your research purpose." The coding process consisted of re-reading the surveys and identifying recurring words, ideas, or patterns generated from the data (Butina, 2015). To achieve this stage, I adopted the counsel of Merriam (2009) who suggested that researchers re-read the narratives and highlight prominent ideas and any recurring words or messages, prior to developing a corresponding code, a shorthand designation to easily identify the recurring words/ideas, for that passage and placed it in the margin.

Stage four of the narrative thematic analysis pertains to categories or themes that emerge from the interview (Butina, 2015). With that in mind, when categorizing occurring themes, I identified codes into a logical category, or "a word or phrase describing some segment of the data collected that is explicit" (Rossman & Rallis, 2003). Then I ensured that the classified themes reflected and described the major findings of the study, and connected them to the phenomenon that was examined. The final stage of narrative thematic analysis entails the interpretation of the data, and it requires the investigator to simply make meaning from the data collected (Butina, 2015). In the final stage of the data analysis plan, I made a list of the major themes that were generated from the narratives, so as to provide a better understanding of the data collected. For as Butina (2015) aptly observed, interpretation consist of studying the categories and their corresponding codes to determine if there were any overarching themes or theories that provided insight on the study.

# Data Analysis Software

Mindful of the fact that qualitative data analysis software (QDA) will be required for the data that was gathered for this qualitative research study, I researched and determined that "MAXQDA" would be the most convenient software that could be utilized for this study. As a software data analysis tool, Kuckartz and Radiker (2019) and Richards (2014) contended that in the context of qualitative research, MAXQDA is more of a code or label that is used to name phenomena in a text or an image. However, in social research, codes can possess different meanings and take on different functions in the research process such as: factual codes, thematic codes, theoretical codes and many other codes (MAXQDA, 2020).

Besera and Vu (2020) employed MAXQDA in a study they conducted in the state of Georgia and the Southeastern United States on refugee women who are at risk for poor sexual and reproductive health (SRH) outcomes and low SRH utilization. In that study, the researchers sought to investigate factors influencing refugee women's utilization of

sexual and reproductive health (SRH) services. To that end, they partnered with several community organizations and clinics serving refugee women in the metropolitan Atlanta area, and through their partners, they recruited refugee women and providers who cared for refugee women and invited them to participate in qualitative interviews. The partners were also helpful in identifying and training interpreters to conduct interviews with women with low English proficiency. In the course of the interviews, as reported by Besera and Vu (2020), they took notes and developed analytical memos after each interview. Then they engaged a professional service to transcribe the interviews verbatim and consequently imported the transcripts and analytical memos into MAXQDA. This was followed by an independent review of four transcripts and their associated analytical memos by each researcher who generated codes using inductive and deductive approaches and thematic analysis. Attentive to the functions of MAXQDA, at an ensuing joint meeting, the researchers affirmed that they compared codes, refined definitions for codes, and created a codebook with agreed-upon definitions, examples, inclusion, and exclusion criteria. They also recorded the initial transcripts with the new codebook, divided the remaining transcripts among themselves, and coded using the codebook before connecting codes to search for, develop, review, and define themes that emerged from the data (Besera & Vu, 2020).

Treatment of Discrepant Cases

Given that the stated objective of this qualitative research study was to explore how the thoughts, feelings, and attitudes of the targeted group may have been influenced by their use of public assistance, and thereby impacted their living standards overall, it seems implausible that case discrepancies will exist. Accordingly, in the course of analyzing the data collected from participants during the interviews, each respondent's description of their personal experience was treated by the same standard. LeCompte and Preissle (1993) depicted discrepant case as a sampling method that aims to elaborate, modify, or refine a theory. The goal was to deliberately choose cases that might help to modify an emerging theory, not completely refute it. It is normally used in the later stages of a study, after data has been collected and analyzed (Hackett, 2010).

### **Issues of Trustworthiness**

In qualitative research, trustworthiness is described by Pilot and Beck (2014) as the degree of confidence in data interpretation and methods used to ensure the quality of a study. It is the quality of a person or a thing that instigates reliability. Likewise, Lincoln and Guba (1985) asserted that trustworthiness of a qualitative research study is relevant in appraising its worth and that it consists of four key components. Those four components being: credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985).

#### Credibility

For this component of trustworthiness, Anney (2014) alluded to Graneheim and Lundman (2004) and Lincoln and Guba (1985) who postulated that credibility establishes whether or not the research findings represent plausible information drawn from the participants' original data and is a correct interpretation of the participants' original views. In quality research, credibility is the equivalent of internal validity and is concerned with the aspect of truth-value (Lincoln & Guba, 1985). It also employs prolonged engagement, persistent observation, triangulation, and member check as the four basic strategies that are helpful in ensuring credibility and contribute to embraces trustworthiness. For the purpose of this research study, "member check" was the most appropriate strategy that could amplify findings in that it will provide me an opportunity to request participants to review the data collected and the interpretation of that data (Devault, 2019). Participants are usually appreciative of "member check" strategy because it gives them a chance to verify their statements and fill in any gaps from earlier interviews (Devault, 2019).

# Transferability

Transferability is a component of trustworthiness, which is described by Lincoln and Guba (1985) as the degree to which the results of qualitative research can be transferred to other contexts or settings with other respondents. It is the interpretive equivalent of generalizability (Bitsch, 2005; Tobin & Begley, 2004). Transferability gives the researcher the ability to use graphic description to show that the research study's findings can be applicable to other contexts and circumstances (Lincoln & Guba (1985). According to Bitsch (2005), the "researcher facilitates the transferability judgment by a potential user through 'thick description' and purposeful sampling" (p. 85). This means that when the researcher provides a detailed description of the enquiry and participants were selected purposively, it facilitates transferability of the inquiry (Bitsch, 2005). Likewise, Devault (2019) acknowledged that purposive sampling is used in transferability to maximize specific data relative to the context in which it was collected.

# Dependability

In qualitative research study, dependability involves participants' evaluation of the findings, interpretation and recommendations of the study such that all are supported by the data as received from participants of the study (Lincoln & Guba, 1985). This is where the study could be repeated by other investigators and the findings would be consistent (Devault, 2019). Essentially, the researcher could use inquiry audit in order to establish dependability, which requires an outside person to review and examine the research process and the data analysis in order to ensure that the findings are consistent and could be repeated (Devault, 2019). Accordingly, Devault, (2019) observed that without the necessary details and contextual information, this is not possible.

# Confirmability

Confirmability is defined by Lincoln & Guba (1985) as the degree to which the findings of the research study could be confirmed by other researchers. It is concerned with establishing that data and interpretations of the findings are not figments of the examiner's imagination but are clearly derived from the data (Tobin & Begley, 2004, p. 392). Qualitative research can be conducted to replicate earlier work, and when that is the goal, it is important for the data categories to be made internally consistent. To that end, Lincoln and Guba (1985) asserted that researchers must devise procedures that describe

category properties and that can, ultimately, be used to justify the inclusion of each data bit that remains assigned to the category as well as to provide a basis for later tests of replicability. It is also crucial for other investigators to be able to duplicate the results to show that those results are a product of independent research methods and not of conscious or unconscious bias (Devault, 2019).

# **Ethical Procedures**

Introspectively, this qualitative research study subscribes to APA (2010) (3.04) of the ethical principles and code of conduct, which enjoins psychologists to take reasonable steps to avoid harming their clients/patients, students, supervisees, research participants, organizational clients, and others with whom they work, and to minimize harm where it is foreseeable and unavoidable. Against that backdrop, Orb et al. (2001) intimated that ethical dilemmas that may rise during the course of interviews with participants are hard to envision but the researcher needs to be aware of sensitive issues and potential conflicts of interest. They also observed that ethical codes and guidelines for research projects do not have answers to all of the ethical issues that may arise during research (Orb et al., 2001). Accordingly, the administrative burden of ethical reviews and procedures is balanced by the protection of participants (Dresser,1998).

## Agreement for informed consent

According to Richards and Schwartz (2002), informed consent is a prerequisite for all research involving identifiable subjects, except in cases where an ethics committee judges that such consent is not possible and where it is felt that the benefits of the research outweigh the potential harm. A minimum requirement for a survey should be that written consent is obtained from the participant after they have been informed, verbally and in writing, about the purpose and scope of the study, the types of questions which are likely to be asked, the use to which the results will be put, the method of vetting, and the extent to which participants' utterances will be used in reports (Richards & Schwartz, 2002). In concurring with the foregoing, Aluwihare-Samaranayake (2012) cited Parahoo (2006) who portrayed informed consent as the "process of agreeing to take part in a study based on access to all relevant and easily digestible information about what participation means, in particular, in terms of harms and benefits" (p. 469). Williamson (2007) also suggested that researchers must ensure participants are fully aware of what they are getting into so that they can give an informed consent.

### **Ethical Concerns Regarding Recruitment**

The targeted population for this research study is not restricted by the basic requirements that Walden's IRB promulgated. For this research survey, snowball sampling was employed. Merriam and Tisdell, (2016) described snowball sampling as the most suitable method for identifying participants who fit the criteria. This approach is the most customary type of purposeful sampling that requires the researcher to identify a few key participants who basically meet the requirements for participating in the study. Then as those initial participants are interviewed, the researcher would request each respondent to suggest other participants who might also meet the criteria that is set for the study (Merriam & Tisdell, 2016). Mindful of my ethical duties to the participants in this proposed study, the survey questionnaire and demographic questions were designed to ensure impartiality in the recruitment process.

# **Description of Treatment of Human participants IRB**

In this proposed research study, all participants were treated with utmost respect and provided basic assurance that their rights will be protected in accordance with Walden's IBR protocols. To that end, all efforts were made to comply with APA ethical principles and established institutional policies during interviews, the debriefing process, and follow-ups with participants. For as Halai (2006) aptly observed, the ethical principles and procedures in the APA guiding principles are laid out with the best of intentions to protect participants from malpractices and breach of ethics when a research study is conducted. Consistent with APA (2010) (8.08) (a), this research study will provide a suitable opportunity for participants to obtain pertinent information about the nature, results, and conclusions of the research, and also take reasonable steps in rectifying any misunderstandings that participants may have.

# **Informed Consent**

For research purposes, APA (2010) (3.10) (a) enjoins researchers to obtain the informed consent of the participants using language that is moderately comprehensible to them except when conducting such activities without consent is mandated by law or governmental regulation or as otherwise provided in the Ethical Principles and Code of Conduct. A standard method for attaining respondents' informed consent is the use of an informed consent sheet, which has contents about the purpose and duration of the study,

nature of involvement, and how the confidentiality and contributions of participants will be ensured (Miller & Boulton, 2007; Williamson, 2007). Likewise, APA (2010) (8.03) admonishes researchers to obtain informed consent from participants, prior to recording their voices or images for data collection unless; "the research consists solely of naturalistic observations in public places, and it is not anticipated that the recording will be used in a manner that could cause personal identification or harm, or the research design includes deception, and consent for the use of the recording is obtained during debriefing."

# **Ethical Concerns for Data Collection Process**

As was declared earlier, the identities of participants who volunteer for this study were protected. To that end, the surveys were conducted in a confidential manner, and each participant was assigned a specific respondent ID number. During the course of the data collection exercise, the rights of any participant who decided to opt out of the survey was duly respected. In such case, Halai (2006) proposed that researchers "must deidentify the data as soon as is realistically possible to minimize risk of inappropriate disclosure of personal information." De-identification consists of removing all direct identifiers such as names, addresses, or telephone numbers from the raw data and database (Halai, 2006).

# **Treatment of Data**

For this qualitative research study, all data collected was treated strictly in accordance with the ethical principles and code of conduct to which researchers are held.

Moreover, as was previously indicated, the goal of this research study was to conduct surveys with participants upon IRB's approval of this proposal. If a respondent consents to participate in the study, but opts not to be recorded on any of my devices, I will offer to meet with him/her to conduct the survey while observing all social distancing protocols (i.e., sitting about 6 feet apart from each other and wearing appropriate face masks) at a place that would be mutually arranged.

For all of the surveys that were conducted with participants, I transposed all relevant data collected from the generic demographic and survey questionnaire on my Toshiba Portege PRT12U laptop to save data for the duration of the dissertation process. Additionally, I save all of the data on my SanDisk 512GB Ultra Dual Drive Luxe USB 3.1 Flash Drives (USB Type-C) for a backup. Groenewald (2004) referenced Easton et al., (2000) who warned that equipment failure and environmental conditions might seriously threaten the research undertaken. Accordingly, researchers have a duty to always ensure that recording equipment functions well and that spare batteries, tapes, are available, and that the interview setting must further be as free as possible from background noise and interruptions (Easton et al., 2000).

#### Protection and destruction of confidential data

Cognizant of the crucial standards and basic expectations to which researchers are held by Walden's IRB and the APA's ethical principles and code, I took reasonable precautions to protect confidential information obtained while recognizing that the extent and limits of confidentiality may be regulated by law or established by institutional rules or professional or scientific relationship (APA, 2010 (4.01). Moreover, APA (2010) (6.01) enjoins researchers to "create, and to the extent the records are under their control, maintain, disseminate, store, retain, and dispose of records and data relating to their professional and scientific work in order to (1) facilitate provision of services later by them or by other professionals, (2) allow for replication of research design and analyses, (3) meet institutional requirements, (4) ensure accuracy of billing and payments, and (5) ensure compliance with law."

#### Summary

Chapter 3 begins with an introductory statement on the qualitative research design and the specific role of the researcher in conducting surveys for the study. This is followed by the methodological section, which delved into the sampling strategy, sampling size, strategies for participants' recruitment, contact, and inclusion, as well as the protocols for administering the generic demographic form and survey questionnaire. The next segment of chapter 3 dealt with the instrumentation that were used in the study, the development and sufficiency of the instrument, and the debriefing and follow up procedures. The methodological portion of this study provided a lucid account of the sampling strategy, sampling size, participants' recruitment, participants' conflict and inclusion suitability, informed consent, and digital recording. This was followed by a brief discussion on issues of trustworthiness and its four attending components: credibility, transferability, dependability, and confirmability. The final section of chapter 3 pertained to the ethical procedures for the study, agreement for informed consent, ethical considerations for recruitment, description of treatment of human participants, IRB, informed consent, the ethical concerns for data collection process, as well as the treatment of data, and the protection and destruction of confidential data.

#### CHAPTER 4:

## DATA ANALYSIS, FINDINGS, AND RESULTS

#### Introduction

The purpose of this qualitative research study was to investigate the experiences of resettled Liberian refugees in the Delaware Valley region. Against that backdrop, the study examined the extent to which the thoughts, feelings, and of the targeted population have been affected by their use of public assistance programs, and how that have impacted their living standards overall. Another objective of this study was to explore whether the participants in this project would likely persuade other resettled Liberian refugees in their community, to utilize available public assistance programs as a means of improving their overall thoughts, feelings, and attitudes, and thereby enhance their living standard. The following research question was the focus of this research study:

How do resettled Liberian refugees in the Delaware Valley, who are recipients of Public assistance, describe their experiences of utilizing public assistance programs?

Chapter four begins with a brief review of the purpose of this qualitative research study, a restatement of the research question, and provides a preview of the chapter organization. The chapter continues with a description of the mutually agreed upon setting from whence the surveys were conducted and is proceeded by the demographic composition and characteristics of respondents in the study. The findings from data collected from participants in the surveys, as well as an analysis of the data gleaned were presented in this chapter. The four key components of trustworthiness (i.e., credibility, transferability, dependability, and confirmability), which were postulated by Lincoln & Guba (1985), were also discussed in this chapter. The next section of this chapter are the results, which fully addressed the responses from the completed survey questionnaire, and include tables to illustrate the outcomes. Chapter four ends with a summary of the responses to the research question and transitions into chapter five.

## Setting

The survey for this study was conducted between December 30, 2021 and January 20, 2022, following approval by the Walden University Institutional Review Board (IRB) number 12-28-21-0016917. Participants in this study were recruited from resettled Liberian refugee communities in the Delaware Valley region who responded to the flyers/invitations that were handed out, emailed, or posted on bulletin boards in the resettled Liberian refugees communities. It should be noted that the Delaware Valley region, which was designated for this study, spreads over nine counties in the states of Delaware, Pennsylvania, and New Jersey. For the purpose of this study however, I targeted 5 counties in the region, where there is a high concentration of resettled Liberia Refugees as follows: Kent County (Delaware), Bucks and Philadelphia Counties (Pennsylvania), and Camden and Burlington Counties (New Jersey).

Prior to conducting the survey, informed consent was obtained from each volunteer, and that was followed by the completion of a demographic form, which consisted of a few generic questions. All surveys were conducted at a specific time, and at a selected Liberian community center in the Delaware Valley region, which was mutually agreed upon by each participant in the study and the researcher. Furthermore, all of the raw data acquired from the surveys were unattainable to no one else, but the researcher. After reviewing the results from 12 completed surveys, and the fact that the three ensuing surveys provided no new themes or experiences, the researcher determined that the study reached saturation and thereby, ended the data collection process. For as Gormanns (2020) aptly noted, data saturation is reached when there is enough information to replicate the study when the ability to obtain additional new information has been attained, and when further coding is no longer feasible.

### **Demographics**

Participation in this study was restricted to the resettled Liberia refugees' populace residing in the Delaware Valley region of the United States, who were, or are current recipients of public assistance programs. Excluded from this project were Liberians who have resided in the Delaware Valley region before 1995 and after 2005, as well as other resettled ethnic groups in the region. This restraint was established to ensure that only members of the targeted population were given an opportunity to describe their personal experience(s) while utilizing public assistance programs, and how that has affected their livings standards overall.

For this study, 27 volunteers responded positively to the flyers/invitations that were handed out, emailed, or posted on bulletin boards in the resettled Liberian refugee communities in the Delaware Valley region. However, saturation was achieved from the results obtained from 12 completed surveys.

Consistent with the basic criteria for recruitment of volunteers for this study, which was proposed and endorsed by Walden's IRB (IRB number 12-28-21-0016917), the age range of the participants in this study was between 23 to 60. Of the 12 participants who completed the survey, there were 3 females (25%) and 9 males (75%). The highest level of education obtained by participants in the study were: 2 high school graduates (16.67%); 5 associates degrees (41.67%); 3 trade/technical school graduates (25%), and 2 bachelor's degree holders (16.67%). In terms of the counties of residence in the Delaware Valley region from whence participants were recruited, there were 2 participants from Bucks County, PA (16.67%); 4 from Philadelphia County, PA (33.33%); 3 from Camden County, NJ (25%); 1 from Burlington County, NJ (8.33%); and 2 from Kent County, Delaware (16.67%). To protect their identities, participants in this study are characterized by P01 to P12. A breakdown of some of the basic demographic information gathered from participants in the study is shown in Table 1 below.

Participant	Gender	Age (years)	Level of Education	County of Residence (Del. Valley)
P01	М	60	High School Graduate	Bucks County, Pennsylvania
P02	F	45	Trade/Technical	Kent County, Delaware
P03	М	37	Associates	Kent County, Delaware
P04	Μ	51	Bachelors	Philadelphia, Pennsylvania

Table 1: Demographics of Study Participants (n=12)

Participant	Gender	Age (years)	Level of Education	County of Residence (Del. Valley)
P05	М	42	Trade/Technical	Philadelphia, Pennsylvania
P06	М	26	Associates	Philadelphia, Pennsylvania
P07	М	29	Trade/Technical	Philadelphia, Pennsylvania
P08	М	27	Bachelors	Camden County, NJ
P09	F	57	Associates	Camden County, NJ
P10	М	42	High School Graduate	Camden County, NJ
P11	М	23	Associates	Burlington County, NJ
P12	F	56	Associates	Bucks County, PA

Note. The above table signifies the demographic information of participants in this study. The table shows their gender, age, level of educational achievement, and county of residence in the Delaware Valley region.

# **Data Collection**

Following the attainment of IRB's approval (IRB number 12-28-21-0016917) for this research study, I began the data collection process by visiting 5 counties in the Delaware Valley region, reputed to have a high concentration of resettled Liberian refugees between December 30, 2021 through January 20, 2022. During the course of my visits, flyers/invitations were handed out to those who identified as resettled Liberian refugees. During that same time period, I emailed individuals in the resettled Liberian refugee communities, whose email addresses were provided by 2 Liberian community leaders in the region. I also posted flyers/invitations on bulletin boards in the resettled Liberian refugees communities in those counties. It should be indicated that prior to conducting each survey, I obtained informed consent and encouraged each volunteer to complete a document consisting of basic demographic questions. The consent form and demographic questions utilized in this survey were submitted and approved by Walden University's IRB, and they are included in this study as, Appendix B and C respectively.

Although a total of 27 respondents volunteered to participate in this study, after reviewing the data provided from12 participants, there were no new themes or experiences provided. Accordingly, I concluded that saturation was attained and therefore, I ended the data collection process. In qualitative research study, Renwick (2019) declared that saturation is when you've reached the point where adding further participants doesn't give you any further insights. Renwick also contended that you don't often need large numbers of participants for qualitative research, with the average range usually somewhere between 5 to 10 people. However, if the intent of the study is to focus on "specific personas", for example, in that case you may need to study 5-10 people for each "persona" (Renwick, 2019). Given the foregoing, it seemed reasonable to declare that the information gleaned from the completed surveys is suitable for meeting the objectives of this research study.

Location, frequency, and duration of data collection

As was previously stated, the Delaware Valley region was the chosen location for this research study, and the targeted population was from the resettled Liberian refugee communities in that region. For this project, I purposely selected 5 counties in the Delaware Valley region where there is a heavy concentration of Liberians who met the criteria for inclusion. All of the surveys for this study were conducted at designated Liberian community centers in the Delaware Valley region, which were mutually agreed upon by the researcher and participants in the study during the recruitment process. The data gathered for this study was collected between December 30, 2021 and January 20, 2022. For the purpose of this study, I designed a survey questionnaire, which was tendered and authorized by Walden's IRB, and is included in this study as Appendix A. Prior to completing the survey questionnaire, the researcher obtained informed consent from each participant, and also encouraged them to complete a generic demographic form.

All data collected for this study was extracted from the survey questionnaires and demographic forms consisting of generic questions, that each respondent completed. There was no recording, nor interview conducted for this project. Likewise, there was no variations in the data collection process from the plan that was described in chapter 3. Unusual circumstances encountered in data collection.

In terms of unusual circumstances that obtained in the course of data collection, there were two such situations that I encountered. In the first instance, a middle-aged male volunteer was accompanied to the designated cite for the survey by his neighbor, purportedly, to assist him in completing the survey. The volunteer claimed that he was told about the survey by a friend who participated in the study. It turned out that neither that volunteer, nor his neighbor who accompanied him, met the basic requirements that were set forth in the flyers/invitation. The second scenario involved the husband of a resettled Liberian refugee lady, who initially acquiesced to participate in the survey. However, due to an apparent conflict in her work schedule on the date of her scheduled appointment, she was unable to make it to the selected venue for the survey. Therefore, she enjoined her husband to go down to the designated Liberian community center to meet with the researcher and try to complete the survey on her behalf. But as it was, the husband was a Nigerian national, and besides, he never had any experience with utilizing public assistance. In both of the foregoing scenarios, I thanked those volunteers for responding to the flyers/invitations, and then proceeded to explain the intent of the study and basic criteria for inclusion.

### **Data Analysis from Survey Questionnaire**

According to Creswell (2007), the purpose of analyzing qualitative data is to assess the shared experiences of participants in the study, so that the essence of the phenomena can be described. In this research study, the data collected from each of the completed survey questionnaire was imported into MAXQDA, a software, used by researchers in qualitative studies to search systematically for commonalities, themes, and related significant statements. In the context of qualitative research, MAXQDA (2022) confirmed that a code is more of a label that is used to name phenomena in a text or an image. MAXQDA (2022) also cited Kuckartz & Rädiker 2019, Richards (2014), who acknowledged that codes can possess different meanings and take on different functions in the research process such as: factual codes, thematic codes, theoretical codes and many more. Moustakas (1994) also recommended four steps in qualitative data analysis based on the modified van Kaam method. Those steps being: preliminary grouping, reduction and elimination, clustering, and thematic identification. For this study however, I surmised that "preliminary grouping" and "clustering" were appropriate steps that could be taken in transitioning from coded items to categories and themes.

For the "preliminary grouping" step, I categorized the responses from the survey questionnaire on participants' shared experiences and perceptions about public assistance programs, and also extracted generic information from participants' completed demographic form (i.e., age, gender, and types of public assistance benefits received). I also listed the total number of years that participants utilized public assistance programs, which ranged from a minimum of 4 years to a high of 6.5 years. The responses from the survey seemed to suggest that irrespective of the number of years participants consumed public assistances programs, there was no significant difference in how it affected their living standards. In table 2 below, is a summary of some of the benefits that participants have received and the number of years they utilized public assistance programs.

Participant	Gender	Age	Public assistance benefits received	Number of Years
P01	М	60	Health insurance coverage, educational benefits, housing, and food stamps.	6
P02	F	45	Food stamps, cash benefits, Medicare health benefits, housing assistance, job training, and educational benefits	5
P03	М	37	Housing assistance, Medicaid, job training, and educational benefits.	6
P04	М	51	Food stamps/cash benefits, Medicare health benefits, housing, and educational benefits.	5
P05	М	42	Housing assistance.	4.5

 Table 2: Public assistance programs benefits per participant (N=12)

Participant	Gender	Age	Public assistance benefits received	Number of Years
P06	М	26	Discounted health services, food stamps/cash benefits, housing, and educational benefits.	6
P07	М	29	Food stamps/cash benefits, Medicare health benefits, housing, and educational benefits	4
P08	М	27	Medicare and health benefits, housing, and educational benefits.	6
P09	F	57	Public housing, food stamps, special nutrition program for women infants	5+
			and children (WIC) and medical.	
P10	М	42	Food stamps/cash benefits, Medicaid health benefits, and housing	6.5
P11	М	23	Food stamps/cash benefits, housing assistance, Medicare health benefits, job training, and educational benefits.	5
P12	F	56	Food stamps, housing, Medicare health insurance and educational benefits.	4

Note: The table above shows the gender, age, specific type of benefits, and number of years each respondent has received public assistance

Clustering was the third step from the adapted van Kaam method that Moustakas (1994) suggested. From the responses on the completed survey questionnaire, I sorted out relevant information for clustering and developing themes. For as Moustakas (1994) observed, the essential themes of a study are developed from clustered participants in the study. Through the application of MAXQDA, I was able to excerpt and relate code categorizations to major themes that emerged from the survey. This process was useful in that, it provided clarity on basic themes about how participants in the study described their lived experiences.

Discrepant cases were addressed during the course of reading and analyzing participants' shared experiences, which is consistent with the modified van Kaam method of analysis that Moustakas alluded to. The results section of this chapter also includes the verbatim responses from participants for each item on the survey questionnaire, that further explains how discrepant data was factored into the study results. Specific codes, categories, and themes that emerged from the data

For the purpose of this qualitative research study, I selected the phenomenological approach as the appropriate method. The choice of this tradition was influenced by two sources. The first source being Neubauer et al. (2019) who alluded to Husserl, who asserted that a lived experience of a phenomenon had features that were commonly perceived by individuals who had experienced the phenomenon, and that the essence of an event, represented the true nature of that phenomenon. The second source was Groenewald (2004) who insinuated that phenomenology is concerned with understanding social and psychological phenomena from the perspectives of people involved.

In the process of analyzing the contents of the data from the survey responses that participants completed, there were several themes that emerged. Therefore, I sought to decipher the emerging themes from the survey responses based on participants' descriptions of their personal experience(s) while utilizing public assistance programs. To that end, I recorded the responses of the total number of participants who described their experience for each item on the survey questionnaire, as shown in table 2 below.

### Table 3: Responses from items on survey questionnaire amongst participants (n=12)

Survey Items	Total Participants			
Clear description of flight from Liberian civil war	12			
Previous experience with public assistance	08			
Clear understanding of the purpose of public assistance programs	12			
Public assistance programs have positively impacted my living standards	12			
Likely to recommend public assistance programs to non-recipients	12			
Experienced personal challenges while utilizing public assistance programs	08			
Recommended that other forms of support be added to public assistance programs	10			
Support from family and friends while utilizing public assistance programs	12			
Overall feelings about being public assistance recipient	12			
Note: The table above indicates the total number of participants' response to each item				

on the survey questionnaire.

### **Evidence of Trustworthiness**

This research is guided by the four key components of trustworthiness that Lincoln & Guba (1985) postulated. Those four components being: credibility, transferability, dependability, and confirmability. According to Lincoln & Guba, (1986), trustworthiness is the equivalent of reliability and validity within the real-life research setting, which is concerned with phenomena as they exist in their natural settings, and qualitative research methods are perfectly suitable for exploring such phenomena. Trustworthiness is essential in qualitative research studies because the phenomena might be behavioral patterns one can observe or perspectives that a researchers can learn about through interviews. Despite the topic of interest, Lincoln & Guba asserted that the naturalistic researcher is always concerned with understanding existing phenomena (e.g., thoughts, feelings, experiences). It should be pointed out here that the aforesaid components of trustworthiness were used to support the results and findings from this study. Besides, I made every effort to stick to the survey questionnaire protocol and upheld consistency while collecting and analyzing data garnered from the surveys, so as to invalidate any semblance of partiality, on my part.

## Credibility

In quality research, credibility is the equivalent of internal validity and is concerned with the aspect of truth-value (Lincoln & Guba, 1985). Likewise, Nowell et al. (2017) confirmed that credibility might be construed as the equivalence or fit between qualitative research participants' own perspectives and how these are depicted or exemplified by researchers in their findings or results sections. It also utilizes prolonged engagement, persistent observation, triangulation, and member check as the four basic strategies that are helpful in ensuring credibility. For this study however, I found it necessary to make an adjustment to the credibility strategy that was discussed in chapter 3. While I had initially hoped that I would employ "member check", a basic strategy that's used in ensuring credibility, the data collected for this study was attained from responses to survey questionnaires that were provided by participants in the study. Accordingly, there was no opportunity to personally review the data collected and the interpretation of the information with participants who volunteered for the survey, as was suggested by Devault (2019). However, to ensure credibility, I spent a reasonable amount of time engaged in the targeted communities with participants who volunteered, which in

essence, provided a more measured understanding of the meanings and dynamics that are relevant to the study.

## Transferability

Transferability is a component of trustworthiness, which is described by Lincoln and Guba (1985), as the degree to which the results of qualitative research can be transferred to other contexts or settings with other respondents. It also gives the researcher the ability to use graphic description to show that the research study's findings can be applicable to other contexts and circumstances (Lincoln & Guba (1985). To ensure transferability in this study, a verbatim account of how each participant described his/her personal experience(s) with their utilization of public assistance programs was provided. I also presented a description of how the results from this study could be applied by researchers to refugee communities from other nationalities. For as Graneheim and Lundman (2004) asserted, a rich and vigorous presentation of the findings together with appropriate quotations will also enhance transferability.

#### Dependability

In qualitative research study, Lincoln and Guba (1985) opined that dependability involves participants' evaluation of the findings, interpretation and recommendations of the study such that all are supported by the data as received from participants of the study. Dependability can be considered the qualitative research analog to the standard of reliability in quantitative methods research (Lincoln & Guba, 1985). However, Shenton (2004) observed that "the changing nature of the phenomena scrutinized by qualitative researchers renders such provisions problematic in their work" (p. 71). Instead of aiming for the benchmark of replicability, then, qualitative researchers aim to provide transparency regarding their research processes as a means of demonstrating that these processes were indeed dependable (Shenton, 2004). For this study, I used inquiry audit and kept an account of the steps that were involved in the data collection and analyzing processes in order to ensure that the findings are consistent and could be repeated (Devault (2019).

## Confirmability

Confirmability is another component of trustworthiness, which is defined by Lincoln and Guba (1985) as the degree to which the findings of the research study could be confirmed by other researchers. It is concerned with establishing that data and interpretations of the findings are not figments of the examiner's imagination, but are clearly derived from the data (Tobin & Begley, 2004, p. 392). To ensure confirmability and nullify any personal biases, I quoted verbatim the emerging themes from the responses that each participant provided on the survey questionnaire and kept track of the steps that were involved in the data collection and analyzing processes. As Shenton (2004) proposed, "steps must be taken to help ensure as far as possible that the work's findings are the result of the experiences and ideas of the respondents, rather than the characteristics and preferences of the researcher" (p. 72).

# Results

Survey questionnaire and emergent themes

The purpose of this qualitative research study was to investigate the experiences of resettled Liberian refugees in the Delaware Valley region. Accordingly, the study sought to examine the extent to which the thoughts, feelings and attitudes of the targeted population have been affected by their use of public assistance programs, and how that have impacted their living standards overall. This study also strived to explore whether the participants in this project would likely persuade other resettled Liberian refugees in their community, to utilize available public assistance programs as a means of improving their overall attitude, thoughts, self-confidence, self-esteem, and self-efficacy, and thereby enhance their living standard.

To obtain this objective, the researcher specifically constructed and obtained IRB's permission to utilize a survey questionnaire, consisting of 9 items to assist participants in describing their personal experience(s) with public assistance program. The resultant data gathered from the survey was based on participants' experiences and perceptions about how their living standards have been impacted by their use of public assistance programs.

### Significant codes and relationship to survey Questionnaire

As was indicated elsewhere, this study is driven by the single research question: "How do resettled Liberian refugees in the Delaware Valley, who are recipients of public assistance, describe their experiences of utilizing public assistance programs?" To adequately address the concerns invited by the research question for this study, I constructed a survey questionnaire consisting of nine items to assist participants in describing their personal experience(s) with public assistance program. From the surveys that participants completed, there were 8 recurring themes/categories identified in the responses that participants gave for each item on the survey questionnaire. I then proceeded to organize and briefly describe each code and the relationship between the codes and each of the survey questionnaire. In qualitative research, coding simply requires the researcher to fragment the huge amount of raw data gleaned, and then assign them into categories (Dey, 1993). Similarly, MAXQDA (2022) described code in the context of qualitative research as a label used to name phenomena in a text or an image. In technical terms, a code is a character string that can consist of up to 63 characters in MAXQDA, be it several words or more cryptical strings (MAXQDA, 2022). MAXQDA also cited Kuckartz and Rädiker 2019, Richards (2014) who affirmed that codes can possess different meanings and take on different functions in the research process.

Accordingly, for the data analysis procedures in this study, I cautiously organized the information gathered from the survey questionnaire to increase the understanding of the phenomenon (Bogdan & Biklen, 1982). The significant codes and their relationship to the survey questionnaire are presented in the table below as follows:

Code	Description	Correlates to Survey Questionnaire	Participant
Code 01	Previous public assistance experience	2	P01, P02, P05, P06, P07, P10, P11, P12.

 Table 4: Significant codes and relationship to survey questionnaire (n=12)

Code 02	Good understanding of the purpose of public assistance programs	3	P01, P02, P03, P04, P05, P06, P07, P08, P09, P10, P11, P12.
Code 03	Public assistance programs have positively impacted my living standards	4	P01, P02, P03, P04, P05, P06, P07, P08, P09, P10, P11, P12.
Code 04	Likely to recommend public assistance programs to non-recipients	5	P01, P02, P03, P04, P05, P06, P07, P08, P09, P10, P11, P12.
Code 05	Experienced personal challenges while utilizing public assistance programs	6	P01, P04, P06, P07, P07, P09, P10, P12
Code 06	Recommended that other forms of support be added to public assistance programs	7	P02, P04, P05, P05, P05, P08, P09, P10 P11, P12.
Code 07	Support from family and friends while utilizing public assistance programs	8	P01, P02, P03, P04, P05, P06, P07, P08, P09, P10, P11, P12.
Code 08	Positive feelings about being public assistance recipient	9	P01, P02, P03, P04, P05, P06, P07, P08, P09, P10, P11, P12.

Note. Table 3 shows the codes and a description of each code. It also presents the correlationships between the codes and the survey questionnaire.

While there were 8 major codes that emerged from the responses on the survey

questionnaire in the data analysis process, I purposely focused on 5 of those themes that are critical to acquiring a deeper understanding of how public assistances programs have affected the living standards of resettled Liberian refugees. The 5 emergent themes that became essential to addressing the items on the survey questionnaire for this study are:

- 1. Previous public assistance experience
- 2. Public assistance programs that have positively impacted my living standards
- 3. Likely to recommend public assistance programs to non-recipients

- 4. Support from family and friends while using public assistance programs
- 5. Positive feelings about being public assistance recipient

Code 01: Previous public assistance experience

In terms of previous public assistance experience, there were 8 respondents (67%), who reported that they previously experimented with public assistance programs, while 4 participants (33%) disavowed any past history of public assistance consumption. The verbatim response from the survey of each participant is listed below.

P01: The Republic of Sierra Leone is a third-world country with no public assistance setup. So the closest thing to public assistance which we got were the periodic food rations and non-food items (mats, blankets, sweaters, tents, machetes, etc) which we had to manage for daily living. The same can be said for Liberia.

P02: We never heard of public assistance before we went into Guinean refugee camps. While in the refugee camps, we received 3 rations from UNHCR on a monthly basis throughout our stay in Guinea.

P03: None. There were no available public assistance programs in Liberia or the refugee camp.

P04: I had no personal experience with public assistance until my family joined me in Delaware in 2002.

P05: Other than the rations that UNHCR provided, there was no public assistance available in the refugee camps.

P06: Before coming to the United States, the UNHCR gave us food items, clothes and school materials for my 2 sons.

P07: Living as refugees in Guinea meant assistance only came through aid agencies like the United Nations High Commissioner for Refugees, the Jesuit Refugees Services, the International Rescue Committee, and the likes. The Guinean governments does not have capacities for public assistant programs.

P08: Up to the point of our arrival in America, we knew nothing about public assistance in Liberia, or at the refugee camp in Sierra Leone.

P09: Due to the increasing refugees that settled in the Buduburam Camp, under the care of the humanitariam aid regime (UNHCR), minimal assistance were provided such as blankets, water and rice which were rationed. There was no public assistance available in the refugee camps in Ghana.

P10: Before coming to America, I knew nothing about any public assistance program.

P11: Apart from mimimum assistance provided to refugees by the United Nations High Commission for Refugees (UNHCR) while we resided in Sierra Leone, we did not receive any public assistance.

P12: My family and I did not receive any public assistance during the heat of the war, that was inconceivable considering that the war was raging with bullets were flying everywhere. However, following the arrival of a West African mediation force, and the

subsequent arrival of United Nations World Food Program team, we started to receive food rations.

Code 02: Public assistance programs that have positively impacted my living standards

The responses from the survey questionnaire suggest that public assistance programs have positively impacted the living standards of participants in the study. This was evidenced by the descriptions that all 12 volunteers (100%) provided on the survey. In essences, all of the respondents reported an overwhelming positive experience in their use of public assistance programs.

P01: My family and I have benefitted from health insurance coverage, educational benefits, housing, and food stamps.

P02: The public assistance which my family received were food stamps, cash benefits, medicare health benefits, housing assistance, job training, and educational benefits.

P03: Some benefits that my family and I benefited from include housing assistance, Medicaid, job training, and educational benefits.

P04: My family and I received food stamps/cash benefits, Medicare health benefits, housing, and educational benefits.

P05: My parents are illiterate and so they held menial jobs. In order to supplement their mediocre wages, their caseworker assisted them in applying for public assistance. The size of my family upon our resettlement in the United States was 7. So, because of the size of my family, we were housing assistance. P06: We received free or discounted health services, food stamps/cash benefits, housing, and educational benefits.

P07: Food stamps/cash benefits, Medicare health benefits, housing, and educational benefits.

P08: A couple of examples of public assistance that my family received were: medicare and health benefits, housing, and educational benefits.

P09: My family and I were fortunate and was eligible to received public assistance with the help of our caseworker, such as public housing, food stamps, special supplemental nutrition program for women infants and children (WIC) and medical. Due to my parents lack of education, they were able to supplement these benefit with working minial domestic jobs.

P10: Food stamps/Cash benefits, Medicaid Health Benefits, and Housing.

P11: Upon resettlement in the United States, my family was assigned a caseworker and the caseworker assisted us in applying for public assistance. The size of my family upon our resettlement 8. So, because of the size of my family, we were eligible for and received food stamps/cash benefits, housing assistance, Medicare health benefits, job training, and educational benefits. From the assistance my family received, we were able to save enough money to buy our family home after 5 years of being on public assistance.

P12: Public assistance provided us the opportunity to meet the daily challenges of providing for basic needs for the family. Without public assistance, life would have been

much more difficult and challenging. My family receives public assistance in the form of food stamps, housing, Medicare health insurance, and educational benefits. Code 03: Likely to recommend public assistance programs to non-recipients

On the survey item of whether participants would be susceptible to recommending public assistance programs to those, who are non-recipients of public assistance programs, again all 12 respondents (100%), affirmed that they would.

P01: From my experience, I would advise refugees to try to make the most of public assistance programs to help their families become self-sufficient.

P02: Public Assistance is intended to get refugees to learn about how to survive in this country. It is to prepare them for what is ahead and it should not be abused. I would advise them to make the best use of it, and top their advantage.

P03: I will encourage all resettled-Liberian refugees to utilize the public assistance programs to the fullest. It is an excellent and less stressful way to resume life in a new Country. Additionally, public assistance programs provide the basic and essential needs that are necessary for survival in a resettled country.

P04: I will explain the objectives of public assistance and advise them to be aware that the program is designed to help you get started. I will also advise them to treat the public assistance program as a form of help and not to abuse it.

P05: To those who might be eligible, I would encourage them to take advantage of the opportunity and improve their lives. For those who are not eligible, I would discourage them from applying.

P06: If you meet the requisit qualifications, take advantage of it. It will help you save and get on your feet quickly. And get off as soon as you're financially able to. Do not exploit the system.

P07: From my experience, some people who receive public assistance, especially those with minimum education and skill set, tend to be complicent with the amount of benefit they receive. They pretty much settle for that and do not try to move on from the program.

P08: I will advise those who really meet the criteria for receiving assistance to give it a shot, provided that they would use such assistance to improve their present conditions. However, if they view of public assistance as a sort of entitlement, or just a hand-out from the government, I'd discourage them from applying.

P09: For those who are eligible, I will encourage them to take advantage of the opportunities to improve their lives. For those who are not eligible I world discourage them from applying.

P10: My personal advice to other refugees is that they should try to take advantage of the opportunities that public assistance programs provide.

P11: From my personal experience with public assistance, I would encourage other resettled Liberian refugees to take advantage of the opportunity and improve their lives if they do qualify. For those who are ineligible, I would discourage them from applying. P12: I would urge all those who are eligible for public assistance to immediately apply for the benefits. The benefits are there to help low income families so if you are eligible it is only a matter of applying for the benefits.

Code 004: Support from family and friends while utilizing public assistance programs

The fourth item on the survey questionnaire had to do with whether participants received support from family members and friends while utilizing public assistance programs. The data obtained from the survey items signified that all 12 participants (100%) acknowledged being fully endorsed by family members and friends while utilizing public assistance programs.

P01: While public assistance is a wonderful means for the needy to be able to make ends meet as a matter of temporary remedy, people seem to be inclined to abuse this program by remaining on the facility indefinitely. My family members are grateful for the public assistance and think it is great if used appropriately.

P02: They are proud of the fact that through public assistance programs, I was able to get a decent education, job training, and am now gainfully employed.

P03: My family strongly believes in making public assistance available to all refugees and others who desperately need the assistance. However, I have seen over the years that the public assistance programs have been misused and misappropriated. Hence, my family and I feel that all necessary actions should be taken to ensure that public assistance is only made accessible to those who need it.

P04: They all think that it is a great way to get people up on their feet.

P05: My family members and friends are proud of the fact that my parents were able to save money from their menial jobs to buy a family home because of the benefits that they received from their utilization of public assistance. They also point to the fact that despite my parents being illiterates, they ensured that my 4 siblings and I all graduated from high school and either went on to college or attended a technical school.

P06: They think it's very helpful and they're forever grateful.

P07: They feel that public assistance program is a good cusion for the needy.

P08: My family members and friends believe that public assistance should be strictly directed to those who actually deserve it.

P09: My famly and friends were very proud of us due to the mere fact that my parents were able to attend adult illitratcy program, and obtain a GED education, 3 of my siblings were able to obtain a college degree, including myself, I was able to obtained my Bachelor of Science Degree in Nursing.

P10: Well, my family and friends rthink public assistance is a very good thing because oit helped us to stand on our own. We eally appreciate the benefits we have been receiving form public assistance.

P11: As stated earlier in this document, my family members and I are extremely pleased and grateful with the opportunity the public assistance program provided us, which enabled us to become self-sufficient. With the benefits obtained from the utilization of public assistance programs upon our resettlement in the United States, I do think that individuals that resettled here in the United States should take advantage of this program if they do qualify until they become self-sufficient. However, this should be only temporary and once self-sufficient, I will advise families to desist from receiving public assistance program benefits.

P12: There are no negative sentiments from either my family or friends about my utilization of public assistance. So, I am comfortable utilizing that benefit, and so are my family and friends.

Code 005: Positive feelings about being public assistance recipient

The final item on the survey questionnaire pertained to respondents' overall feelings about being recipients of public assistance programs. Here again, in describing their overall feelings about utilizing public assistance programs, all 12 participants (100%) declared that they felt positive about public assistance programs.

P01: I think the full potential of the public assistance program can be realized if there are better mechanisms put in place to be able to spot abuse and misuse.

P02: Overall, I feel that if public assistance is used positively, there is a likelihood that recipients would be able to contribute constructively to their communities and society.

P03: As I said earlier, I believes that public assistance should be made available to all refugees and others who desperately need the assistance.

P04: Overall, I think public assistance is the best thing that has ever happened to me and my family.

P05: Overall, I think public assistance program is the government's way of responding to the plight of the downtrodden and less fortune members of society.

P06: I think public assistance is a wonderful blessing for all of those who are struggling to make it in life.

P07: Overall, I feel very grateful and am appreciative of the public assistance programs my family receives.

P08: Overall, I feel it is good way to help refugees and poor people in society.

P09: I see public assistance as a positive step that is aimed at helping refugees adjust to their new environment and get acclimated to the American way of life.

P10: I think it helps refugees get adjusted to life in America.

P11: For me and my family, public assistance was a special blessing for us.

P12: Overall, I feel that public assistance is a way to help refugees become productive members of their respective communities and society.

Discrepant and non-confirming data

As was stated earlier, for this study, discrepant cases were addressed as I read and probed the lived experiences of respondents in the study, which according to Moustakas (1994), is consistent with the modified van Kaam method of analysis. In the results segment of this study, I intentionally included the verbatim responses from the survey questionnaire that each participant provided in explaining how discrepant data was infused into the study results.

# Summary

In this chapter, I discussed the intent of the study, which was to examine the experiences of resettled Liberian refugees in the Delaware Valley region, who are recipients of public assistance programs, and how same has impacted their living standards overall. Another objective of this study was to explore whether the participants in this project would likely persuade other resettled Liberian refugees in their community, to utilize available public assistance programs, as a means of improving their living standard. Data for this study was gathered from participants' responses to the items on the survey questionnaire and a completed demographic form.

In this chapter, I presented the research findings and themes from the analysis of data on the completed survey questionnaire. During the data analysis process, five prevalent themes emerged from the responses to the items on the survey questionnaire, and were addressed. Those themes being: Previous public assistance experience; Public assistance programs that have positively impacted my living standards; Likely to recommend public assistance programs to non-recipients; Support from family and friends while using public assistance programs; and Positive feelings about being public assistance recipient. From the categorized themes, the central research question of this study (i.e. "How do resettled Liberian refugees in the Delaware Valley, who are recipients of Public assistance, describe their experiences of utilizing public assistance programs?) was fully addressed by the endorsed survey questionnaire for this study, which consist of nine items.

In Chapter 5, I intend to present the findings for this study, discuss its limitations, proffer recommendations for further research, suggest potential impact for positive social change, and provide a conclusion to this study.

### CHAPTER 5:

## DISCUSSION, SUMMARY, AND CONCLUSION

### Introduction

On December 31, 1989, a gruesome civil war erupted in the West African nation of Liberia and lasted for 17 years. As a result of that civil war, between 1995 and 2005, there were thousands of Liberian refugees, who were resettled in the Delaware Valley and other regions of the United States. Unlike most other resettled refugees from Europe, Asia, and other countries, most of those resettled Liberian refugees never received any public assistance in Liberia, prior to their relocation to America. The scholarly community does not know much about the impact that public assistance exacted on the living standards of resettled Liberian refugees in the Delaware Valley due to limited information that is available on this group. Accordingly, there was a need to ascertain whether public assistance to this group had any impact on their standard of living.

The purpose of this qualitative research study was to investigate the experiences of resettled Liberian refugees in the Delaware Valley region. Accordingly, this study investigated the extent to which the thoughts and feelings of the selected population were affected by their use of public assistance, and how that might have impacted their living standards overall. This study also explored whether participants in this project would likely persuade other resettled Liberian refugees in their community, to utilize available public assistance as a means of improving their overall thoughts and feelings, and thereby improve their living standard. In this qualitative study, the phenomenological approach was used as the design of choice. Dawidowicz (2016) attributed the origins of phenomenology to Edmund Husserl, which began as a philosophical movement and a pure reporting process without analysis. As a philosophy, Husserl's phenomenology focuses on the detailed description of consciousness as experienced from the first-person point of view (Husserl, 1962). As a research design, Dawidowicz (2016) affirmed that phenomenology can help you understand the human factors involved in an experience. It also responds to the question of how people perceive a phenomenon in order to place it within a context and can also help you clearly understand human perceptions (Dawidowicz, 2016).

This chapter begins with an introduction and reiterates the purpose and nature of the study. It continues with a presentation of my interpretation of the findings from the study. The next section of this chapter pertained to the limitations of the study and is followed by proposed recommendations for future research projects. The last two segments of this chapter discuss the implications for social change and ended with a conclusion of the findings.

#### **Interpretation of the Findings**

"Humanistic Theory" served as the theoretical framework used to interpret the findings from this study, because it seeks to motivate and appeal to the individual's intrinsic abilities (Capuzzi & Gross, 1999). In his portrayal of humanistic theory, McLeod (2020) acknowledged that it is phenomenological because it allows the individual to be studied from the point of view of the individual's subjective experience. Essentially, it is a philosophical movement that stresses values and the personal worth of the individual (Friedman & Schustack, 2003). For the purpose of this qualitative research study, a narrative analysis was conducted on the responses of 12 participants who completed the survey questionnaire, which was designed and approved for this project. The results from the survey were generated from common themes, which were based on how respondents described their lived experiences while utilizing public assistance programs and how their living standard has been affected by their use of public assistance programs. Against that backdrop, I presented the themes and interpreted the results from the items on the survey questionnaire to address the research question for this study.

The demographic findings of participants in the survey suggested that gender, age, level of education, or county of residence in the Delaware valley region, did not affect the manner wherein participants described their lived experiences while using public assistance programs. Basically, the results demonstrated that irrespective of participants' gender, age, level of education, or county of residence in the Delaware valley region, there was no variance in their depiction of how public assistance programs impacted their standard of living, overall. Friedman and Schustack (2003) confirmed that regardless of one's station in life, if an individual is provided the basic incentives under favorable conditions, there is a good chance that that individual will thrive, and thereby reach his/her fullest potential. According to Capuzzi and Gross (1999), humanistic theory accentuates the individual's inherent capability, and ability to determine his/her own future, and also motivates the individual by providing assistance that's designed to help him/her attain their fullest potential and live up to their full capacity. In this study, the data extracted from participants' responses identified four participants who had no previous experience with public assistance programs prior to their arrival in the United States, while the other eight participants had prior experience. Notwithstanding, the results illustrated no difference in how public assistance programs affected the living standards of participants who had no previous public assistance programs experience, in comparison to those who did.

The findings from the survey intimated that all participants appeared to have a lucid understanding of the intent of public assistance programs. However, there were eight participants who stated that they experienced personal challenges while either applying for, or utilizing public assistance programs, as opposed to four participants who stated that they faced no hurdle while applying for and utilizing public assistance programs. Despite the challenges that most participants purportedly encountered, there was no basic change in their overall attitude or motivation in seeking and utilizing public assistance program to improve their lots. This finding appears to be consistent with Shrestha (2017), who opined that motivation can be described as a circumstance which might propel an individual to take action, initiate, guide, and/or maintain his/her behaviors.

Humanistic theory is positive and underscores the individual's ability to overcome hardship, pain, and despair (McLeod, 2020). The findings from this study revealed that all participants responded positively to the survey item about receiving endorsement from family members and friends while utilizing public assistance programs. However, there was a slight difference in each participant's description of the level of support they received from family members and friends. The results from the study also implied that participants felt positive about recommending public assistance programs to other resettled Liberian refugees who have not experimented with same, as a means of improving their living standards.

Finally, the results from the study provided positive insights on how appreciative participants were of the public assistance programs they received. This was clearly evidenced by the common theme that emerged from their responses to the survey item about the need for government to include additional forms of support to public assistance programs. Nevertheless, there were disparities in the amount and kind of additional services that participants recommended to be added to public assistance programs.

#### Limitations of the Study

The main purpose of this qualitative research study was to capture the rich descriptions of the experiences of resettled Liberian refugees in the Delaware Valley region. To that end, the study explored the extent to which the designated population have been affected by their use of public assistance programs, and how that might have impacted their living standards overall. This study also probed whether participants in the project would likely persuade other resettled Liberian refugees in their community, to utilize available public assistance programs as a means of improving their overall living standard.

The main criteria for recruitment in the study were as follows: volunteers had to be 18 years old, or older; resettled Liberian refugees who have resided in the Delaware Valley Region between 1995 and 2005; and participants must have a history of being a recipient of public assistance, and/or currently receiving public assistance. Excluded from this project were Liberians who have resided in the Delaware Valley region before 1995 and after 2005, as well as other resettled nationals/ethnic groups in the region. This restraint was to ensure that only members of the targeted population were given an opportunity to describe their personal experience(s) while utilizing public assistance programs, and how that has affected their livings standard overall.

This study had inherent limitations on basic requirements for recruiting participants. For instance, participants in the study were mainly recruited from resettled Liberian refugees communities in the Delaware Valley region who responded to the flyers/invitations that were handed out, emailed, or posted on bulletin boards in their communities. Accordingly, it is likely that the targeted population may not be accurately expressive of all resettled Liberian refugees in the United States, specifically, those who may/may not be recipients of public assistance programs. Therefore, the findings from this study may not be generalizable to other nationals/ethnic groups. For as Dawidowicz (2016) observed, phenomenology is not meant to result in generalizations, and using larger numbers will not necessarily produce more insight into the experience of a phenomenon. Researchers are also admonished to interpret what the participant states verbatim, rather than deciphering others' accounts of the participants' thoughts or applying their own perspectives on the participants' statements when interpreting them (Dawidowicz, 2016).

The sampling method was also a limitation, in that, it restricted the study to participants who responded to the flyers/invitations that were handed out, emailed, or posted on bulletin boards in the resettled Liberian refugees communities. Despite the stated process of recruiting volunteers for the study, there was an overrepresentation of male participants. Of the 12 participants who completed the survey, there were only three females (25%), as opposed to nine males (75%). In essence, the results suggested a scintilla of bias due to a disproportional participation of male respondents. Perhaps, an equal representation of both males and females would have altered the findings and acknowledged for further assessment of responses based on gender related insights.

#### Recommendations

For this study, I examined a considerable number of peer-reviewed articles on other resettled nationals/ethnic groups in the United States. To that end, the focus of my literature review was on obtaining information about available public assistance programs, as well as the psychosocial stressors to which resettled refugees are subjected upon their arrival (i.e., the process of adaptation and assimilation, trauma, language barriers, and child-care and discipline). In the course of the literature review, I drew inspiration from the encounters of three specific ethnic groups whose lived experiences were strikingly akin to plight of the targeted population for this study. Those groups being: resettled Somali Bantus, Vietnamese refugees, and Cuban exiles.

Results attained from the responses of participants in the study suggested that the living standards of public assistance beneficiaries might be further improved, if other supplementary benefits were added to the list of public assistance programs. For instance, P02 stated, "I would recommend that jobs training and some educational programs be made available immediately to the younger refugee recipients to help them become productive citizens in their communities, and thereby reduce their dependency on public assistance programs." It seems reasonable therefore to recommend that future studies on public assistance programs also focus on resources that are directed towards developing human capital, which could help public assistance recipients become self-sufficient and productive members of society.

In this study, all participants disclosed the number of years they benefitted from public assistance programs, which ranged from a minimum of 4, to a high of 6.5 years. While there was no specific cut-off time for the consumption of public assistance programs, the responses given by participants implied that they were appreciative of same, as evidenced by the response of P11 who indicated, "Currently, I am not involved with the public assistance programs in the United States since I've enhanced my education and capable of supporting my family. However, when my family initially arrived as asylees, we were involved with the public assistance programs for 5 years." Further research is needed to examine the need for public assistance programs to consider the possibility of imposing a specific term limit on how long recipients should be eligible to receive public assistance programs.

Participants in this study overwhelmingly confirmed that they would recommend public assistance programs to other resettled-Liberian refugees, who are not recipients of public assistance programs. However, there were slight differences in the recommendations they made, as evidenced by the responses from these two participants: P03, "I will encourage all resettled-Liberian refugees to utilize the public assistance programs to the fullest. It is an excellent and less stressful way to resume life in a new country. Additionally, public assistance programs provide the basic and essential needs that are necessary for survival in a resettled country."; In the same way, P05 asserted, "To those who might be eligible, I would encourage them to take advantage of the opportunity and improve their lives. For those who are not eligible, I would discourage them from applying." Further research could probe whether refugees who are not recipients of public assistance might be persuaded to enroll in public assistance programs, merely from the appeals of those who have benefitted from same.

The demographic information extracted from participants' responses in this study revealed that there were only three females (25%) and nine males (75%). As it is, the data are clearly skewed in favor of male participants. Therefore, I recommend that future researchers devise basic mechanisms that would ensure equal recruitment of male and

female participants so that the findings reflect a balance in male and female gender perceptions.

The finding from this study confirmed that some participants did not have any previous experience with public assistance programs, while most of the other participants conceded that they experienced difficulties from public assistance program staff when they applied for, and while utilizing public programs. For example, P04 stated, "I experienced first hand, the long wait time and some of the unnecessary questions that welfare officials posed when we went for our welfare interviews. Some individuals employed by the public assistance office didn't have the necessary experience to handle foreigners or those who don't act and sound like them." Based on the present study, it might be useful for providers of public assistance programs (i.e., federal, state, local governments, or charitable and non-profit organizations) to conduct annual cultural sensitivity trainings and also teach interpersonal skills that their staff could use in their social interactions with resettled migrants and other recipients of public assistance programs.

For this study, the phenomenological method was used in collecting information on the lived experiences of resettled Liberian refugees who volunteered. A more detailed study of the participants in this group of people, such as ethnography, may be required to understand the collective experiences of the targeted population, as a community. Naidoo (2012) cited (Denzin & Lincoln, 2011; Reeves et al., 2008; Berry, 1991) who described ethnography as a qualitative methodology that lends itself to the study of the beliefs, social interactions, and behaviors of small societies, involving participation and observation over a period of time, and the interpretation of the data collected. Future research might be necessary to attain a deeper cultural understanding of the perceptions of resettled refugees as a community, rather than from the personal descriptions of individual experiences. For those researchers who might utilize the ethnographical method, I recommend that they consider employing more advanced qualitative data analysis tools such as "Allvue" or "Domo" to strengthen the analysis of their findings. **Implications** 

As was established earlier, the findings from this study involved 12 participants and cannot be generalized to other resettled refugees. However, in terms of positive social change implications, the findings presented useful information on how participants exploited public assistance programs to positively improve their living standard. For instance, on the survey item that asked "What do your family member(s) and/or friend(s) think about your utilization of public assistance?, P08 indicated, "They are proud of the fact that through public assistance programs, I was able to get a decent education, job training, and am now gainfully employed." In the literature review section of this study, Newland and Capps (2017) alluded to a Migration Policy Institute (MPI) research study which purported that refugees who use public assistance programs tend to integrate successfully, and that as their years of residence increase in America, their public benefits usage declines and income levels rise, approaching parity with the U.S.-born population. Newland and Capps also cited another portion of the MPI study which asserted that refugee men are more likely to work than U.S-born men, while refugee women work at the same rate as their U.S.-born contemporaries.

The findings from this study are significant and may help the scholarly community and American public obtain a better perception of some of the positive benefits that can be attained from public assistance programs. Furthermore, it could serve as a medium from whence future researchers might be able to understand how refugees could utilized public assistance programs to improve their living standards, and also deal with some of the the psychosocial constraints (i.e., access to health care, housing, educational opportunities, employment, etc.) to which migrants might be subjected, upon thier resettlement in the United States. For as Swigart (2001) noted, upon arrival in the United States, refugees tend to encounter a significant number of difficulties. While striving to adapt to a new society, refugees have to simultaneously recover from the trauma of war or persecution during the acclimatization period, as well as feelings of being disliked, dejected or hopelessness (Swigart, 2001).

The experiences of resettled Liberian refugees, as described by the 12 participants in this study, were synonymous to that of Vietnamese refugees, who were resettled in the United Sates in the mid 1970's at the end of the civil war in Vietnam. According to Zhou (1999) when Vietnamese refugees sought and were subsequently granted permission to resettle in the United States, the primary objective of United States policy makers at the time was to relocate these refugees to America, and promptly assist them in attaining economic independence. While that was the intent of policy makers, Zhou (1999) asserted that Vietnamese refugees benefited from generous government aid packages, which assured them a basic level of well-being until they became self-sufficient.

A generic theme expressed by all participants in this study was that they endorsed the inclusion of ancillary services to public assistance programs. For instance, P02 stated, "I would recommend that jobs training and some educational programs be made available immediately to the younger refugee recipients to help them become productive citizens in their communities, and thereby reduce their dependency on public assistance programs." Similarly, P11 declared "My family and I are very pleased with the support we received from the public assistance programs upon resettlement that sustained us until we became self-sufficient. However, in terms of resources needed to improve the living standard of families, I would suggest that case workers work along with their respective clients in connecting them to appropriate programs and services so that they could eventually become self-sufficient. Once families become self-sufficient, there would be no need for public assistance." The findings from this study may persuade providers of public assistance programs to restructure their services in such a way that some resources are redirected or apportioned to programs/services that lay emphasis on developing human capital.

The major stakeholders involved with public assistance programs (i.e., federal, state, and local governments, as well as religious, charitable, and other non-profit entities), could benefit from the findings of this study in affecting positive social change. Based on the findings, major stakeholders could improve the quality of services they provide and reduce some of the unnecessary challenges that refugees experience when they apply for, and while utilizing public assistance programs. Apparently frustrated by the process, P04 declared, "I experienced first-hand, the long wait time and some of the unnecessary questions that welfare officials posed when we went for our welfare interviews. Some individuals employed by the public assistance office didn't have the necessary experience to handle foreigners or those who don't act and sound like them." By the same token, in a slightly grateful, but concerned tone, P07 stated, "The public assistance programs we utilized have been very beneficial to me and my family. However, at times the DPW workers can be very rude and condescending when interacting with welfare recipients." Essentially, if the major stakeholders involved with public assistance programs took into consideration, the expressed concerns and challenges participants in the study faced, that might enable them to affect positive changes to the public assistance programs. To that end, stakeholders might see the need for conducting recurring staff trainings, redirect resources for the development of human capital, and also adopt a cut-off-point for enrollment in public assistance programs, which in essence, might reduce the culture of dependency on public assistance programs by recipients.

#### Conclusion

This qualitative research study gathered information on how participants described their experiences, feelings, thoughts and attitudes about utilizing public assistance programs, especially, since they are a community of people from an entirely different socioeconomic background, and most of whom had no previous experience with public assistance programs. The literature review section of this study provided a narrative on some of the extenuating circumstances that obtained during the course of the Liberian civil war, the mass exodus of Liberian refugees into neighboring African countries, and their eventual resettlement in the United States of America. P04 gave a succinct account of his own experience thus: "When the civil war started in Liberia, we were in a state of confusion and did not know what to do. My family and I had never travelled outside of Liberia before, because we were comfortable working and living in our country. The rebels went after certain ethnic groups in the country, and my family and I were members of one of the ethnic groups that was being targeted. As the civil war spread throughout the country, we managed to escape into the Ivory Coast. While exiled in the Ivory Coast, I was very fortunate obtain a visa to travel to the United States in 1999. Once, I arrived here, I immediately began the immigration proceedings to have my family come over to join me. After 3 long years of rigorous immigration scrutiny, my family joined me in the state of Delaware in 2002."

Given the significance of the chosen topic for this study, it became expedient to exploit the phenomenological approach to conduct the survey. To that end, the phenomenological method served as the theoretical base from whence the research question and purpose of the study were examined. According to Creswell and Creswell (2018), phenomenology is a model of inquiry wherein the researcher describes the lived experiences of individuals about an experience as depicted by the respondents. For the most part, the phenomenological approach seeks to attain a deeper understanding of the nature or meaning of our daily experiences (Patton, 2015).

For the purpose of this study, a survey questionnaire, consent form, and a set of demographic questions were constructed, approved by Walden's IRB, and served as the basic instruments for the data collection process. The items on the survey questionnaire afforded respondents an opportunity to personally discuss their experiences, thoughts, and feelings. It also functioned as a medium through which the verbatim accounts of participants responses while utilizing public assistance programs were documented, which essentially described the essence or basic structure of experience (Merriam & Tisdell, 2016).

The completed survey of participants' responses revealed some interesting dynamics on their utilization of public assistance programs. For instances, following the circulation of the survey flyers/invitations to volunteers through direct hand delivery, emails posting, and on bulletin boards in the resettled Liberian refugees communities in the Delaware Valley region, the findings revealed that males were more susceptible than females, to respond to the survey. Of the 12 participants who completed the survey for this study, there was a majority of nine males (75%) and only three females (25%). The results from the study further confirmed that 4 participants (33%) had no previous experience with public assistance programs, while the other eight participants (67%) did. Despite the discrepancy in their experiences, the findings from the study revealed that there was no significant difference in the living standard of participants who had no

previous experience with public assistance programs, in contrast to those who did. The results also established that 8 participants (67%) encountered personal challenges while either applying for, or utilizing public assistance programs, as opposed to the other 4 participants (33%) who purportedly faced no hurdle while applying for and utilizing public assistance programs.

The responses of participants in the survey suggested that the living standard of public assistance programs recipients could be further improved, if other supplementary benefits were added to the list of public assistance programs that are currently being provided. For instance, P02 stated, "I would recommend that jobs training and some educational programs be made available immediately to the younger refugee recipients to help them become productive citizens in their communities, and thereby reduce their dependency on public assistance programs." Likewise, P12 posited, "I think investing more resources in job training opportunities for refugees would be very beneficial. Skills training programs can make it much easier for immigrants to assimilate into the society, it could also enrich their American experience".

The findings from this survey provided the scholarly community and American public, a better understanding of how participants in the study exploited public assistance programs to improve their living standards, and to also deal with the the psychosocial constraints (i.e., access to health care, housing, educational opportunities, employment, etc.) they faced when they were resettled in the United States. To a reasonable extent, the responses that participants provided on the survey, helped enhance the concerns that were left void by available scholarly articles. It also imparted relevant information on how the thoughts and feelings of respondents in the study were constructively impacted by their consumption of public assistance.

Overall, it seems reasonable to propound that the results from this study amply dealt with the basic concerns that the research question/purpose of the study presented. Moreover, it offered valuable information on how the living standard of participants in the study was positively affected by their use of public assistance programs, and how it effectively helped them acclimatize to all of the psychosocial constraints they encountered upon their arrival in the United States. As a scholar practitioner, this qualitative research project afforded me an opportunity to make a positive scholarly contribution to the body of knowledge that have been left void by obtainable studies.

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## **APPENDIX A:**

# SURVEY QUESTIONNAIRE

- Let's begin with how you became a refugee from Liberia. Can you briefly tell me what happened?
- 2. What kind of public assistance did you receive, if any, prior to coming to the United States?
- 3. How long have you been involved with public assistance programs in the Delaware Valley area?
- 4. What are some benefits that you and your family have obtained from utilizing public assistance?
- 5. What are some challenges that you have personally experienced while utilizing available public assistance?
- 6. What other form of support or resource do you think might help improve the living standard of you and family?
- 7. From your personal experience with public assistance, what would be your advice to other resettled-Liberian refugees, who are not recipients of public assistance?
- 8. What do your family member(s) and/or friend(s) think about your utilization of public assistance?
- 9. Overall, how do you feel about receiving public assistance?

# **APPENDIX B:**

# **CONSENT FORM**

You are invited to take part in a research study about a community of resettled Liberian refugees in the Delaware Valley Region, who are recipients of public assistance. This form is part of a process called "informed consent" to allow you to understand this study before deciding whether to take part.

This study seeks to recruit 10 - 15 volunteers who are:

- 18 years old, or older
- Resettled Liberian refugees who have resided in the Delaware Valley Region between 1995 and 2005.
- History of being a recipient of public assistance
- Currently receiving public assistance

This study is being conducted by a researcher named Mwalimu Steve Boley, who is a doctoral student at Walden University.

## **Study Purpose:**

The purpose of this qualitative research study is to investigate the extent to which the living standards of resettled Liberian refugees have been affected by their use of public assistance.

## **Procedures:**

This study will involve you completing the following steps:

• Answering a few Demographic Questions and completing a Survey Questionnaire, a process that could take between 30 minutes to an hour.

Here are some sample questions:

- 11. How long have you been involved with public assistance programs in the Delaware Valley area?
- 12. What are some benefits that you and your family have obtained from utilizing public assistance?
- 13. What are some challenges that you have personally experienced while utilizing available public assistance?

# Voluntary Nature of the Study:

Your participation in this research study is voluntary. This means that your decision of whether or not you want to be in the study will be respected. If you should decide not to

participate in the study, you will not be treated differently. If you decide to join the study now, you can still change your mind during the study. If you feel stressed during the study you may stop at any time. You may skip any questions that you are uncomfortable with, or that are too personal.

## **Risks and Benefits of Being in the Study:**

There are minimal if any risks associated with participating in this study. For example, some questions may cause you to feel embarrassed about your use of public assistance. If at any time you feel upset or uncomfortable answering such question(s), you may choose to withdraw from the study. This study offers no direct benefits to participants. However, the benefits of participating in this study are that you will help professionals in our area to understand the rationale behind, and the potential benefit(s) that could be attained from utilizing available public assistance.

#### **Payment:**

This is a voluntary survey. Accordingly, you will not be compensated for participating in this study.

#### **Privacy:**

Any information you provide will be kept confidential, within the limits of the law. You will not be asked to provide your name. The researcher will not use your information for any purposes outside of this research project. Moreover, if the researcher were to share this dataset with another researcher in the future, the dataset would contain no identifiers so this would not involve another round of obtaining informed consent. Data will be kept secured by researcher in a locked box in my basement at home for a period of at least 5 years, or as required by the university.

## **Contacts and Questions:**

You may ask any questions you have by contacting the researcher at (267) 401 5243 or sbole001@waldenu.edu. If you want to talk privately about your rights as a participant, or any negative parts of the study you can call Walden University's Research Participant Advocate at 612-312-1210. Walden University's approval number for this study is **12-28-21-0016917** and it expires on **December 27, 2022.** 

You might wish to retain this consent form for your records. You may ask the researcher or Walden University for a copy at any time using the contact info above.

## **Obtaining Your Consent**

If you feel you understand the study and wish to volunteer, please indicate your consent by completing the questionnaire.

# **APPENDIX C:**

# **DEMOGRAPHIC QUESTIONS**

# Respondent I.D. Number: \_\_\_\_\_

- 1. Sex
- 01\_\_\_\_Male
- 02\_\_\_\_Female

# 2. What is your dominant or preferred language?

- 01\_\_\_\_English
- 02\_\_\_\_ African Language

# 3. How old are you? (Please check one of the following.)

- 01\_\_\_\_18-30
- 02\_\_\_\_31-45
- 03\_\_\_\_46-59
- 06\_\_\_60 -74
- 07\_\_\_\_75 and above

## 4. Education Level

- 01 \_\_\_\_\_ Elementary
- 02\_\_\_\_ Middle School/Junior High
- 03\_\_\_\_ High School Graduate
- 04\_\_\_\_ High School Dropout
- 05\_\_\_\_Associate Degree

- 06\_\_\_\_Bachelor's Degree
- 07\_\_\_\_ Vocational/Trade School
- 08\_\_\_\_ No formal Education
- 09\_\_\_\_Other (Certificate program, etc.)

# 5. When did you arrive in the United States?

- 01 \_\_\_\_ Before 1995
- 02 \_\_\_\_ Between 1995 and 2000
- 03 \_\_\_\_ Between 2000 and 2005
- 04 \_\_\_\_ After 2005

## 6. In which county/section of the Delaware Valley Region do you live?

- 01 \_\_\_\_ Bucks County, PA
- 02 \_\_\_\_ Delaware County, PA
- 03 \_\_\_\_ Philadelphia County, PA
- 04 \_\_\_\_ Burlington County, NJ
- 05 \_\_\_\_ Camden County, NJ
- 06\_\_\_\_ Kent County, DE
- 07 \_\_\_\_ New Castle County, DE

# 7. What form(s) of public assistance do you receive?

- 01 \_\_\_\_ Food stamps/Cash benefits
- 02 \_\_\_\_ Medicaid/Medicare Health Benefits
- 03\_\_\_\_ Housing/Shelter

- 04 \_\_\_\_\_ Job training/unemployment
- 05 \_\_\_\_ Education Benefits