

Twenty Years and Still Becoming:
Bosnian Social and Economic Integration in St. Louis

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Hvala lijepo svima ljudi koji su me pomoći raditi ovaj projekt.

With deepest gratitude to all the people who helped me do this project.

I. Introduction

In 1993, the first Bosnian refugees arrived in St. Louis and began to lay the social and economic groundwork for what has become one of the largest Bosnian communities outside of Bosnia. Refugees arrived from Bosnia and Herzegovina (BiH), a small southeast European country the size of West Virginia, escaping a war that ended up claiming over 100,000 lives and displacing more than two million from their homes. Most Bosnians came the U.S. with little to no English, money, and belongings. In St. Louis, most found early work and housing through the International Institute, Catholic Charities, or family or friends that were already living and working in the St. Louis area.

After enormous effort the Bosnians interviewed for this research found *better* employment, housing, and school access relatively quickly; in many ways, as quickly as local banks, elected officials, schools, and other St. Louisans noticed their presence. The stories collected for this research sought to understand how interviewees transitioned into new and better work, housing, and educational opportunities. Staged in the context of St. Louis' own municipalities recognizing the benefits of immigrants and national debates on federal immigration reform, this master's project peeked into the social and economic transformations of Bosnian refugees in St. Louis since their arrival nearly two decades ago.

16 semi-formal interviews with former Bosnian refugees inquired about experiences of finding new housing, employment, access to credit, and social support from arrival in St. Louis to the present. An additional 12 interviews heard perspectives from both Bosnian and non-Bosnian community and religious leaders, politicians, and academics who work within the community. Qualitative interviews, although limited in their transferability, are valuable for their integrity and depth.

2013 is an important year to study former Bosnian refugee mobility and integration in St. Louis because it marks not only the twenty-year anniversary of the arrival of the first Bosnians to come to St. Louis from the 1990s war, but it is also a year that will mark a political shift in attention to St. Louis' foreign born and their contributions to the region. Similarly, on the national scale, the U.S. Congress is moving towards Comprehensive Immigration Reform. Although there are differences between immigrants and refugees, both face some of the same hurdles to long-term social and economic integration. For this reason, the Bosnian community first resettled nearly two decades ago, provides an instructive model from which advocates, planners, and lawmakers seeking to facilitate refugee and immigrant integration can learn.

II. Defining Terms

Refugees versus Immigrants

Most of the Bosnians who arrived to St. Louis after 1993 received refugee status either during or immediately following the war. The experience of refugees differs from immigrants because refugees are forced from their home “because of persecution, war, or violence” (UNHCR, n.d.) and these circumstances impact their experiences of relocation in real and significant ways. When forced to leave their country of origin, refugees have little or no choice in where they are placed. The experience of displacement, physical loss of loved ones, and of places with meaning, have impacts that last generations. Whereas immigrants “migrate to a location, refugees are in flight from a location” (Lelaurin, 2009). This context is critical for understanding St. Louis Bosnians’ stories since many still cope with challenges related to war and relocation experiences.

Immigrants are not usually physically driven from their homes, although desperate economic circumstances drive many to search for opportunities for themselves and family. Currently, the U.S. is estimated to have approximately 50 billion immigrants (including immigrants who are not documented and their children) (Camarota, 2012). Immigrants come from all countries to participate in American economic opportunities. Of note, a very small number of Bosnians came to St. Louis as immigrants prior to the war however, the majority of the pre-war St. Louis Slavic community are of Croatian descent. St. Louis City also hosts a small historic immigrant community of Croatians, a little more than three tenths of a percent of St. Louis City and County’s combined population (ACS 2010, 2011).

Undocumented immigrants often migrate in search of economic opportunity. Survival depends on finding work; when few opportunities exist in one’s home country it motivates individuals to migrate. Contrary to some public misconceptions, immigrants, *particularly* those who lack official immigration documents, are hard-working and entrepreneurial. Recent research supports this notion demonstrating “the educational attainment of IRCA immigrants¹ increased substantially, their poverty rates fell dramatically, and their home ownership rates improved tremendously...their real wages rose, many of them moved into managerial positions, and the vast majority did not depend upon public assistance” (Paral, 2013). Immigrants, including those who arrive as undocumented, contribute in positive ways to American economic productivity and society.

Harmful stereotypes and stigmas are sometimes attached to each of the groups described above. Specifically the term refugee implies a victim or aid receiver, this definition can “obscure other meaningful parts of a person’s identity” (Binder & Tošić,

¹ IRCA refers to unauthorized immigrants who gained legal status in the 1980s through the legalization provisions of the Immigration Reform and Control Act.

² Literally translated means “middle school” and is completed after eight years of elementary school. Curriculum parallels an American

2005 as quoted by LeLaurin, 2009). This research did not focus on former Bosnian refugee or Bosnian-American identity and whether or not participants experienced the stigma sometimes tied to the term.

What is immigrant and refugee integration?

Integration is ultimately about access; immigrants and refugees who become socially and economically integrated have access to American social and economic systems; they are able to be both consumers and producers. Integration policies therefore improve “immigrants’ access to mainstream institution[s]” (“Immigrant Integration,” n.d.) including social, economic, and political. Policies that address immigrant and refugees’ access to institutions in all three of these categories are comprehensive, and arguably the most effective at facilitating long-term and sustainable integration. According to the United Nations Council on Human Rights, local integration of refugees “combines three dimensions...a legal process, whereby refugees attain a wider range of rights in the host state...an economic process of establishing sustainable livelihoods and a standard of living comparable to the host community... it is a social and cultural process of adaptation and acceptance that enables the refugees to contribute to the social life of the host country and live without fear of discrimination” (Crisp, 2004 as quoted by Fielden, 2008). Sustainable integration, that benefits immigrants and refugees as well as the host society, empowers individuals to access American legal, political, economic, and social institutions.

What does economic integration look like for refugees and immigrants?

Integration policies and programs for immigrants and refugees may share some overlap however the situational contexts from which each group arrives to the host country are significant. In the United States, refugees are granted an expedited path to citizenship, which in some situations may provide an easier time path to *initial* employment and housing. However, these advantages do not necessarily lead to integrative processes, since refugees must also resolve emotional trauma and loss, identity conflicts and language challenges, all of which can be barriers for finding sustainable employment and wealth.

Integration policies must be sensitive to the unique needs and circumstances from which both refugees and immigrants arrive. This includes cultural and gender dynamics sensitivity, knowledge of educational and financial systems, and historical and political contexts. When these needs are met refugees and immigrants contribute to local economies and America’s diverse cultural fabric in profound ways.

What is economic mobility?

The term 'mobility' implies *movement*. In the context of human lives and decisions, economic mobility is "the ability of people to move up or down the economic ladder within a lifetime or from one generation to the next" (Sawhill & Morton, 2007). De Tocqueville described mobility as one of the unique facets of American democracy stating that "among democratic nations, new families are constantly springing up, others are constantly falling away, and all that remain change their condition" (de Tocqueville, 1840 as quoted by Sawhill & Morton, 2007). It is *precisely* the opportunities for upward economic mobility and social freedom and that has made the United States a destination for many.

What is the difference between assimilation and integration?

Although often confused in everyday language, assimilation and integration are distinct experiences. Merriam-Webster defines 'assimilate' as being "absorb[ed] into the system." By contrast integrate means "to form, coordinate, or blend into a functioning or unified whole." Integration is the preferred experience since it acknowledges the mutual relationship refugees and individuals in the host culture have on each other. Conversely, assimilation, implies one loses his or her own identity in a process of absorption.

Some scholars are critical of both terms but specifically recent preferences for 'integration' stating it "alludes to a two-way accommodation of host and immigrant groups, but offers no clear criteria for operationalization and measurement" (Banton, 2001 as quoted by Gibney & Hansen, 2005). This project acknowledges this limitation but without another preferred substitute, will continue to use 'integration.'

III. A Qualitative Approach

The data for this project were collected in qualitative interviews. Hay (2010) articulates several advantages of interviewing including “collect[ing] a diversity of meaning, opinion, and experiences” (p. 102). Interviews provided a chance to learn about the diverse ways former Bosnian refugees navigated the experience of resettlement and attempt to understand more intimately processes of integration and why families made certain decisions. As articulated by Herod (1993) interviews helped to uncover “subtle complexities underlying particular decision-making processes which are frequently missed by large scale, standardized statistical analyses” (Herod, 305-306). Interviews add meaningful depth to data and simplified story threads.

Collecting Stories

The researcher developed an interview guide (see Appendix) after a brief review of literature on immigrant and refugee communities and entrepreneurship in ethnic enclaves. Interviews were semi-structured, “organized around ordered but flexible questioning” (Hay, 2010); the guide was designed to facilitate an informal conversation (Herod, 1993). This two-way interaction allowed interviewees to respond in their own words thus allowing room for more ownership in the research process.

Fatigue can be a challenge for both researchers and interviewees in the research process and the semi-structured guide allowed me to “redirect the conversation if it ha[d] moved too far from the research topics” (Hay, 2010). This was particularly relevant for this research, which asked former refugees to retell their experiences of transition. In some interviews, content was related to war, trauma, and “cultural differences and...emotional or physical stress and anxiety” (Heller et al., 2011). The semi-structured guide provided freedom for interviewees while providing some boundaries. This was useful for managing fatigue and respecting time commitments of interviewees and the researcher.

Since the researcher initially had only one direct contact key informants played a critical role in interviewee recruitment. Key informants included a personal contact (who had a business relationship with the owner of the leading Bosnian insurance company); the founder of The Bosnian Memory Project (a project that records oral histories of former Bosnian refugees in St. Louis); and the owner of a coffee shop (patronized by a local Bosnian clientele).

The critical role of these informants to the recruitment of research interviewees likens them to that of gatekeepers- “persons who control and facilitate access to respondents, resources and knowledge” (Heller et al., 2011). Several interviewees were introduced in person to the researcher by an informant. This made it easier for the researcher to

follow-up with an email and request an interview. As articulated by Hay (2010), “interviews in which both the interviewer and informant feel at ease usually generate more insightful and more valid data” (p. 112). Relationships initiated in person likely played a critical role in the interviewee’s willingness to be interviewed.

In total, the researcher interviewed 28 individuals, 16 of whom identified as former Bosnian refugees (Table 1). Although more men *in total* were spoken with, of those who were refugees, nearly equal numbers of men and women, with slightly more men were interviewed. Interviewees ranged in age from early twenties to late sixties with the majority in their 40s and 50s (Table 2). A larger concentration of interviewees were in the retail/service industry however this was appropriate since part of this research was to understand what lessons might be learned from the experiences of established Bosnian business owners (Table 3). Nearly equal numbers of men and women business owners were interviewed (Table 4) most of whom were over 40 years (Table 5).

Table 1: Interviewee Characteristics

	Former Bosnian refugees	Non-Bosnians who currently or have worked extensively with Bosnians	Current or former elected officials	Bosnians who arrived in STL before the war (pre-1992)	Bosnians who arrived during or after the war w/o refugee status
Male	9	4	1	1	3
Female	7	2	0	1	0
Total	16	6	1	2	3
Total interviewees					28

About half of the interviewees came from professional backgrounds and positions in Bosnia (Table 6). Several interviewees started their own businesses. Others told of parents who struggled in low-wage work. Many middle-aged adults have hopes of upward economic mobility for their children, who are bilingual and bridge both Bosnian and American cultures.

Table 2: Interviewee Characteristics (Age)

Age Group	Male	Female	Total
20-30	0	1	1
30-40	3	2	5
40-50	3	1	4
50+	3	3	5
Total	9	7	16

Table 3: Interviewee Characteristics (Employment)

	Education	Medicine or social services	Banking/ Insurance	Retail/Service
Male	2	1	2	4
Female	1	1	1	4
Total	3	2	3	8

Tables 4 and 5: Interviewee Characteristics (Entrepreneurs)

	Business Owners	Age Group	Business Owner
Male	4	20-30	0
Female	3	30-40	1
Total	7	40-50	3
		50+	3
		Total	7

Table 6: Interviewee Characteristics (Educational Background)

	Osnovna škola	Šrednja škola	BA, MA, or PhD
Male	0	3	5
Female	1	2	3
Total	1	5	8

Listening to the Stories

Interviews were transcribed using software called Express Scribe. Not all researchers transcribe their data because of the significant time cost. Transcribing took between one and six hours per interview depending on the interview's length. In this particular study, the benefits outweighed the costs since transcribed content was the primary source for theme identification and analysis.

The transcription process was not always straight forward. Since the researcher did not speak the same native language as the interviewees, some words were difficult to understand due to the interviewee's pronunciation. Listening to audio files with background noise was also problematic, particularly for one interview which took place at a noisy Starbucks. Only one interview was discarded.

The software program NVivo 9 was used to code interviews. NVivo permits researchers to identify common themes in the interview content and label them "nodes." As the researcher combs through interviews, words, phrases, or whole sections can be "coded" under the same node. This method is also known as manifest content analysis which "assesses the visible, surface content of documents such as interview transcripts" (Hay, 2010, p. 125). The researcher identified recurring themes (e.g. education acquired; sense of community; presence of an advisor or role model; employment prior to St. Louis) as well as outlier themes (such as spousal abuse). Dominant nodes included language barriers, hard work, and experiences where the interviewee took initiative (Table 7). The identification of these themes enabled the researcher to draw conclusions.

Moving from data analysis to written conclusions is arguably the most difficult, important, and time consuming part of the research process. Indeed, "the challenge for researchers is how to cohesively merge multiple and sometimes disparate components of data into a compelling story" (Holley and Colyar, 2012, p. 116). In this research, a few interviews were clear outliers. Disparate themes complicated the process of drawing meaningful conclusions.

Table 7: Dominant Nodes Identified in Coding of 24 Interviews

Nodes	Sources	References
Employment STL	18	83
Community	18	92
International Institute	17	47
Language Barriers	17	63
Initiative	16	64
Advisor or Role Model	16	75
Hard work	16	57
Education (Prior)	15	23
Skills	15	44
Success	15	38
Cultural Differences	14	46
Identity	14	38
Economic Mobility	14	64
Entrepreneurship	13	58
Education (Acquired)	12	48
Arrival	12	28
Welcoming	12	46
War Trauma	11	24
Value of Education (Nodes)	11	28
Education	10	23
Happy	10	24

Situating Self in the Stories

The researcher was not Bosnian, and acknowledged her position as a cultural outsider and the impact of her identity on the stories she was told and how she understood them. Several interviewees were enthusiastic about the researcher's interest in Bosnian culture and stories. Due to fracturing in the St. Louis Bosnian community, in some instances this outsider positionality may have enabled the disclosure of sensitive information.

In other moments however, being a cultural outsider made it difficult to understand interviewees' experiences. Efforts were made to remain culturally sensitive and aware. As recommended by other scholars conducting cross-cultural work, this researcher "prepare[d] for research by learning the local language, interact[ng] with 'others' on their terms in their own social/political community venues, becom[ing] informed about local concerns, seek[ing] local support and consent for research, and honor[ing] local cultural research protocols" (Hay, 2010, p. 56).

Learning the language was particularly critical for understanding interviewees' experiences. One example of this occurred early in the interview process. The researcher wanted to know about the kind of social support networks available to Ismet,

specifically if he had close friends or made any upon his arrival. It was difficult to understand what Ismet meant when he replied, “No, friends... It’s really hard to have friends. Honestly, friends. You have the friend you joke, or go out with, that’s different” (Hadzić, 2012). It was important for the researcher to learn the distinction between the Bosnian word for someone that you go out and have fun with, *drug*, and a friend, *prijatelj*, a lifelong and intimate friendship relationship. Without language learning, this important distinction would have been missed.

IV. The Bosnian War to Resettlement in St. Louis, Missouri

The Bosnian War: April 1992 – December 1995

Members of the three dominant ethnic groups (Bošniak, Serb, and Croat) experienced and carried out severe violations of human rights in what is known as the Bosnian War, between April 1992 and December 1995. Although violence occurred on all sides, the labor camps and mass murders were uniquely used to “ethnically cleanse” Bošniaks from Serbian occupied areas. By the end of the war, “ethnic cleansing created over 1.3 million refugees, many of whom had fled to other countries or were trying desperately to escape the fighting and poverty that engulfed the region” (Philips, 2006). About 2.7 million persons in total were displaced within and beyond the region, and approximately 200,000 people lost their lives (UNHCR, 2012).

A popular myth is that ethnic conflict in the Balkan region has a long-standing history and the war in the 1990s was unavoidable. This simplistic narrative “ignor[es] the long tradition of ethnic co-existence and complex power-sharing among Serbs, Croats and Bosnian Muslims...which suddenly shattered in the early 1990s” (Lelaurin, 2009).

Genocide

Bosnian Serb forces, under the direction of Ratko Mladić, operated several labor camps whose intent was to eliminate the Bosnian Muslim population. Towns in the north and eastern sections of the country such as Prijedor, Trnoplje, and Srebrenica lost all their Muslim residents who were either displaced or murdered. The Srebrenica Massacre in July of 1995 was where 8,000 men and boys lost their lives in three short days. More than fifteen years since the end of the war, families still return to Bosnia to bury remains of family members, that continue to be found or identified. For example, as recent as July 2013, the remains of 409 victims of the Srebrenica Massacre were buried with families and visitors in attendance at the Memorial Center in Potočari (“Tourists about BiH,” n.d.)

Gender

Violence against women was used to intimidate, shame, and terrorize women, men, and families on all sides. Rape was encouraged in women’s labor camps with similar genocidal intent. Bosnian Serbs used rape to perpetuate genocide by “forc[ing] Muslim women to bear ‘little Chetniks’ or Serb children” (Card, 2008). Of note, prior to the Bosnian war, “mass rape,” was not a crime punishable in the International War Crimes Tribunal, however women who survived rape in the war spoke out about their

experiences and organized to make mass rape a punishable crime against humanity (Osborn, 2001). Despite this landmark recognition in The Hague, in 2010 “only 12 cases out of an estimated 50,000 to 60,000 have been prosecuted” (“UN official: Bosnia war rapes must be prosecuted,” 2010). For survivors and children conceived in rape, psychological wounds and their impacts are profound and long-lasting (Saunders, 2006).

The Dayton Accords

In 1991 NATO initiated an embargo and sent a peacekeeping force UNPROFOR (Philips, 2006) to the region. UNPROFOR provided basic humanitarian aid, but whose efforts were largely ineffective even when many countries knew about the existence of mass violence and genocide. The European community was unwilling to use military force without American forces. However, images of the Srebrenica Massacre in July 1995 encouraged support for a military intervention. In August of 1995, NATO organized Operation Deliberate Force and bombed targets until Bosnian Serbs withdrew from Sarajevo (Philips, 2006).

The leaders of Bosnia, Serbia, and Croatia met in Dayton Ohio and brokered a peace agreement; in December of 1995, they signed the Dayton Accords. The agreement created a new shared system of government made up of the Republika Srpska and the Federation of Bosnia and Herzegovina (Figure 1). The Dayton Accords also set up a structure of Consociationism, a form of government that guaranteed group representation (O’Leary, 2005) to Bosnian Serbs, Bosnian Croats, and Bošniaks.

Figure 1: The Two States of Bosnia and Herzegovina:
Republika Srpska (RS) and Federacija Bosne i Hercegovine (FD)



Present Day Bosnia

Today in Bosnia leadership power is shared through a triumvirate presidency, meaning there are three presidents, one from each constituent group. The system has been criticized not only for contributing to continued divisiveness but for slowing decision making processes and excluding individuals who do not identify in one of the main ethnic groups. Most recently “two would-be presidential contenders, a Roma and a Jew, won a ruling in the European Court of Human Rights in 2009 that required constitutional revisions that would give neglected minorities equal opportunities to serve in government” (Hunt & Clark, 2012). The constitution as set out in Dayton, did not leave room for minorities who were not Croat, Serb, or Bošniak, those arguably capable of facilitating reconciliations (Hunt & Clark, 2012).

Twenty years after the Bosnian War, neighborhoods, schools, and work places in Bosnia and Herzegovina (BiH) are still ethnically segregated, perhaps more so than they were prior to the war. Opportunities for reconciliatory relationships are rare, even among younger, post-war generations. One organization facilitating reconciliation efforts generally found “a lack of structures and of social participation for the development of a sustainable peaceful coexistence” (“Bosnia and Herzegovina: Living with Differences,” n.d.). Few opportunities for social dialogue occur since according to one scholar “the existing Bosnian citizenship regime has been strongly influenced by a heritage of ethnic conflict and the provisional constitutional setup of the country, itself a result of a peace agreement between belligerent groups” (Sarajlic, 2010).

Current political relationships in BiH are at best, temporarily stable. As recent as 2012, the U.S. Department of State found many problems persisting, “political leaders continued to intensify and manipulate deep-seated ethnic divisions that fostered widespread discrimination in most aspects of daily life, undermined the rule of law, distorted public discourse in the media, and obstructed the return of persons who were displaced during the 1992-95 conflict” (Bureau of Democracy, Human Rights and Labor, 2012). The Republika Srpska (RS) under the current leader, Milorad Dodik, has shown increasing resistance to efforts that would centralize the government and prefers to emphasize the right of the RS to gain independence (Woerhrel, 2012).

Further, it has taken nearly twenty years for notorious war criminals to be caught and begin trial at The Hague (“United Nations International Criminal Tribunal for the Former Yugoslavia,” n.d.) Significant numbers of war criminals were never held accountable for their crimes; many walk free and even retain political positions. Although international pressure on BiH has tried to encourage a stronger, more centralized government, the lack of criminal accountability and reconciliation breed political tensions that obstruct social and economic opportunity and stability.

Bosnian Resettlement in St Louis

The International Institute resettled the first Bosnian refugees in 1993; by the early 2000s, this number had grown to a total of 6,712 (International Institute, 2012). The International Institute was referenced a total of 47 times in interview transcripts, indicating their strong reputation and presence in the community. The Institute helped with apartment hunting, securing employment, and provided free English language classes. Other organizations, such as Catholic Charities, and Croatian churches also provided significant help to arriving refugees. An interviewee who currently works as an aesthetician stated the importance of the financial support she received.

Everything thanks to government. I wouldn't be able to do that if I didn't have the free classes for English; if I didn't have a loan from the government; if they didn't help me find an apartment. They had free services to find a job. This is really really important... one year, free Medicaid (Delić, 2013).

Support was limited and short-lived however. Contrary to some myths about refugees receiving public assistance, most Bosnians were required to begin *repaying* the U.S. government for the reimbursement of their air fare and other expenses 90 days following arrival. Although some refugees may have been eligible to apply for additional funding after the 90 day period, support was and remains minimal. Today refugees can *apply* for stipends equal to the rate of \$400 per month for a family of four for up to eight months after arrival (International Institute, n.d.). This support renders a family far below the federal poverty line and counters the myth that Bosnians received significant government support. Instead, as expressed by the interviewees, the transition was financially and emotionally strenuous. Several mentioned that early adjustment to St. Louis was worse than living in the war.

Hardest part was the first day in the USA, first night. I was, and my kids, and my husband - we cried all the night. And whole next day. We just cried and sat on the floor. Because we didn't have anything. Just, empty apartment with few things there and some food on the table. I felt worse then than in the war (Inzko, 2013).

When I got here, it was complete - not only culture shock- it was a shock in every single way possible. For example the houses are completely different. When you looked around you experience this culture shock. People don't walk on the streets like they do in Europe, like in Germany (Muratović, 2013).

I cried for a whole month. It was devastating. I couldn't get out of the house. I was afraid. It was different people. I really had never saw African Americans in my life. It was really poor area too, that didn't help (Bolić, 2013).

Early months and years required enormous adjustments on every level. As Bosnians processed experiences of war and losing their homes in Bosnia, life was compounded with the major adjustment to a sprawling, racially and economically diverse, Midwest American world. As will be explored in the following section, both personal and institutional relationships were instrumental in facilitating transitions from resettlement to integration.

V. Stories about Settlement and Integration

The stories in this section describe five Bosnian refugees' experiences of resettlement and integration. As first-time entrepreneurs, Merjem and Nihad's stories characterize some of the employment struggles and successes Bosnians have faced and the path that led some to open their own successful firms. Esed and Lejla, although a generation apart, both benefitted from connections and mentors who helped them gain education and access to a career. Maida's experience, seeking physical and financial independence from an abusive relationship is an outlier in the research, but for this reason is critically informative. Other themes are also explored such as why Bosnian families moved from St. Louis City to St. Louis County, and why many place hope of long-term integration and financial stability in their children. The stories are supported by additional interview data from local leaders and professionals who worked with or are themselves a member of the St. Louis Bosnian community.

Merjem and Nihad

Whatever you want in your life, fight for it (Ferhatović, 2012).

Merjem's story of fighting her way up the economic ladder is an inspiring account of courage, persistence, and healthy self-righteousness. In Bosnia Merjem had been trained as a pharmacist and her husband as a banker. When they arrived in St. Louis in the late 1990s, American professional organizations would not honor their credentials. With money scarce, a second degree was simply unaffordable.

When we came here we had to think about going back to school, but there [was] no time for school... We just had too many burdens on our mind, too many people to feed, too many people to get a roof on our head. We didn't even have money to go back to school... No time. No money. We had to make money.

In Bosnia, Merjem's parents were storeowners, but owning a business never interested her. In her 20s, Merjem she became a pharmacist but when the war began her career was stopped short. On September 9, 1998 she and her new husband came to St. Louis. Like most Bosnians, they did not speak or read English but she "knew how to work." Two days after her arrival, she saw a grocery store while riding the bus home to their new apartment. She got off the bus stop and inquired about a job. Two weeks later, she was stocking groceries; she remembers learning the names of items and customers helping her.

...clients helped a lot by telling [me] the names. The hardest ones were actually produce. The green salads, if you don't know the name, then you put the wrong card.

Merjem, like other Bosnians who had attended srednja škola,² had a rigorous technical skill background thanks to the Slavic educational system. According to Anna Crosslin, Director of the International Institute, Bosnians' "math and science grounding was substantially better than people in the United States (Crosslin, 1/4/13) and provided an advantage. Merjem's grocery store employer recognized these skills and quickly moved her off of the floor and into an office job. The employer also recognized the benefit of employing someone who was Bosnian.

Couple months later I ended up at the office and doing all those utilities stuff and doing the register... they thought I'm ready for it. I knew a lot. And second of all there was a lot of Bosnian community and I can actually communicate with all those people.

Nihad, another refugee from Bosnia, arrived to St. Louis in July 1995. He was a 31 year-old mechanic, who like Merjem, spoke no English but worked hard to demonstrate his skills. Like Merjem, Nihad impressed his employer with his technical skills.

... I [was] working for one ACMA, battery manufacturing company who make small battery for vehicles... He says... you know how to do? ... I sign on my language. ...He look at how I work. ... He says, 'Eh, first guy who [understands] this computer machine, 22 programs, this is not an easy job...

Although the employers played a responsible role in recognizing, and promoting the skills of Merjem and Nihad, both Merjem and Nihad also aggressively advocated for fair employment and wages. For Merjem, this occurred at her second job. After working in the grocer's administrative office she cleaned offices at night for a man who owned a small cleaning company. Recognizing that she did all the physical labor, she approached her supervisor and negotiated him for fairer pay.

I'm the one who's scrubbing and going and actually you should be at 30 and I'm getting 70. He said, ok, 50/50 for now.

Nihad, too, knowing the value of his work, approached his supervisor for a raise.

I working three months, I go to his office. I say, Boss, why my raise no go up?... He says... guarantee.

Both Merjem and Nihad held a healthy attitude of self-entitlement when it came to their work and compensation. When asked to reflect upon her employment process, Merjem spoke clearly and assertively.

² Literally translated means "middle school" and is completed after eight years of elementary school. Curriculum parallels an American Associate Degree or trade school program.

Whatever you want in your life, fight for it. You will do it. You just have to want it. That's it. Because what if you just give in and start crying... What am I going to do, wait for someone to give us some work?

Nihad and Lejla held similar perspectives stating,

If I good worker, pay me, pay me! I man, like you, right? Doesn't matter. And I working one month more, he pay me two dollars up. I said, ok. I know I'm best on that machine. Nobody work like me.

I was young, but can you imagine people who were five, ten years, lawyers. It's never going to be same life that they used to have there. So, some of them have tough time. Some of them maybe would be much more successful but they just gave up. I don't know- I had that fighting in myself to do that (Adilović, 2013).

It is comprehensible to suggest that regardless of someone's cultural background, certain people become entrepreneurs because they possess certain personality traits that enable them to be assertive risk-takers. According to this logic, Bosnian refugees who have been successful entrepreneurs may be more likely to have certain personalities, perhaps even more so due to the additional barriers they had to overcome.

After working for the cleaning company Merjem decided to open her own business. Building a client base took much longer. Without a professional or much of a community network to rely on, Merjem cold-called, door-knocked, and sometimes worked for free. Finding work by door-knocking, cold-calling, and classified ads were common experiences for Bosnians, as echoed by Anna Crosslin.

They came down the street and knocked on the door, they said 'your house looks like it needs to be painted, we could give you a good bid...' Even in private neighborhoods, they just ignore it... somebody throws them out or they just keep going.

The lessons of persistence, initiative and self-advocacy was not lost on Bosnians too young to remember the war. One interviewee, 13 when his family moved to Missouri, stated "you have to be out there. You can't like just lay back and wait on things, you have to go get them yourself" (Sušić, 2013). Bosnians' assertive efforts were in general, not received negatively; on most occasions, interviewees' employers gave them a chance.

Esed

He was probably biggest mentor of mine, and role model I guess. He took care of us. Everything we needed (Sušić, 2013).

Esed was 13 when he and his five family members arrived in St. Louis in 2002. Like most Bosnian refugees, he knew little English however when he enrolled in 2002 in the St. Louis City Public Schools Bosnians were a significant minority group. Although his Bosnians peers helped create a familiar social environment, it made learning English difficult (Sušić, 2013). After a year, Esed's family decided to move down to South County. Esed's experiences offer evidence of the powerful influence of teachers and mentors. At his St. Louis County high school, teachers and administrators invested in him and his siblings.

My soccer coach was also my math teacher. I really liked everything he did. My English teacher was one of the best teachers I ever had in my life. And I say that to her every day. And the current principal who was my principal in eight grade, he was the principal of high school. He was probably biggest mentor of mine, and role model I guess. He took care of us. Everything we needed. Even if I needed it right now.

When prompted further, Esed explained that he and his siblings were enrolled in a high school program that helped them receive a college degree.

When I was at Hancock I did the A plus program where they pay two years of community college if you go full time... I finished four years of college and got certified in high school math. So I have a B.S. in Math and a B.A. in Education.

Now a young professional, Esed spoke of wanting give back to his school district "because they did a lot for [him], for [his] brother, for [his] sister... whenever [they] needed help they helped [them]" (Sušić, 2013). In addition to emotional support, Esed and his brother's received financial support from the district, and made it possible for his brother to attend medical school.

Although it is likely all students benefit from mentorship, positive experiences with teachers may be particularly impactful for refugee and immigrant students whose parents may potentially be less available due to their own work obligations and likely lack the knowledge of American education systems to guide and adequately support their children. Teachers have an opportunity to help fill this void through academic support and guidance. Esed stated his important relationships with his teachers motivated him to attain a master's degree and become a teacher himself.

Lejla

There was a pharmacist, Eugene, he passed away. I still remember him. He would always tell me, what are you doing here? Go and be a doctor...

Lejla came to St. Louis in May 1995 and began working as a packer at a factory while she and her husband took English language classes from the International Institute. Merjem had been a physician in Bosnia, but it took two years for her to even consider returning to her profession. After a year at the factory, Lejla's English skills had improved enough so that she was able to respond to an ad in the Classified's section for a pharmacy technician, her training in srednja škola. One of her colleagues there encouraged her to return to her career. His encouragement left an impression although at the time, she was in survival mode.

There was a pharmacist, Eugene, he passed away. I still remember him. He would always tell me, what are you doing here? Go and be a doctor... He knew I was a physician... At that time I didn't think about that. The most important thing was to come to safety, make a living, take care of your family, survival mode.

Two years after arriving in St. Louis, Lejla had her second child and left work at the pharmacy since she and her husband could not afford childcare for two children. However, she began talking to friends, family, and contacts at the International Institute about taking American medical examinations.

There was a lady at the International Institute whose husband was a physician...And the war caught him here... to stay here as a physician he had to go through all this. She was telling me it's possible you can do it ...

With encouragement from friends and particularly her husband, who agreed to help her explore options, Lejla continued searching for answers of how to become a doctor in America. At every turn were large unexpected costs. She advocated for help at International Institute.

They had all this preparation for step 1 and step 2, and it was about \$5,000... I was sick of everything and I went to International Institute... She was teacher of English and I told her, 'Either you're going to help me out, or I'm going to go back to Bosnia. There is no point in being here. Being laborer. I didn't come to America for that. Maybe at the beginning I did. But it doesn't fortify me anymore.' So she said 'Ok, let's see what we can do.' And they gave me loan without interest for \$1,000.

Lejla's obstacles did not end there. Not only did she have to pass three costly exams but an additional \$2,000 assessment was required of foreign medical graduates, in order to test proficiency in English and bedside manner. Finally, past these hurdles

Lejla then faced the challenge of finding a residency. Despite her professional experiences as a physician in Bosnia, Lejla had significant trouble.

In order to get medical field, I had to do so much field work, so much volunteer work ...Because if you are out of the job for five years, they don't even want to consider you. Doesn't matter if there's war... So I did observerships, any time of externship you can imagine, at SLU, at Glennon Children's...

Ultimately, Lejla's non-Bosnian contacts at the International Institute and her part-time job at, Parents as Teachers helped her to attain field work experience that American hospitals would recognize. Without the help and mentorship of these individuals Lejla would not have been able to practice as a doctor in St. Louis.

Anna Crosslin, who is still Director of International Institute, actually wrote a letter ... I got some interviews in the City... Then Parents as Teachers my boss' husband was a physician. And the lady that was working with us was also having physician as a husband. I did three months with him kind of observership.

When asked why Americans helped her Lejla recalled a familiarity with the Bosnian War and general openness to learning more about her predicament. Americans who helped her "were familiar ... and they were willing to learn during [their] friendships and [their] talks. They were willing to learn too. All of them very smart people" (Adilović, 2013). Lejla finally secured a residency at Forest Park Hospital. Following her residency, the hospital had a program that gave her the resources to start her own practice.

That was forgettable loan if I didn't make more than certain amount of money which I didn't. ... So I had good help... Help from the hospital, because otherwise I wouldn't [have] been able to open my own practice.

The assistance and mentorship that Lejla received from Americans while overcoming the hurdles to becoming a doctor again is important to highlight. She recalled that the problem was not *a lack* of resources, but instead, knowing how to navigate American educational systems, professional organizations, and resources. Relationships with Americans, and Bosnian-Americans who understood and could guide her through these systems proved indispensable.

We need somebody to get us through all of this. And in the beginning you can imagine how was it. Terrifying. International Institute was the only place we know but there was a lot of probably other programs but we didn't have slightest idea they exist.

Today, one of few Bosnian physicians who was able to return to the profession, Lejla owns her own family medicine practice. Although she enjoys her work she emphasized her quality of life will never return to what it was before the war.

Quality of life for you and me is something different. I'm still not at the level I was before war. Neither I will be. I'm working twelve hour days. I don't have vacation. I always have to think this and that... for the money I had there, I could do much more, even if it [was] less, than I can do here... We're all highly stressed here. We don't have time for each other. There's much more divorce here. There's much more kids doing drugs... this is what quality of life I'm taking about.

Overcoming the hurdles to professional reaccreditation in a new country, and establishing her own medical business, she now has access to American capital, providing her greater economic choice and freedom in the market. Lejla has arguably reached a level of economic integration. Similarly, her frustration with challenges common to American households, such as stress, divorce, and long work-days, also point to her process of social integration.

Maida

He was always getting angry with me ... I was thinking about school, about adapting this life, this culture (Bolić, 2013).

Maida's story is one about struggling to embrace opportunity in America from within a cultural subset with distinct cultural differences. Maida's story was an outlier among interviewees, but it's uniqueness renders it worth telling. It is very likely other women share her experience however without additional data, no estimates can be made.

Maida came to St. Louis as a young wife and mother from a village in the northwest part of Bosnia. Many Bosnians in the St. Louis area originated from villages like hers where few women have the choice of attaining formal educations, but do acquire important skills for care taking and managing a household.

In some rural places, women also have little say in who they marry. Married life is therefore a large transition for couples who don't know much about each other prior to the arrangement. During the war, Maida, recently married, was uprooted from the culture in which she came of age. While still transitioning to married life, Maida and her new husband came to St. Louis and simultaneously were forced to adjust to a new culture, language, geography, and each other.

Of adjusting to St. Louis and a her marriage she stated,

You don't choose you own destiny. It is chosen for you ... And you have pressure. New community. New life. New language. You don't know

anything. On top of that you have a man you don't know either. It's really nerve wracking (Bolić, 2013).

There are significant implications for men, women, and families who move to the United States but originate from cultural backgrounds that maintain women as second-class citizens. These beliefs conflict with American cultural and legal procedures. Particularly in situations of physical abuse, in Bosnian what would be seen as a family problem can become a matter for the courts in the U.S. (Bolić, 2013). Although this might seem promising for women, usually enormous barriers stand in the way. Maida who decided to leave an abusive relationship gave up her entire community, and economic security in exchange while also putting her physical safety at risk. For this reason her decision has and continues to require enormous mental and physical strength.

At home it's a family problem...The cops will never come and say, hey, that's abuse, you can't do that. She's your wife.... Here is different... they know they [are] gonna [make you] pay the consequences, even though a lot of women are still afraid [of] pressing charges. I would never press charges personally myself for my husband. I would never stand that chance.

According to Maida, other women are in her position but lack the resources or support to get help. Further, her ex-husband confessed to "having affairs with one of his coworkers" and "told [her] he hated [St. Louis] so much" (Bolić, 2013). Although Maida wanted a divorce, leaving her husband also meant losing the support of others in the community.

They see divorce as a very negative thing in our culture. Like you get rejected.

Her decision to divorce was not only unusual among her community, but dangerous. She has not pressed charges for fear of retaliation, and knows others do not leave abusive partners for the same reasons. Further, police officers often misunderstand both the cultural and gendered aspects of Bosnian women's' experiences and are therefore of little help.

They tell them, ok, here's your chance. Now you can leave. But they don't know that you can't leave. Simply with a man that has buried a lot of aggression, who is very abusive, who has power. It's easier said than done.

Using her own experiences Maida hopes to one day help other women in situations similar to hers.

When you live through that, you know what she is saying. She doesn't have to tell you anything. You know exactly what she needs. And she

has to have good determination and good plan... and be able to suffer for very long time...I've been divorced for five years and I'm still suffering.

Maida is now a single mother, going to school and working full-time. She says her support comes from her advisors and classmates. A particularly close friend was a friend from Romania who has overcome similar hurdles. Of significance, most of Maida's emotional support does not come from within the St. Louis Bosnian community since her divorce.

Maida's story is important not only because it is rarely told in public, but because of the binary it demonstrates between some who want to integrate American cultural practices and community resistance. As Maida states, "[she] was not a very religious person at all but [she] ha[s] not been [to mosque] since [she] left [her] husband and [their] community." The painful loss and challenges associated with the Bosnian War and being forced to leave Bosnia *cannot* be underestimated. However, applying Restorative Justice logic, sustainable social and economic integration will only if individuals and the community are willing to face, engage, and reconcile the emotional conflicts.

Although Maida's story illustrates challenges for some Bosnian women, Samira and Planinka succeeded by taking advantage of social and economic opportunities available to them in America. Both women underwent divorces after coming to St. Louis with their husbands. Working as an aesthetician in West County, Samira relished her independence.

So I [have] lived by myself and I also bought a condo. I got a loan – that's also why I like and appreciate this country. I was able to go to school, I was able to buy my own condo...I was working hard, I saved money, I was smart, and I bought my own place... in Bosnia you can never live by yourself, it's really hard (Delić, 2013).

Planinka, who owns her own salon and also decided to divorce her husband after a few years of adjusting, was less open about her emotional experience although stated "[she's] okay now here. [She] work[s] here" (Inzko, 2013). Part of her identity has been recreated through the building of her business, which will celebrate its 10th anniversary in 2013.

VI. Mutual Gains

Americans had a significant impact on Bosnians, in actions as significant as the local banks and schools realizing their own benefits from new Bosnian clients or students, or as simple as welcoming a new family to the neighborhood or recommending a family friendly swimming pool. In this section, excerpts from interviews tell the stories of significant and inclusive actions by St. Louisans, which helped interviewees improve their standard of living.

Banks saw Bosnians as opportunity

In addition to individual exchanges, on an institutional level Bosnians were welcomed by local banks, who recognized a financial opportunity in new Bosnian clients and provided loans for everything from furniture to business supplies. Southern Commercial Bank earned its less formal title, “the Bosnian bank,” by providing personal and business loans to Bosnians soon after their arrival. The bank also hired several Bosnians to facilitate communication with new clients who did not speak English. Many still work there and the bank continues to offer translated services.

[The owner] recognized that opportunity and he started employing Bosnians and accepting Bosnians as customers even though they did not have established credit history... First loans were personal loans to buy furniture, to pay necessities, maybe to pay some bills. Second was car loan which was necessary to find a basic job... it was just based on trust...It was mutually very beneficial. It helped [the] bank and it helped us (Hadzijačić, 2013).

Another local bank and competitor of Southern Commercial, Quality Bank, acted similarly, seeking to employ Bosnians who could attract and work with refugee clients. Finding refugees to hire was as simple as asking their customers for contacts. Fikret got his job as a Loan Processor through his wife (then girlfriend), who was also employed there. His wife originally was hired when the bank approached her parents, then customers of the bank.

Loans also enabled many to move from apartments in lower-income neighborhoods in St. Louis city to single family residences in St. Louis County. Owning a home in the suburbs still indicates status and holds cultural significance for Americans. In this way, banks arguably enabled social integration for Bosnians who were able to purchase a home and relocate.

Politicians saw Bosnians as opportunity

Similar to Southern Community Bank, the City of St. Louis realized relatively early on the benefit of Bosnian refugees moving into city neighborhoods which had been suffering from dramatic depopulation since the 1960s. Interviewees recounted positive experiences with City Hall, for example receiving façade grants, assistance acquiring a building for a Chamber of Commerce, support for the construction of a new minaret for the Islamic Cultural Center (“Bosnians need to have a representative at City Hall - St. Louis Bosnian,” n.d.), and support from sympathetic Aldermen. Political support is not insignificant since political leaders have access to important resources that may provide pathways to upward economic mobility. In addition to financial support, political leaders have also provided social support by showing solidarity with Bosnians when a minority of St. Louisans were unwelcoming. Specifically, when residents of the former Aldermen of the ward most populated with Bosnian refugees defended Bosnians rights to neighbors who questioned the city about “letting all these foreigners into the neighborhood” (Gregali, 2013).

St. Louis County Schools saw Bosnians as opportunity

Currently 40 percent of the student population at Bayless High School is Bosnian. According to Principal McEvoy, first impressions of Bosnian students in the district were extremely positive.

...the parents were so supportive of the school system, of education, the district looked at this as a welcome breath of fresh air. We [had] these new families that [were] very supportive of education, their kids [were] always at school, they work hard, they [came] to school even if they [were] sick. The school system got the first set of Bosnian parents and said, wow, this is certainly different than what we’re used to (McEvoy, 2013)

The school district then seized on the opportunity increase in Bosnian students over the past decade was encouraged by welcoming actions on behalf of the school district.

...the district [was] growing, not shrinking and it [was] not growing at a pace like some communities... I think that’s how that started in terms of it being seen as a good thing, as a strength, not a deficit or a liability (McEvoy, 2013).

Perceiving the opportunity and potential benefits Bosnian families “the district ran to how to embrace and serve the population... to figure out the easiest way possible to assimilate [Bosnians] into [their] system” (McEvoy, 2013). By hiring Bosnian staff, teachers, and growing a “tremendous ELL program” the Bayless School District grew to where it is today, with a student body that is 40 percent Bosnian. Similar to banks and political motives, Bayless and other South St. Louis County school districts embraced new Bosnian residents because it was in their best financial interests to do so. What

school board officials understood to be true was that, “once word g[ot] around, that’s the kind of customer service...in the Bayless District, that attract[ed] families” (McEvoy, 2013).

Community leaders and media influence

Another individual, Dijana Goth, also played a significant role in providing support to Bosnians both during and after the war. Originally from Sarajevo, Dijana moved to St. Louis in 1979 but at the time of the war was a staff member of the St. Louis Post Dispatch. Dijana wrote articles for the St. Louis Post-Dispatch that covered the war and continued to do so once refugees began arriving. Dijana also published a magazine in St. Louis in Bosnian about events of interest to members of the community.

Over the past twenty years many media outlets have covered the Bosnian community, with a Sunday front page Special Report on St. Louis Bosnians on June 23, 2013. Further, articles portray Bosnians favorably, as content and hard working (Moore, 2013). A blog keeps track of all local media attention, which can be found at stlouisbosnians.org.

Lastly, it is no small matter that St. Louis is home to a Bosnian-American newspaper. SabaH journalists write articles in Bosnian and keeps members of the community informed of events both in Europe and the U.S. Although the owners did not move the company to St. Louis until the 00s, the paper helps preserve Bosnian language, cultural autonomy, and facilitate social and economic integration when it addresses relevant topics.

Unexpected friendships: Bosnians and the St. Louis’ Jewish community

Elsie Roth’s involvement in providing medical, clothing, and other critical supplies during the Bosnian War is an incredible story of connection. For Elsie, the connection was in memories of the Holocaust, and the Displaced Persons following World War Two.

Specifically, it was the face of a wounded young girl that stirred Ms. Roth’s actions.

The little girl was wounded. The television cameras must have been there, I don’t know why they were there, but they were there, and closed in on this little kid, could not have been more than 8, 9 years old. She had good command of the English language and there was blood coming from her head. And she just looked at the camera dazed and said, ‘what happened?’

Elsie then convinced Hadassah, ‘the largest women’s organization in the world’ to sponsor her with a small crew of nurses to accompany aid supplies on three different trips to Bosnia. Hadassah did not agree to support Ms. Roth immediately, but were

convinced after Elsie drew a connection between Bosnian victims and European Jewish victims of the Holocaust.

I said...take a look at those faces, those were the Jewish faces that we saw in WWII and by the way, we came in too late, and there were many millions we could've saved because we waited too long (Shemin-Roth, 2013).

In total, Elsie organized the shipments of close to 135 tons of supplies, 50 of which came from the St. Louis area (Shemin-Roth, 2013) Elsie accompanied supplies in person on three different trips. She also brought letters and on occasion cash to families members of Bosnians in St. Louis. The emotional connection she felt as the descendent of European Jews, and one who grew up witnessing images of the DPs and Holocaust survivors, influenced her sense of urgency. Ms. Roth provided significant support to individuals in Bosnia and her efforts drew attention of local media, thus helping to alert St. Louisans to the war. Her story has been documented and archived by Dr. Ben Moore of The Bosnia Memory Project (Shemin-Roth, 2013).

Factoring race into relationships between Bosnians and White Americans

It is not insignificant that the Alderman felt a personal connection to Bosnians, stating he “kind of liv[ed] vicariously through [them], wondering what [his] grandparents went through” (Gregali, 2013). Political voice is a critical piece of social and economic integration and may point why other refugee groups, particularly non-white or non-European refugees, might experience greater difficulty integrating into societies with predominantly White political and institutional leadership. Although it is difficult to measure how much race or common European origin played in facilitating relationships, it likely was significant. According to Matsuo (2005) “though [the] majority of Bosnian refugees in St. Louis were cultural Muslims, their whiteness ma[de] them invisible in the host country which continued to appreciate whiteness” (Matsuo, 2005). Bosnians too, mentioned in interviews their own unfamiliarity with people of color, specifically African Americans, indicating their own biases and predisposition towards befriending White Americans as opposed to Black.

I was afraid. It was different people. I really had never [seen] African Americans in my life” (Bolić, 2013).

A few scholars have researched race relations between migrant and host groups and found positive correlations. For example, integration research by Portes and Zhou 1993 and Portes and Rumbaut 2001 has shown “how less successful new migrant groups with less ‘white’ racial or cultural origins often follow a path of downward assimilation to resemble the social profile of inner city African American populations” (as quoted by Gibney & Hansen, 2005). In other words, ‘Whiteness’ may have played a role in facilitating relationships between Bosnians and Americans.

Feeling Welcomed: Americans took interest in Bosnian welfare

What allowed Bosnians to create relationships with Americans? In addition to many positive experiences with employers, a repeated theme in the interviews were positive social interactions with Americans. Whether it was working with staff at the International Institute, a teacher at Long Middle School or Bayless High School, or strangers, interviewees described experiences of welcoming exchanges; some that grew into deep, long-lasting friendships. The examples below highlight some interviewee's experiences.

When Edina's family moved to South County in 1996, neighbors welcomed them with a friendly introductions, baked goods, and a welcome party to introduce them to the rest of the neighbors.

Probably the next day, after we move...a neighbor came over who had a younger daughter and she introduced herself... We are friends still with them... They brought, I don't know if it was cookies, or cakes, and just welcomed us to neighborhood... [he] and his wife put [on] a welcome party for us. They called all neighbors.

Fikret also arrived in 1994 and started working for the Missouri Pipe Fittings Company. Two years later, his English had improved and he took a sales job at Rothman Furniture. Despite a noticeable accent, his interactions with colleagues and customers were positive and encouraging.

The atmosphere was made to make me feel like I'm welcome here... especially when I started working at Rothman... everybody would ask, "where are you from? I can hear your accent." And everybody wanted to hear my story... They would always say at the end, "Well welcome, we are happy to have you here" (Jusufović, 2013).

Ismet had similar moments of inclusion but with his landlord. Ismet arrived in St. Louis, an 18 year-old, and like most Bosnians, minimal knowledge of the English language or American culture. His landlord not only helped him acquire furniture but went out of his way to include him in American holidays.

We never heard about the 4th of July – you know the downtown, the fireworks?... He picked us up, he had an old van, seat backs, we s[at] on the floor, he took us downtown, he paid for the tickets, there was soda there. We were really surprised. After that we kept a clean apartment for him, we cut the grass... (Hadzić, 2012).

Although it is difficult to generalize from such a small sample of interviewees, it is plausible to suggest those who were able to develop relationships with Americans may be more emotionally stable and socially integrated years later. Arguably, many

Bosnians were not in an emotional position to form new relationships. Language skills as well as trauma, depression, or other emotionally or psychological challenges likely had (or continue to have) difficulty socializing. Maida, who came with her (then) husband from a rural part of Bosnia shared that her circle of friends never socialized with Americans since “he wasn’t really open-minded about it” (Bolić, 2013).

Moments of “unwelcome”

When asked about moments when they felt they were not trusted, encouragingly, only a few interviewees had a story to tell. A few however, did mention the sometimes noticeable impact of their accent on their interactions with other St. Louisans. In one instance, an interviewee had trouble when his car was hit by another driver, who tried to take advantage of his lack of fluency.

You have the cases of people who tell us... I’m guilty, I hit you on the back, and the police comes, and they will say different story... they try to find different ways so those who don’t speak English, it’s their fault (Adilović, 2013).

Another interviewee felt “haunted” by his accent, specifically not knowing what people thought of him when they heard it, suggesting that people did not *assume* he was a trusting person as they might for someone with a different accent. Returning to Merjem’s story, she too struggled to gain trust and openness from clients; it is possible her accent was a part of the reason potential clients may not have been initially trusting given that she demonstrated credibility.

In 2003, City Alderman Dan Kirner proposed a ban on smokehouses, a common form of Bosnian cooking that involves smoking an animal on an outside smoker (Wilson, 2003). Although the ban was ultimately unsuccessful Bosnians interpreted the proposal as “a cover for a simmering xenophobia” in the neighborhoods where Bosnians were changing the demographic landscape.

VII. Barriers to Economic and Social Integration

Communication

“If you don’t know English, all doors are closed” (Hadzijačić, 2013).

‘Language barriers’ was one of the most frequently referenced theme in the interviews; it appeared or was referenced 63 different times in 17 transcripts. The centrality of being able to communicate with others is significant when forming new relationships. Interviewees provided countless examples of how *not* being able to verbally communicate kept them from productive work, becoming economically independent, and effectively parenting their own children who were learning English in school. Particularly for first generation former refugees, this problem has remained current.

So in order to continue parenting, you need to be independent. In order to be independent you needed to learn English... To build a better life, to put them in schooling...if you don’t know English, all doors are closed (Hadzijačić, 2013).

At 80, 75 they really need some help. They need most help with language. Especially when they going to the doctor, going to fill some application, they cannot read English... (Sijercić, 2012).

...my dad was a middle school, elementary, something like that in Bosnia. But with the language he couldn’t continue (Sušić, 2013).

We did have some knowledge but because we couldn’t speak English we couldn’t express and apply that knowledge. It took several years for us to learn the language and get back on our track (Avdispahić, 2012).

It really helped the Bosnians because we can’t communicate, we can’t open a checking, or saving account, or talk about the loans, so you need to hire the people who work for you to speak the proper language (Hadzić, 2012).

As indicated by interviewees, language skills and the ability to communicate is critical for economic and social integration. In order to become more financially stable, interviewees had to first become efficient in English. For many middle-aged and older adults, this has remained a challenge leaving them reliant on other friends and family to fulfill economic and social needs.

Recertification and the importance of meaningful work

He used to be a computer programmer back home. He had good position... when he got here they didn't accept his degree so he had to go work in a factory (Bolić, 2013).

Recertification was an issue for many Bosnians who held professional jobs in Bosnia. Lacking time and financial resources on top of low language proficiency made returning to school to receive American credentials often impossible. According to Matsuo (2005) it was for this reason that “almost all Bosnian refugees who had held professional jobs in Bosnia experienced downward mobility.” Stories told by interviewees verified the experience of lost skills and careers.

They just kind of give up. They just went to the factory – and they're OB-GYN (Hatić, 2012).

My dad was a middle school, elementary teacher in Bosnia. But with the language he couldn't continue (Sušić, 2013).

Trucking is a very diverse industry... you can find people who have just four years of elementary school and people who have [a] graduate degree (Hadzajlić, 2013).

Recertification requires individuals with credentials from abroad to go through additional certification or training programs in order to apply for and attain jobs. Although there may be arguments in favor of standardized work procedures, in many instances recertification processes are lengthy and costly, and therefore inaccessible. Although no St. Louis employers were interviewed, many skilled immigrants and refugees who arrive in the U.S. experience major recertification barriers, which prevent them from earning income and contributing tax dollars. According to the Migration Policy Institute, as quoted by Upwardly Global, “at any given time in the United States, there are 1.3 million work-authorized, college-educated immigrant professionals who are unemployed or earn less than \$19,800/year” (Perez-Brennan, 2009).

Additionally, Jack Strauss' recent profile of census data found “the foreign born in the region are significantly more likely to have graduated college than native-born Americans, and twice as likely to hold advanced degrees, particularly as medical doctors and scientists” (Strauss, 2012). On top of the economic loss, since so many refugees were forced to take low-paying work, refugees suffered emotional consequences related to the loss of meaningful work. Working provides a sense of dignity, self, and belonging. Particularly for refugees who may struggle to overcome past dehumanizing experiences, work that is *personally* meaningful and productive can lead to not only greater economic gains but also social impacts far beyond the bank.

Financial planning

There are several reasons why some Bosnians may struggle with financial planning. Those from rural areas may lack financial education and familiarity with American banking system. For others, the emotional impacts of the war, an experience where money and material items were lost, or valued on a moment-to-moment basis, often for survival, putting money aside, or trusting it to a bank, might still remain an emotional challenge.

An additional problem lies with the fact that many, particularly women, many occupy lower wage work, making long-term saving problematic. Those in low-wage work may not be able to acquire assets, take time off to become fluent in English, or gain a degree – all critical pieces to acquiring wealth in America. Additionally, families likely do not have the resources to save for retirement or health emergencies. According to Anna Crosslin (2013),

If you clean for cash, it's fine, you have money your pocket, you go home, but you're not building up social security credits. You don't have the possibility of having medial insurance and you only get paid for the days you work... when they have a problem the family can face financial ruin.

A recent tragedy in St. Louis highlights this challenge. Two Bosnian young brothers shot in a convenience store robbery however the family does not have “medical were insurance to cover the costs of the elder brother’s wounds” (Byers, 2013). In these situations, when others might be able to draw upon savings, some Bosnian families risk frightening consequences.

Mental health: Living with Loss and Change

A few interviewees spoke of feeling depressed after their initial arrival in St. Louis however when probed for individuals who may suffer long-term consequences of loss or trauma, interviewees spoke lightly of the topic. It is possible that the interviewee sample was not representative and/or cultural customs govern the way that mental health experiences are viewed and talked about but interviewees did not provide much helpful information on the topic.

There are people that I know that have not been able to succeed. They could not keep jobs, they have mental issues because of what has happened to them, it's possible. Those people don't usually open up to talk about it that much... (Jusufović, 2013).

According to Anna Crosslin and other sources, it is a cultural custom not to speak about mental health and things that are difficult. Regarding Bosnian cultural perspectives of mental health challenges Fikret communicated that sharing such information might be heard as complaining, a possible cultural relic of the socialist state.

I think people would rather share good things than bad things. They feel it's a shame I think to talk about bad things. And sometimes others will not want to listen because they will just say, oh, you're winning. I don't know if I would call it taboo, but people would rather talk about good stuff, even brag, than talk about bad things (Jusufović, 2013)

Regardless of the cultural origins, mental health challenges likely exist for many men and women, because of inevitable pain rooted in experiences of war, and violence, loss of loved ones, land, or belongings. Some individuals have genetic or environmental dispositions that enable them to cope with these feelings but those who do not, risk unhealthy and hurtful coping behaviors.

The Restorative Justice Theory provides an interesting lens from which to examine conflict of any kind, including emotional: "it is avoiding or impeding conflict, which is dangerous... result[ing] in the loss of trust, resources, lives, and the connectedness necessary for willing co-existence" (Lyubansky & Barter, 2011). Although certainly not evidence of causation, the theory suggests that dealing with difficult and painful emotions is important to do before the occurrence of unhealthy behaviors. The Restorative Justice Theory and interviews that alluded to the stigma of mental health provide incentive for policies to address mental health challenges for Bosnian refugees.

Emotional trauma can particularly be a challenge for Bosnian men, not only due to their specific experiences of war and of being a refugee, but due to Bosnian culture's strong sense of patriarchy and hypermasculinity. Research acknowledges a patriarchal culture in Bosnia but little research has been done on the culture of masculinity in the Balkans (Downing, 2010). Downing's dissertation, *Mi smo braća sve: We are all brothers*, discusses "a culture of hyper masculinity... stemming from a shared fear of losing one's masculinity, and one's nation" (Downing, 2010). Ultimately, it provides an additional argument for gender specific approaches for refugees coping with trauma. Maida's story also presents evidence for this argument.

VIII. Additional Lessons from the ‘St. Louis Bosnian Story’

Interviewees provided insight into other noticeable trends that likely played a role in increased access to upward social and economic mobility such as strong values in education and transferable skills. Interviewees spoke consistently about the importance of school, particularly high school and college, despite the fact that many had not been able to utilize their own professional training or degrees since coming to the U.S. In these cases, other transferable skills became important. Carpentry or other trade-type skills enabled some to save, and occasionally make money through housing repair.

Valuing Education

In Bosnia... parents will go to jail if kids do not finish the school. They put you [in] jail. Not high school, elementary... education, is the most important. (Delić, 2013)

Despite the fact that some interviewees had significant challenges trying to utilize their professional training and degrees, their belief in and value of education appeared unshaken. The theme of education appeared steadily in interview transcripts.

Education is the only thing that no one can take from you... Whatever they do. If they don't kill you, obviously (Adilović, 2013).

People can't take from you what you have in your head. Nobody can take from you what you invest in yourself. Your education, your work on yourself, whatever you think, it's important. Everything else, if it comes to the point where you have to leave, material things, everything is very fragile (Hadzijačić, 2013).

If you really have any support go first to school. Then work and work and work that's it (Mujica, 2012).

Interviewees in non-professional fields, and who had not attained a college degree, also affirmed the importance of education.

If someone wants to open their own business, first of all, you have to finish school...You have to go to college... It's a message for everybody (Hadzić, 2012).

It's my advice for everybody... School and education. It's everything. You can find better job, more money (Inzko, 2013).

Although interviewees for this research consistently stated the importance of education several shared statements that complicated the generalizability of that value across the larger St. Louis Bosnian community. For example, the majority of the St. Louis Bosnian community came from rural areas where many people do not have as many opportunities for education.

Knowing when 80 percent of the people comes from Bosnia, and what kind of education they have. I don't understand how they survive (Hatić, 2012).

He wanted to move here because of us, because of the education. And everyday that's all he talks about (Sušić, 2013)

Three interviewees mentioned feeling troubled over younger Bosnians they know who are not as motivated in school. One mentioned the impact of the war on young people because "they grew up too fast in their own life" (Komsić, 2013). Another spoke about the impact on children when parents had to work long hours.

When parents came they used to work so much.... They want to establish house and place of living they used to have... they lost the connection with the children, because children staying mostly alone or with the grandparents... I encourage them actually to work less, to spend time more with their children and have the patience. They will establish like all the things – all the comforts they have – they don't have to do it in a year or two.... On a loan... They can do it on five years or six but spend more time with children. Not accept from children nothing less than a B. Everything else has to be A (Terzić, 2013).

Although it has been almost two decades since some families' arrival, the impact of war on home and work life, can be long-lasting, and generational. Still, according to the youngest interviewee for this project, most of his Bosnians peers are pursuing college.

I know a lot of Bosnians that are going to be really successful, and at least, complete two years of college, if not four. But majority of them are doing four (Sušić, 2013).

Additional and transferable Skills

Transferable skills was another theme brought up by interviewees as a meaningful part of their economic mobility. Nihad was able to acquire a mechanic position with the City with extremely limited English skills, and a master's degree in mechanics that employers refused to recognize. An employee at the International Institute referred him to the job posting and Nihad not only remained a competitive applicant, but ended up getting the offer.

And 200 people [at] that time, start [the] application for that job. Only two people [were] approved. And I was the second guy who [was] smart for that job. D[id]n't matter why I d[id]n't speak good English, people s[aw] how I worked.

Nihad's experience attaining a secure job without a strong handle on the language suggests that *some* skills are more transferable than others. Nihad had worked on trucks in Bosnia, and for the City he maintained and repaired garbage trucks. He was recognized for his work.

And I finish job for City 2008, or 7, and everybody almost cried. Nihad no, please, no quit job. You're the best mechanic (Becirović, 2013).

such as trade or may hold instructive lessons for those working on immigrant integration and policy. and limited English abilities position had a master's license for mechanics from Bosnia, it did little to help him.

I had one from my country, the paperwork. Doesn't help here. Nothing. (Becirović, 2013)

Multi-skilled Bosnians were also noticed by non-Bosnian St. Louisans, particularly landlords in South City neighborhoods where Bosnians were first resettled. Some from rural parts of the country often possessed carpentry or other basic home maintenance skills and developed a reputation for being tenants who took responsibility to fix and sometimes renovate their homes. In many instances, this helped improve the value of the home. One interviewee stated that he gets calls regularly from landlords looking specifically for Bosnian tenants who "would love to have Bosnians rent there -they keep it really clean. They almost renovating the apartment" (Terzić, 2013).

Some Bosnians have also bought inexpensive property and made a profit by renovating the building themselves. For example, "they think maybe I could own something, fix it up, and make some money. It becomes a natural progression of the fact that they are carpenters, painters, or plumbers and they can use those skills to maintain the property" (Hadzajlić, 2013). Merjem's husband, a banker in Bosnia, possessed carpentry skills. She and her husband were able to save and make money by "remodel[ing] five homes and flipp[ing] and sell[ing] by the end of the time. Before this recession" (Ferhatović, 2012).

Other interviewees benefitted from multiple skills, stating that without multiple skills they would not do well as first-time business owners. Indeed, what helped one interviewee start his company was the ability to be self-sufficient for clients, since he provided all the services they needed by himself.

Parents who survived the war are also now encouraging their children to acquire additional work skills, in case they should find themselves in a tragic situation again.

Amina's father encouraged her to get an Associate's Degree in Cosmetology in case she ever needed other skills to rely upon.

My dad was always like, well, you never know what's going to happen. Just like the war in Bosnia. You should always have a back-up plan. Things don't always work out the way you want them to. I want you to go to college, but just in case, I want you to have this.

Amina's father encouraged her to have an additional skill. Although she already has a bachelors and master's degree, and is starting a PhD program, her more traditional skills will provide her additional job security if she needs to ever call upon them.

Finding Home Again

One possible indication of social integration can be gaged from former refugees own feelings of belonging in St. Louis. Several interviewees stated that St. Louis was home. This belief was tested after trips back to Bosnia affirmed the significant differences in both day-to-day life and the physical environment. Although several missed the European culture, and may still have mixed feelings about where they belong, interviewees consistently called St. Louis 'home.'

Every year I got to visit my family in Bosnia, I miss St. Louis and America. Because there was so many things that I like much better here, about the people than in my own country where I was born...It feels like sometimes I was never born there, because I still felt angry at my people - the war. When I walk in Sarajevo, and I see holes in the street and the walls, it reminds me of everything. It's still everything in my head (Delić, 2013).

Don't get me wrong I'm happy to be here, I'm happy to be safe, to provide for my family and everything else. But we all left, the good part of our soul, in that country. It would be the same for you if you would be pushed to leave your country and to uproot yourself to another country. Even I consider St. Louis now my home. I go to Bosnia every other year and my in-laws are still there but when I'm coming home, it's kind of like home. It's always mixed feelings. And it will always be. (Adilović, 2013)

Most of them literally settled, and they become citizen and consider St. Louis as a home. As a second home. (Terzić, 2013)

Some interviewees mentioned gaps existing between younger and older people's connections to Bosnia, with younger people having a weaker association and stronger American identity.

My kids will know where they are. They're real Americans. My older one has much more connection with Bosnia than younger one. The younger

one is typical American, typical. But for us, first generation is always hard, really hard. We do sacrifice our lives, our well-being, our happiness, many more things for our kids (Adilović, 2013).

A lot of the younger people my age, want to stay here. And a lot of the older people, well not like old, but parents, want to go back home. And it's kind of difficult... (Muratović, 2013).

Additionally, feelings of belonging are complicated by the specific experience of being a refugee. Forced from their home because of the war, some have maintained hope of returning after the political situation in Bosnia changes, which has made moving back to Bosnia even less of a possibility. Many St. Louis Bošniaks lost their pre-war homes to nationalistic Serbs, who, in many cases still occupy their land. According to one interviewee, hope of returning has made it difficult for some to commit to integrating into life in St. Louis.

I know people who live life 15 years in the United States always thinking they will go back. And you know, that has an effect on kids because kids have that sense of temporary. Why should I be good student anyway- we are going back. Why should I be excellent at work- we are going back... Nobody is going back. Circumstances over there are horrible, one thing. Second thing, how can you leave your kids with grandkids, and everything, go back... (Hadzijačić, 2013).

Two interviewees mentioned friends who had moved back to Bosnia and the transition was not what they imagined it to be, in the time they had been gone they had changed and readjusting to life in Bosnia was more difficult than they anticipated.

I know two families actually, who've moved back to Bosnia thinking that everything is going to be ok, well their children were in high school at that time. And they were having a really difficult time succeeding in high school over there because the curriculum is much harder and it's just the way that things work down there it's not the same (Muratović, 2013)

In conclusion, although interviewees consistently identified St. Louis as home, complicated feelings surrounding identity, cultural preservation, and their experiences of being a refugee are not unusual.

IX. Policy Examples and Recommendations for Advocates, Officials, and Planners

In addition to St. Louis, several other Midwestern cities have explored how to support and integrate their own refugee or immigrant communities. In the last decade cities have written immigrant friendly plans that include comprehensive economic and social systems of support; created centralized physical and/or online ‘welcome centers;’ created sanctuary city ordinances that refuse to criminalize and marginalize immigrants regardless of immigration status; partnered with universities to recruit and retain foreign students, and talent through EB-5 Investor Visas. Across the Midwest, cities are recognizing the diverse resources immigrants bring and are working to become more inclusive.

This section provides snapshots of immigrant friendly city plans in the context of challenges identified by interviewees. For example, one interviewee, when asked if the Bosnian community lacked resources replied, “there’s too many organizations that are here... when you need assistance... [you] don't know who to call” (Adilović, 2013). The three city initiatives discussed include the Chicago New Americans, Welcome Dayton Plan, and Global Detroit, which provide not only a roadmap of resources for foreigners but send a strong political message that the participation of refugees and immigrants in American economic and social institutions is significant and welcome. A legitimate and significant critique of these plans however, is that they do not distinguish between integration processes for refugees and immigrants.

Immigrant friendly city plans have holistic approach

City plans address economic integration through strengthening *both* economic and social resources. Plans not only include small business assistance, façade grants, or business translation services but also educational resources allowing foreigners to increase fluency, and public campaigns that help educate Americans about immigrant contributions in local economies. Plans also contain political components, through the creation of new city staff positions to address immigrant issues or passing local legislation prohibiting *local* police from enforcing *federal* immigration law. Although the immigrant friendly plans from Dayton, Chicago, and Detroit examined in this section differ in their specific strategies, all three systematically address immigration economic and social development. Plans think beyond a single piece, such as recertification, or business translation services; they are *holistic* roadmap helping foreigners know where people to go.

Chicago's New Americans Plan

Developed in part from work by the Illinois Coalition for Immigrant and Refugee Rights, the Chicago New Americans Plan, unveiled in December 2012, includes 27 initiatives for Chicago to become the “most immigrant friendly city in the world” (Emanuel, 2011). The plan, created after the formation of an Advisory Committee, whose membership includes representatives from public, private, academic, faith-based organizations, and non-profits, addresses concerns according to the areas of growth, youth, and community.

The City of Chicago also passed a Sanctuary City Ordinance prohibiting local law enforcement from arresting or detaining immigrants on suspicions of violating federal immigration law. Like Americans, the majority of immigrants are hard-working and tax-paying residents; Chicago officials understand that criminalizing individuals who may not have documents hurts local government revenue in addition to devastating individuals and families.

Welcome Dayton

Created in 2011, the Welcome Dayton Plan brings local leaders together with the goal of supporting immigrant economic productivity and visibility. The city hired a staff member in fall 2012 to help with implementation. First steps include a Microenterprise Training. Local leaders are trained with the expectation that they will share information with their communities. The plan also recommends identifying an immigrant business district, anchored by an immigrant-owned business. Dayton also is moving forward with the creation of an EB-5 Investor Visa Center, which will be managed by Dayton Development Coalition, to attract high-skilled, wealthy foreigners to the region, some of whom may be attending the University of Dayton. Universities in Dayton are also working to attract foreign students and develop partnerships with institutions abroad.

Global Detroit

In 2010 Global Detroit commissioned a study which produced 11 strategies to support Detroit immigrants and local economy. The ProsperUS Detroit Entrepreneur Training Program supports Hispanic and African American neighborhoods through a 20 week training program that provides a starter loan upon completion. Other recommendations include a Welcoming American campaign, a cultural ambassadors program, the creation of an EB-5 Investor Visa Regional Center, and the recruitment and retainment of international students.

Global Detroit, an organization, commissioned a study which produced 11 strategies to support Detroit immigrants. Strategies advocate for enhanced social services including ESL, job training, placement, and immigration law assistance; the creation of an EB-5 Investor Visa Regional Center; recruitment of international students; the development of immigrant leadership; neighborhood “listening campaigns” to understand immigrant

concerns; and the creation of a Cultural Ambassadors program. These strategies will support the entrepreneurial efforts of immigrants and facilitate economic growth and recovery.

Critical considerations for ‘immigrant friendly’ cities

Step 1: Provide translation services and language education

Language is one of the most challenging barriers for refugees and immigrants, particularly older adults, to overcome. Refugees who have skills and expertise to offer the market are kept from contributing if they are unable to communicate.

All three city initiatives address language barriers, speaking to the centrality of this challenge. The City of Chicago has increased the frequency of Small Business Expos and locates them with fluent translators in neighborhoods with large ethnic populations. The relocation of expos is part of a strategy called “Pop-up City Services,” that translates information from the Business Affairs Department into Spanish, Korean, Mandarin and Polish, and physically removes barriers to city hall when staff persons travel to immigrant communities to deliver information.

Global Detroit’s initiatives and the Welcome Dayton plan also seek to improve access to immigrants through addressing language barriers. Global Detroit recommends investing in English Language Classes (Tobocman, 2010) and the Welcome Dayton Plan includes a number of recommendations for increasing Dayton’s immigrant communities’ access to city, social, and health services. Some of these recommendations include:

- Establish a city/county-wide interpreter service for widely-used languages or establish accounts with professional phone interpreting services.
- Offer incentives to encourage government employees to learn a foreign language and help provide them with the necessary resources to do so (e.g. buy a copy of Rosetta Stone)
- Ensure access to the justice system, regardless of language barriers or status, by provid[ing] translations of FAQs and written materials (court instructions, standard forms, etc.).
- Assess language accessibility and cultural competency at area hospitals, public clinics, and social service agencies

The central importance of communication, is apparent through the investment in language access and instruction in all three immigrant friendly city initiatives. Without increased efforts to provide access, mastery of English language can be a significant

economic dividing line between those who are successfully upwardly mobile and those who do not have a choice to move beyond low-paying work. Through these efforts cities recognize the significant barrier that language creates, and hope to make services more accessible and facilitate upward economic mobility of their foreign-born populations. St. Louis' immigrant friendly efforts should include a major investment in translation services and help subsidize English Second Language instruction by partnering with non-profits who do advocacy and private firms who hire foreign employees.

Step 2: Work with and through schools

Schools also play a significant role in the long-term successful integration of refugees. Interviewees frequently cited schools as a driving factor in their decision to migrate from St. Louis City to St. Louis County. Not only is education important for cities to focus on to attract foreigners but it is also a critical component of long-term integration, since it is an investment in a cities' future workforce. Additionally, it is in school classrooms where foreign-born children may first interact with American children, and American language and culture. For parents who do not speak English, it is through children that information is passed on. Because of the powerful influence of schools to reach children, and adults, it is critical for these institutions to have the resources in order to be welcoming, inclusive, and informative spaces.

Research backs up the importance of schools as critical spaces of support for refugees. In a 2009 study on the engagement of refugee children and families in schools it was found (1) creating a parent liaison position; (2) tapping into existing community service organizations; (3) providing parent education programs were useful for engaging students and parents (Rah, Choi, & Nguyễn, 2009). With targeted support, schools are entities already in place to communicate critical information to refugee children and parents.

Immigrant friendly cities emphasize the important role of schools and education in their plans. According to the Chicago New Americans Plan, plans include "expand[ed] access to ESL and GED programs" (City of Chicago, 2012). The City of Chicago also includes intensive efforts to reach youth at early childhood and summer enrichment programs.

Additionally of note, Chicago's plan includes outreach and support to school entities themselves, including,

- Increase[d] access to college savings programs by work[ing] with Chicago Public Schools... to host workshops for immigrant parents on financial literacy and college savings programs.
- Specialized training for school personnel: The City and Chicago Public Schools will partner with community-based organizations to train teachers,

counselors, and other school administrators about the challenges immigrants face and the resources available to students.

Nationally recognized college access programs exist in the St. Louis area, for example, College Bound, also help low-income students prepare, get into, and attain four-year college degrees (“College Bound,” 2013). Lessons from this successful non-profit, which include “Preparation, Placement, and Persistence to Degree Completion” would likely be transferable to immigrant or refugee children needing support.

Step 3: Provide financial literacy, critical for upward economic mobility and security

In general, city plans lacked significant attention to financial literacy and long-term financial planning. This is arguably a critique of plans, particularly since not all immigrants make enough income to save easily, and resources that might assist them with financial planning could be harder to find. The City of Chicago’s effort to make materials from its Business and Economic Affairs Department helps immigrants seeking to start a business, including creating a business plan. These services are also available from the International Institute in St. Louis, who works with significant numbers of refugees and immigrants every year (Crosslin, 2013).

It is unique that the International Institute of St. Louis offers financial literacy education through its Individual Development Accounts program, currently subsidized by private and public funding including the Office of Refugee Resettlement and the Department of Health and Human Services (“Financial Literacy and Technical Assistance,” n.d.). The program helps refugees to build assets thereby encouraging them to “become stakeholders” in the American financial system, acquire assets, and build wealth. Participants receive financial literacy education and become eligible for a 2:1 matching savings account, which can then be used to purchase a home or vehicle, receive professional training or degree, or business growth.

Although, as indicated by one of the interviewees for this study, challenges are not always a lack of services but a lack of knowledge that the service exists or how to attain it. Relationships with members of ethnic communities and partnerships with organizations or faith groups who already have established relationships are critical for disseminating information.

Step 4: Provide pathways to recertification

Recertification programs work to facilitate workforce reentry for refugees in their fields of expertise. Currently refugees face barriers to reentering their former careers in a new country. Part of this is due to language barriers, the others have to do with American employers and professional organizations not recognizing overseas credentials. This challenge is not sufficiently addressed in immigrant friendly city plans. Instead, non-profits are working to help refugees and immigrants address these challenges, but it is likely their efforts are not enough.

We have lately been looking at the issue of recertification. We have math teachers who are driving cabs. Now we could benefit from having math teachers in the school system. But you have to do four years of teaching – you have to go to Harris Stowe or something. They don't get any credit. Are there ways to give credit for the fact? It's something we've started to look at. (Crosslin, 2013).

The International Institute is not the first organization to consider recertification programs. Another non-profit organization, Upwardly Global (UG), works specifically “to align those with skills and align them with opportunities so that they can reach their full economic potential in the United States” (Perez-Brennan, 2009). UG estimates “at any given time in the United States there are 1.3 Million work-authorized college-educated immigrant professionals who are unemployed or earn less than \$19,800/year.” This has been the case for many Bosnian refugees who were placed in work that did not match their skill sets; many experienced downward economic mobility and only a very small handful were able to continue their professions. To address this challenge, UG provides a job seekers program, an employer network program, and a policy and systemic change initiatives program.

Step 5: Create a strategic ‘immigrant friendly’ educational campaign

Successful integration occurs when both foreigners and Americans undergo transformation. Particularly in Midwestern cities where residents may not be accustomed to meeting immigrants, they may be more susceptible to false and harmful ideas about foreigners’ behavior, appearance, education, or skills. ‘Immigrant friendly’ educational campaigns can strategically shift public attitudes over time, particularly if data is displayed in public places.

It is no coincidence that all plans contain strategic marketing initiatives to encourage positive attitudes towards immigrants. Immigrants are hard-working and often entrepreneurial taxpayers who are sources of revenue for local governments. This is particularly promising for leaders of cities that have experienced disinvestment for several decades. Immigrants and refugees who move into and fix-up blighted neighborhoods and establish new businesses bring new revenue, and vibrancy to declining and aging cities.

Both Global Detroit and Welcome Dayton have profiled successful immigrants in their communities on their websites as a way to combat stereotypes and anti-immigrant sentiments. Profiles, which include a short biography and photo, put human faces to immigrant and refugee stories and create opportunities for empathy.

Other PR strategies utilized on the Global Detroit website include statistics about the cities’ foreign-born economic contributions. Statistics are striking, for example, the site reports that Detroit’s immigrants have contributed 1.5 billion dollars to the city’s economy or that one in three businesses is owned by an immigrant. Immigrant friendly

cities should compile data that estimates the benefits and positive impacts of their own foreign-born communities and create a campaign that of messages from the data. Universities can also be helpful for collecting and analyzing data which can then be strategically advertised on websites, social media, road billboards and busboards. Humanizing the stories of refugees and immigrants, and strategically using data to counter false ideas are powerful strategies to be used by immigrant friendly cities.

IX. Conclusion

The ‘St. Louis Bosnian story’ that began with the 1990s resettlement of refugees, now American citizens, is far from complete. Although interviewees for this project were able to learn English, open businesses, and purchase homes, the process has not always been linear and the stories profiled in this research should not necessarily be assumed as ‘the norm.’ It is likely that challenges faced by the interviewees, are still current for others in the community. Advocates, policy makers, and planners should funnel resources to community organizations that provide strong language acquisition, financial planning education, recertification, and helping survivors of war cope with a painful past. These challenges keep many from realizing their potential as new Americans. Additionally, openness, empathy, and support from Americans – neighbors, business owners, or school administrators must be recognized and encouraged in substantial ways. The upward mobility of Bosnians interviewed for this project cannot be discussed in isolation from the individual, organizational, and political support of the Americans with whom they were able to build relationships.

There are significant limitations to the generalizability of the findings. The sample lacks the perspectives of individuals who lost an immediate family member in the war, an experience that would likely make the transition and ‘integration’ more difficult. Although the sample adequately represented women, professions, and to some extent – educational attainment and socio-economic diversity, the interviewer anticipates gaps would have been found between the experience and relative ‘success’ of individuals who may have lost close loved ones. To ensure credibility these “realities” should be heard and incorporated.

As demonstrated by the power of relationships formed between interviewees and Americans, integration also involves cultural openness, and empathy, terms rarely spoken by policy makers or economists. Cities trying to be ‘immigrant friendly’ have started to recognize the significance of their relationships to immigrant communities and have taken action through the creation of immigrant friendly city plans and initiatives to reach out, build relationships, and provide needed support.

Further, and perhaps most significantly, integration is not a transformation occurring on one side but rather the host *and* foreign community becomes changed through new relationships. As the St. Louis region moves forward exploring ways to become more inclusive and welcoming to foreign-born individuals, success should not only be gaged through Bosnians’ transformations but by the measure of Americans’ own change.

X. Interview Guide

Background

1. What year did you arrive in St. Louis?
2. How old were you?
3. What was your previous employment in Bosnia?
4. What kind of education did you have in Bosnia?
5. Did you have savings with you when you arrived?
6. Did you know or speak any English?

Section 1 Arrival

1. In your own words, what was your life like when you first arrived in St. Louis?

Work...

1. What was your first job?
2. How did you get it?
3. How many hours did you work?
4. What was your relationship to your supervisor?

Language...

1. Did you attend English proficiency classes in your first year in St. Louis?

Spouse...

1. Were you married?
2. Did your spouse arrive with you?
3. Did your spouse work?

Housing...

1. Where did you live?
2. What factors went into this housing choice?

3. What was it like?
4. How did you get groceries?
5. Did you have a car?
6. Were you a member of a faith community?
7. What were your neighbors like?
 - a. Did you know them?
8. Did the International Institute assist you?
9. Did you seek assistance from other organizations? Were they helpful?

Children...

1. Did you arrive with children? How old were they?
2. Did they able to enroll in a school?

Other...

1. What was most challenging during your first year?
2. What helped you cope?
 - a. (If relevant: Is this still a challenge?)

Section 2 Economic mobility

Work...

1. How has your employment changed since you've arrived?
 - a. How many jobs have you had since you arrived here?
 - b. What enabled you to get those positions?
 - c. Were there specific individuals (names not needed) that helped you?
 - d. Were these individuals Bosnian? Were any of them not Bosnian?
2. Have you acquired new skills since your arrival?
3. Have you acquired any education or training since your arrival?

Housing...

1. Where (generally) do you live now?

2. What factors went into this housing choice?
3. Were there specific individuals (names not needed) that helped you?
 - a. Were these individuals Bosnian? Were any of them not Bosnian?
4. Do you have a mortgage?
5. Do you know your neighbors?
6. How long do you plan to stay in your current home?

Financial Goals / Perception of Success ...

1. How has your financial situation changed for the better since your arrival?
2. To what do you attribute these changes?
3. How do you define financial success?
4. What financial goals do you have?
 - a. Do you feel you are making progress towards them? Why or why not?
5. Do you feel that you have adjusted to life in St. Louis? Why or why not?
6. What has been the most challenging – in terms of the adjustment?
7. Does St. Louis feel like home? Why or why not?

Perceptions of Success (General)...

1. In your opinion, do you believe other St. Louis Bosnians have been successful?
 - a. Financially?
 - b. Socially?
 - c. Why or why not?

Policy Recommendations...

1. What resources do you believe are most beneficial for refugees and immigrant businesses?
2. Were there services that would have helped when you arrived but that not available at the time?
3. In your opinion, are there issues or challenges that face the St. Louis Bosnian community now?

- a. What would help address these challenges?

Questions for Business Owners

Establishment

1. When did you decide to try to open your business?
2. What factors did you consider in making this decision?
3. What financial assistance did you have (if any)?
4. Who assisted you? (Organizations? Neighbors? Family members?)
5. What were your hours?
6. Did you have any employees?
7. What was most challenging about starting your own business?
 - a. How did you address this challenge?
8. What was least challenging?
 - a. To what do you attribute this to?

Business Growth:

1. What helped your business to grow?
2. What was challenging about growing your business?
3. Was there ever a time when you thought you would have to close your business down?
4. What helped you recover?
5. Have you been able to expand your business?
6. Has your customer base changed?
 - a. If so, how?
7. Do you market your product or services?
8. To whom do you market it/them to?
9. Do you have enough employees? Would you like to hire more?
10. How do you see your business in the next 5-10 years?
11. Is there such a thing as a Bosnian business model? Is it any different from an American business model? How?

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