# Life Satisfaction of the Bosnian Refugees in St. Louis, Missouri

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#### Abstract

Using survey data, this study explored life satisfaction of refugees from Bosnia-Herzegovina in St. Louis, Missouri. The results showed no gender differences among any of the major variables. A hierarchical regression analysis found that the demographic characteristics did not predict life satisfaction except for education and that while discrimination had a negative impact on life satisfaction, English competency, attachment to the US, and sense of coherence had a positive impact on life satisfaction. The study has implications for social service agencies and others involved with serving refugees.

**Key Words:** Bosnian refugees, life satisfaction, attachment to the US, discrimination, English competency, sense of coherence, hierarchical regression analysis.

### 1. Introduction

In the 1992-1995 Bosnian war, more than 100,000 people lost their lives, and about 2 million Bosnians were displaced from their homes (Coughlan & Owens-Manley, 2006). The US is one of ten nations that accepted Bosnian war survivors as refugees and with consequent status adjustment to permanent residency. The US government designated St. Louis, Missouri, as one of the preferred resettlement communities for Bosnian refugees in order to avoid ethnic competition among different immigrant groups for low-wage jobs, such as has been observed in New York and Los Angeles (Matsuo, 2005). The first Bosnian refugees arrived in St. Louis in 1993. During the next several years, the two major resettlement agencies in St. Louis, the International Institute of Greater St. Louis and the Catholic Charities Refugee Services, sponsored thousands of Bosnian refugees, and a large number of Bosnians who had resettled in other areas of the United States migrated to St. Louis because of the lower cost of housing available when compared to other large cities, employment opportunities, or for reunification with friends and family. Today, there is an estimated 50,000 Bosnians in the St. Louis area.

The accurate information on demographic characteristics of Bosnian refugees is difficult to obtain. The International Institute has started computerizing the refugees' demographic data in 2000 (Matsuo, 2005), seven years after the first Bosnian refugee arrivals. Further, the US Census 2000 surveyed only 7,000 Bosnian in St. Louis because many Bosnians were unable to fill out the form in English and because many did not received surveys due to change of residence. From the available data obtained from the International Institute, however, it appears that the majority of Bosnian refugees came to St. Louis in family units, most were in the 30 to 50 age range with an education level of high school/trade school or lower and a small number holding a university degree or higher, and both men and women were equally represented. Furthermore, the majority of Bosnian refugees in St. Louis are Muslim, often referred to as Bosniaks (Matsuo, 2005).

Although a number of studies on refugees have focused on mental health and addressed perceived behavioral problems, there is a growing recognition in the refugee research that refugees' resettlement process needs to be studied while also taking into account their acculturation and life satisfaction in the host society (Colic-Peisker, 2002; Gold, 1992; Juan and Leonard, 1998; Matsuo, 2005; Mayadas and Segal, 2000). Being a refugee does not necessarily imply low psychological well-being and therefore heavy emphasis on the refugees' mental health often stigmatizes the group and overlooks other important aspects of their needs.

Bosnians in St. Louis are a very resilient group and demonstrate slow but steady success in their resettlement process, while clearly recreating a normal life similar to the one they had back in Bosnia (Matsuo 2005). It is, therefore, important to study the positive aspects of acculturation, which Bosnians demonstrate for their ultimate survival in a host country, as well as to explore their life satisfaction in the US.

### 2. Factors Affecting Life Satisfaction

Previous studies have explored life satisfaction of refugees in different parts of the world and identified several factors affecting their life satisfaction. Among Indochinese refugees in the US, for example, English ability and employment status had a significant positive effect on life satisfaction, and lack of health care and financial problems had a significant negative effect on male refugees' life satisfaction (Tran and Nguyen, 1994). Tran and Nguyen also found that younger men were more satisfied than older men. None of these variables had a significant effect on female refugees' life satisfaction (Tran and Nguyen, 1994). Gardner (2002) also identified several factors, which affected life satisfaction of the Soviet immigrants, such as English competency, optimistic attitude, having a supportive spouse, and active exploration of the new surroundings.

In another study, Werkuyten and Nekuee (1999) found that while experiences of discrimination and cultural conflict had a negative effect on life satisfaction of Iranian refugees in the Netherlands, the length of residence in the host country had a positive impact on their life satisfaction. Van Selm, Sam, and Van Oudenhoven (1997) identified high locus of control and more positive reactions received from the host society as factors contributing to the higher life satisfaction of Bosnian refugees living in Norway. These authors also found that older Bosnian refugees tended to have higher life satisfaction than younger refugees, and argued that this might be because these older refugees were no longer in the age of looking for jobs. Matsuo (2005) found that life satisfaction of Bosnian refugees in the US varied according to the strength of attachment that they had to the host country and that educated refugees had lower life satisfaction than less educated refugees because of the occupational downward mobility experienced in the host county.

**2.1 Language Competency:** Learning language in the host society and securing employment are two of the most important issues for refugees (Corvo & Peterson, 2005). For example, English language difficulties were identified as the major cause of unemployment for Cambodian refugees (Stevens, 1996) and the recently arrived Afghan, Iraqi and Bosnian refugees (Waxman, 2001) in Australia. For the Yugoslavian refugees in Sweden, competency in the majority language was essential for labor marker integration as well as the social contact with Swedes (Kivling-Boden & Sundbom, 2001). Corvo and Peterson identified that age, length of time in the US, and months of employment as the best predictors of language competency for Bosnian refugees. Among Bosnian refugees who resettled in Portland, Maine, while English proficiency and the number of prior jobs were important predictors of higher earning for male refugees, the level of education was an important predictor of higher earning for female refugees (Mamgain and Collins, 2003). It is assumed that perceived English competency has a positive impact on Bosnians refugees' life satisfaction.

**2.2 Discrimination:** Discrimination is another barrier that affects life satisfaction of refugees. Bosnians, however, as 'white and Western-dressed,' were less likely to be perceived as the 'other,' and were found to strongly refuse any experiences of prejudice or discrimination (Matsuo, 2005). Similarly, Bosnian refugees in Australia defined discrimination as racial discrimination against visible racial groups (Colic-Peisker, 2005), *i.e.* being white in Australia for this group meant seeing their white racial identity as a protective factor from prejudice and/or discrimination, and consequently they reported less prejudice and discrimination than the other visible groups in Australia (Colic-Peisker, 2005; Colic-Peisker & Walker, 2003). Matsuo (2005) also argued that though majority of Bosnian refugees in St. Louis were cultural Muslims, their whiteness makes them invisible in the host country which continued to appreciate whiteness. Nonetheless, Bosnians in Norway who experienced more positive attitude from the host society showed higher competence and life satisfaction (Van Selm et al., 1997). Limited English proficiency and employment in the secondary labor market, which are common among Bosnian refugees, suggest that Bosnian refugees are in fact one of the "other" groups in American society and that perceived discrimination impacts their life satisfaction in the resettlement process. Thus, we hypothesize that perceived discrimination has a negative impact on Bosnian refugees' life satisfaction.

**2.3 Sense of Coherence:** Another predictor of refugees' life satisfaction is sense of coherence. Sense of coherence is defined as 'the personal dispositional orientation towards oneself and the surrounding world, which enables the individual to find more adequate strategies to cope with ever present internal and external stressful life' (Ghazinour, Richter, & Eisemann, 2004, p.72).

The term was originally developed by Antonovsky (1984) who explained some of the Jewish Holocaust survivors' ability to find meaning about their fate under adverse circumstances. In her 2002 study, Nitu found that a higher sense of coherence and higher acculturation were related to less distress among Asian Indian immigrants in the US. A strong relationship between sense of coherence and life satisfaction was also found in other studies dealing with the refugee population (Ghazinour, Richter, and Eisemann 2004; Kibour, 2003; Ying and Akutsu, 1997). Ying and Akutsu identified the sense of coherence as 'a most powerful predictor of psychological adjustment for refugees (p.125)'. Ying, Lee, Tsai, Lee, and Tsang (2001) similarly suggested that the groups, who lived in a social network similar to their own and had a greater social integration, also had a greater sense of coherence. For Bosnian refugees, the stressful war-related experiences impact their coping strategies even years later (Plante, Simicic, Andersen, & Manuel, 2002). Further, migration stress, learning a new language and new culture's rules and norms, is another form of stress that these refugees face, and possessing a high sense of coherence can help refugees cope with mental stress caused by the process of migration and acculturation. Thus, we hypothesize that Bosnian refugees who demonstrate high sense of coherence are more likely to show life satisfaction than those who have low sense of coherence.

**2.4 Attachment to the Host Society:** Attachment to the host society is not often discussed in the literature on refugee resettlement. In countries where refugees are not allowed to adjust their status to permanent resident, they constantly experience uncertainty about their expulsion from the society after resettlement. For example, Bosnian refugees in Norway, where the Temporary Protection Policy has adopted, are psychologically vulnerable to some problems associated with the adaptation and acculturation during the process of resettlement (Van Selm et al. 1997). While refugees in Germany are allowed to have employment regally, they are also under constant fear of expulsion from the society because of the lack of status adjustment policy to become a permanent resident (Matsuo 2005). On the contrary to Bosnian refugees in these countries, Bosnian refugees in Australia, where refugees are able to adjust their status to become a permanent resident, strive to recreate a normal life which is similar to the one they had in their home country (Colic-Peisker, 2005). Bosnian refugees in the US are also able adjust their status to permanent residency, and they are also given the right to become a US citizen after holding a permanent residency for five years. Although the degree of attachment to the US that Bosnian refugees experience has not been studied, it is assumed that degree of attachment to the US has a positive impact on Bosnian refugees' life satisfaction.

It has been almost ten years since a large number of Bosnian refugees resettled in various parts of the US. Many of these Bosnian refugees tried to reconstruct a normal life in the new environment after being displaced from their own country. The aim of this study is to examine the factors, which impact the life satisfaction of Bosnians refugees in the US. Life satisfaction, English competency, discrimination, attachment to the US, and sense of coherence are employed in the study as the major constructs. The study also explores the impact of demographic characteristics on Bosnian refugees' life satisfaction, including sex, age, socioeconomic status, and length of stay in the US.

## 3. Methodology

## 3.1 Data

This study used convenience sampling, one type of nonprobability sampling, for data collection because of the lack of sampling frame for this population. Although convenience sampling has some limitations in generalizing the results to a population, the method is frequently used when a random sample is difficult or impossible to obtain (Gall, Gall & Borg, 2007; Levy & Lemeshow, 1999). One of the authors conducted a field work prior to data collection for this study and developed a network of informants in the Bosnian community in St. Louis. These informants were service providers at the International Institute and Catholic Charities of Greater St. Louis, interpreters who were fluent in English and Bosnian, individuals who volunteered for assisting Bosnian refugees with their resettlement, Bosnian college students, and Bosnian refugees whom she was acquainted with. She obtained names of Bosnian refugees from these informants, and constructed a mailing list which contained 820 different names. Survey questionnaires with business reply envelopes were mailed to those potential participants, and 175 completed questionnaires were returned, thus the response rate of 21.3%.

## 3.2 Variables

All five major concepts were measured by available scales with permission for use granted from the appropriate authors and publishers. Selected items were further tested for content validity by an expert panel of eight individuals.

These items were then translated into Bosnian language and pilot tested with thirty Bosnian refugees from the community. The final survey questionnaire was developed based upon the suggestions from the participants in the pilot test. All the scales in the questionnaire were measured on a 5-point Likert scale.

*Life Satisfaction* was measured by 7 items selected from the Satisfaction With Life Scale (Diener, Emmons, Larsen, & Griffin, 1985). An example of an item is "In most ways my life is close to ideal," with possible answers ranging from "Strongly disagree" to "Strongly agree." Cronbach's alpha achieved was 0.82.

*English Competency* was measured on a 9-item scale obtained from the Stephenson Multigroup Acculturation Scale (Stephenson, 2000), and revised with the author's permission. An example of an item is "I feel comfortable speaking English," with possible answers ranging from "Strongly disagree" to "Strongly agree." Cronbach's alpha for the scale was 0.87.

*Discrimination* was measured by 9 items selected from a questionnaire that one of the authors of this study had previously developed (Matsuo, 1992). These items were revised for the context of this study. An example of an item is "How much have you experienced discrimination in America because you are a refugee?" with possible answers ranging from "Not at all" to "Very much." Cronbach's alpha was found to be 0.95.

Attachment to the US was measured by a 7-item scale also obtained from the Stephenson Multigroup Acculturation Scale (Stephenson, 2000) and revised with the author's permission. An example of an item is "I feel at home in the United States" with possible answers ranging from "Strongly disagree" to "Strongly agree." Cronbach's alpha for this scale was 0.81.

*Sense of Coherence* was measured by 6 items selected from the Personality and Social Psychological Attitudes (Robinson, Shaver, and Wrightsman, 1991). An example of an item is "It is possible to make the best out of adversity" with possible answers ranging from "Strongly disagree" to "Strongly agree." Cronbach's alpha was 0.70. Although the Cronbach's alpha of sense of coherence was lower than other scales, it was acceptable for psychometric scales (Nunnally, 1978).

The items of each construct were combined to create composite scales. Besides these major concepts, the questionnaire included demographic variables, such as sex, age, educational level, current family income, and years in the US. The questionnaire also included some items relevant to their war experience, such as loss of neighbors in the war, loss of family members, seeing violence in the war, experience of direct physical violence, whether or not they had relatives living outside the US, and whether or not they visited Bosnia after they resettled in the US, etc.

#### 4. Results

#### 4.1 Demographic Characteristics

Of the 175 participants, 43.4% were female. 71.5% reported marital status as married, 6.6% divorced, 13.9% separated/widowed, and 7.9% single. About 23% of the sample held the educational level above college, 22.5% some college education, about 25% high school or technical school, and the remaining participants in the sample reported having some high school or below. The mean age of this sample was 45.04 (SD=14.82) with the median of 43, and the mean years spent in the US was 6.13 (SD=2.15) with the median of 6. Almost all the participants in the sample were Muslim (97.6%), with the remaining sample reporting no religious affiliation. About 12% reported coming from big cities in Bosnia (e.g. Sarajevo), about 16% from regional centers/towns (e.g. Mostar), about 46% from small towns (e.g. Prijedor), and about 21% from villages or rural areas. About one-third of the sample (36%) mentioned that the US was the first country that they lived in after they left Bosnia. Among those who lived in other countries, 30% reported having previously lived in Germany and 22% in Croatia. Eighty-five percent of the sample mentioned that St. Louis was the first city they arrived to in the US.

About 53% of the sample reported the family income to be below \$35,000, 25% between \$35,000 and \$50,000, and the remaining sample reported income greater than \$50,000. Home ownership of the sample was at 76.4%. Eighty-six percent of the sample mentioned that they still had relatives in Bosnia, with 75% of the sample still sending financial support to these relatives. About 16% of the sample is US citizens. The Bosnians in the sample reported various war experiences. Ninety-eight percent of the sample said that they had lost their neighbors in the war, 73% lost their family members, 70% reported seeing violence in the war, and about 55% experienced direct physical violence.

Eighty-six percent of the sample had relatives living outside the US and Bosnia, and 44% said that they visited Bosnia after they resettled in the US. Although a common image about Bosnian refugees in St. Louis is that many of them are victims of the war, a large proportion of this sample appears to reassure this image. The authors of this study appreciate these respondents' honest replies to these survey questions.

#### Insert table (1) about here

Table 1 shows the means, medians, and standard deviations of five major constructs assessed in this study. The means of English competency, discrimination, and life satisfaction were all lower than the midpoints of each scale (16.00, 9.91, and 14.14, respectively). The mean of sense of coherence, however, was higher than the midpoint of the scale (17.21), and the mean of attachment to the US was very high (25.60). T-tests of these variables were also conducted in order to examine gender differences. No statistically significant gender differences were found in any of the variables.

#### 4.2 Hierarchical Regression Analysis

#### Insert table (2) about here

Table 2 shows the results of hierarchical regression analyses, which examined the impact of some demographic variables and four major variables on one's life satisfaction. Model 1, which included demographic variables (sex, age, years in the US, and educational level), showed a poor fit of the model, and none of the variables were statistically significant. In Model 2, three variables (household income, English competency, and discrimination) were added to Model 1. All demographic variables, except education, remained insignificant. Education had a negative impact on life satisfaction (B= -0.436, p<0.05), suggesting that those who are educated than those who are less educated have low life satisfaction in the US. Three additional variables were statistically significant (B=0.289, p<0.05; B=0.278, p<0.001; and B= -0.268, p<0.001). Family income and English competency had a positive impact on life satisfaction, and discrimination had a negative impact on life satisfaction.

These results were consistent with our predication, and  $R^2$  was .296, meaning about 29.6% of the variation of life satisfaction was explained by the variables in Model 2. Model 3 included two additional variables (attachment to the US and sense of coherence). In this model, sex became marginally significant (B=1.396, p<0.05), and both attachment to the US and sense of coherence had a positive impact on life satisfaction (B=0.293, p<0.001; B=0.554, p<0.001). As expected, those who scored high on attachment to the US and on sense of coherence were more likely to score high on life satisfaction than those who scored low on these two variables. Family income, education, English competency, and discrimination remained statistically significant.  $R^2$  of Model 3 was 0.601, meaning that about 60.1% of the variation of life satisfaction was explained by the variables in Model 3. Although  $R^2$  of 0.601 is relatively high, there was no multicollinearity observed in this model.

In summary, all four major constructs, including English competency, discrimination, attachment to the US and sense of coherence, had impact on Bosnian refugees' life satisfaction as hypothesized. However, it was surprising that none of the demographic variables included in Model 1 predicted life satisfaction because demographic variables are usually important factors in predicting outcomes such as these. Results from this study do, however, require caution in drawing some implications because the sampling was based on a convenience sample.

#### 5. Discussion

The peak time for Bosnian refugee resettlement directly from abroad to the St. Louis area was between the years of 1995 and 1997. The fact that the median years spent in the US was found to be 6 years, suggests that the majority of the sample came to the US through the Family Reunification Act. Indeed, 85% of the sample mentioned that St. Louis was the first city they have lived in the US. Further, the majority of the sample lived in other countries after initially leaving Bosnia. Although the majority of the sample came from small towns and villages, 28% of the sample came from big cities or regional centers. Additional descriptive analyses found that the majority of those who had above college education came from big cities or regional centers. While 53% of the sample reported their family income to be below \$35,000, 76.4% of the sample owned a home. This high rate of home ownership reflects Bosnians' strong will to recreate a normal life in the US. Although it is inconclusive in the refugee literature whether or not there are gender differences in life satisfaction among refugees in the host country (Tran and Nguyen, 1994; Wehjlah and Akotia, 2000), this study found no gender differences not only in life satisfaction but also in English competency, discrimination, attachment to the US, and sense of coherence. The findings from three models in the hierarchical regression analysis provide useful information about life satisfaction of this group.

Although demographic characteristics are often good predictors of a number of outcomes in many studies, none of the demographic characteristics explained life satisfaction of Bosnian refugees. Particularly, the finding that age and years spent in the US did not predict life satisfaction need to be further explored and addressed by places such as social agencies providing service to refugees. Life satisfaction is a very complex emotional state of refuges (i.e. 45 years old man who used be a doctor and is now working at a meat packing factory might be less satisfied with his life than 70 year old woman who is receiving social security is with her life). In fact, the negative impact of education on life satisfaction when other variables are controlled for might be due to occupational downward mobility due to refugees' lack of English competency and a lack of recertification program in the US. The recertification program certainly needs to be established in order for refugees to not only become self-sustaining, but to also thrive in their own profession in the host country.

Attachment to the US and sense of coherence were two major predictors of Bosnian refugees' life satisfaction in this study. Those refugees who held strong attachment to the US and reported a greater sense of coherence appeared to have greater life satisfaction in the US. The heavy trauma, which many Bosnians have been through during their persecution, must have changed their worldview. Plante et al. (2002) claim that for Bosnian refugees, even years after the persecution, the stressful war related experiences impact their coping strategies and that additional stress and trauma occur when they move to a new society. Thus, the ability to make sense out of an adverse situation provides one a strong will to survive, and Bosnian refugees themselves claim that they are survivors (Matsuo 2005). They have an attitude of "What doesn't kill me, makes me stronger."

Along with attachment to the US and sense of coherence, English competency was found to be one of the strongest predictors of one's life satisfaction. This finding was in line with previous studies that have suggested English competency to be a significant predictor of life satisfaction (Tran and Nguyen, 1994; Gardner, 2002). Another important issue that needs to be addressed in future studies when discussing refugees' English competency, is the existence of 'ethnic bubbles' ('ethnic bubbles' are caused by close proximity of one's household to other ethnically same households). Colic-Peisker (2002) found a presence of an 'ethnic bubble' among Croatian immigrants in Australia, and Westermeyer and Her (1996) found a presence of an ethnic bubble' among Hmong refugees in the US to be significantly affecting the respective group's English competency. 'Ethnic bubbles' can often cause an absence of the need to speak English and can clearly be observed among Bosnian refugees in St. Louis, MO, as is evident by an area of the city known as 'Little Bosnia' where Bosnian businesses and households continue to thrive. It would be important for future studies to assess the effect that these 'ethnic bubbles' have on English language competency, specifically.

This study further found that Bosnian refugees scored relatively low on discrimination, which is consistent with other literature on Bosnian refugees (Colic-Peisker and Walker, 2003; Matsuo 2005). The majority of Bosnian refugees in Australia, for example, still perceive less discrimination and prejudice compared to the other visible groups (Colic-Peisker, 2005; Colic-Peisker & Walker, 2003). Again, this finding might be well explained by the fact that Bosnians are white and are, therefore, an invisible group for whom it is much easier to blend into the mainstream society than it might be for other visible minority groups. Nonetheless, discrimination is another important predictor of life satisfaction to be explored because it inevitably affects refugees' psychological well-being in everyday life in the host country.

#### 6. Implications

This study has shown that life satisfaction of Bosnian refugees in St. Louis, MO, is still low even years after they resettled in the US. The findings that those who are educated reported lower life satisfaction than did those who are less educated, and that English language competency is one of the important predictors of life satisfaction, have numerous suggestions for government agencies and service providers dealing with refugees. The findings also suggest that although it is important for refugees to become self-sustaining after resettling in the US, there is a strong need to consider one's previous occupation in the homeland and steer English language training in the host nation towards offering refugees assistance in their job search.

Another important finding was a statistically significant impact of sense of coherence on life satisfaction. It is extremely meaningful for both counselors and refugees to understand what is possible and what is not possible during the process of resettlement in the host society. There are a number of avenues and opportunities for both the counselors and Bosnian community leaders here who might be able to provide outlets for Bosnian refugees to express their feelings and better understand their lives in the US.

Finally, the fact that Bosnian refugees have shown high attachment to the US must be appreciated by the government, local community, and service providers. Their strong attachment to the US might be a reflection of Bosnian refugees' strong will to survive, while at the same time offering a window of opportunity for those welcoming them here to help them towards better and smoother acculturation and adjustment to the new environment.

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#### Table 1 Mean, Median, and Standard Deviation of Life Satisfaction and Other Major Variables

Variables (Range)	Mean	Median	Standard Deviation
English Competency $(0-36)$	16.00	17.00	14.82
Discrimination (0 – 36)	9.91	7.00	9.98
Attachment to the US $(0-28)$	25.60	26.00	8.68
Life Satisfaction $(0-28)$	14.14	14.00	6.24
Sense of Coherence $(0-24)$	17.21	18.00	4.45

	Model 1	Model 2	Model 3
Sex 1=male, 2=female	1.077 (0.090)	1.114 (0.093)	1.396* (0.116)
Age	-0.029 (-0.071)	0.033 (0.081)	0.037 (0.033)
Years in US	0.398 (0.139)	0.356 (0.125)	0.095 (0.033)
Education	-0.065 (-0.022)	-0.436* (-0.150)	-0.375* (-0.129)
Family income		0.289* (0.163)	0.188* (0.106)
English competency		0.278*** (0.354)	0.160** (0.203)
Discrimination		-0.268*** (-0.436)	-0.117** (-0.190)
Attachment			0.293*** (0.410)
Sense of coherence			0.554*** (0.366)
Constant	11.631***	6.945*	-8.296**
$R^2$	0.025	0.296	0.601
$\Delta R^2$	0.025	0.271	0.305
F-statistics	0.932	8.698***	23.924***
ΔF	0.932	18.608***	54.678***

# Table 2 Hierarchical Regression Analysis of Life Satisfaction (Standardized Coefficient)

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001