

Dedham Refugee Resettlement Collaborative

Overview: Support a refugee family of 5 from Burundi, East Africa, resettle into their new permanent home in a predominantly white, middle-class suburb of Boston, Massachusetts.

In early 2018, our collaborative of 3 churches in the Town of Dedham—Allin Congregational (UCC), St. Paul's Episcopal, and St. Susanna Parish (RC)—was formed to work with the sponsoring agency Catholic Charities. Our family of 5 from Burundi had languished for nearly 20 years in refugee camps in Tanzania and Kenya. It consisted of a 47-year old mother and her 4 kids ranging in age from 17 to 30. Our job was to welcome them into our community; settle them into housing, jobs and school; and educate them on living in America becoming self-sufficient.

Volunteer church members and friends organized into 6 subcommittees: (1) Housing and Pre-arrival (secure housing and meals for their first week); (2) Publicity (inform Town residents); (3) Fundraising (to supplement limited Federal support and pay assist with rent and utilities until they were employed); (4) Finance/Budget (secure state assistance, develop a family budget, educate them on taxes, ensure they are able to repay travel loans from the International Organization for Migration); (5) Hospitality/Arrival (to meet them at the airport); and (6) Post Arrival (everything needed to settle into life in America). Our work really began when the family arrived in late September 2018 and was settled into a rental apartment near the center of town, convenient to public transportation. They came with literally only the clothes on their backs. Language would be a problem since they spoke Kirundi, Swahili and French, but only the kids spoke varying degrees of English.

As a former community development (CRA) banker experienced in working with financially illiterate people, my role was on the Finance/Budget committee. I've worked with the family on opening bank and retirement accounts. Just a few weeks after they arrived and were being evaluated for work skills and interests, I assisted each of the 4 adult family members open bank accounts so they could begin managing their own funds and be paid when they started working. I had forewarned the manager of the nearest branch of our church's bank before I walked them into the bank to open checking accounts. Before we left the apartment, I explained what we were doing and reviewed the list the documents they needed to bring. Of course, given the language barrier, one son had to walk back to the apartment for his documents. But we managed to open all the accounts in one afternoon, and the bank showed them how to use the ATM.

Committee members enrolled the 17-year son in a prep-school on scholarship and helped the 3 adult children (daughter and 2 sons) have their work and English skills evaluated at Jewish Vocational Services. Mother focused on English as a second language. We quickly realized that while the kids were adept in using cell phones and had street smarts, they knew little about living in the US, and neither we nor they knew what they didn't know. I used my community development contacts in inner city Boston to find ACEDONE, African Community Economic Development of New England, which focuses on integrating East African immigrants into American life. Committee members invited the family to town activities and church services and events.

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It's now been two years. The now 19-year old is at Dedham High School, better suited to the roughly 5th grade education he received in Kenya. The prep school does not offer remedial arithmetic. He's officially a junior but can remain at DHS until age 22. The others are employed. Mother and daughter are skilled at hair braiding, but they may not do this commercially due to licensing requirements. After a couple of different jobs, including a restaurant that closed due to Covid-19, they all seem more satisfied with their work, especially the eldest son who is driving for an Amazon contractor.

There have been medical issues. The middle son and daughter suffer from sickle cell anemia, and the son has been hospitalized a number of times. Committee member had initially enrolled them in state Medicaid and provided transportation until the family was able to buy a couple of cars. Earlier this year, Several of them caught the coronavirus. We were concerned they would be not be able to socially distance in their apartment, so a church family moved them into their local home while they were away at their California home. All recovered.

This summer (2020), funds were donated s anonymously so the 4 working family members could open Roth IRA accounts at Fidelity. But someone had to educate them on our multi-sourced retirement income system of pensions (if you're lucky), Social Security, and 401(k)s and IRAs, then help them open the accounts. That would be me. As a Federal retiree with life insurance company and CRA banking experience, as well as (I like to think) cross cultural sensitivity as an anthropology major, I agreed. Fr. Steve had advised them on their family budget and helped. In summary, the process turned out to be a marathon. Neither we nor they knew what they didn't know (like how to fill out a paper form, including what information is requested and how to keep each letter in the little block), and Fidelity strongly prefers new customers to open accounts online rather than on paper with a real check. We didn't dare even try that. I was on the phone with Fidelity for hours. I finally dropped the completed applications and checks into a Fidelity Dropbox this week. Fr. Steve even told them in which index fund to invest.

Dedham Refugee Resettlement Collaborative members are confident our first refugee family is now comfortably settled into the community and self-sufficient. We will continue to stay in close touch with them, of course. We are ready for our next family.

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