

San Diego Refugee Forum

Minutes

Tuesday, July 20, 2010, 10:30a.m.-12:00p.m.

Spring Field College, 5348 University Ave. Suite 100, San Diego, CA 92105

I. *Call to order at 10:35a.m.*

Present: Ralph Achenbach, Sara Vaz, Elizabeth Lou, Tim Slade, Ann Durham, Timothy Griffiths, Kathi Anderson, Rachel Mahoney, Holly Hough, Jennifer Hernandez, Joe Rocha, Ali Wolters, Jamie Regalbutto, Barbara Tucker, Sheryl Ashley, Joanne Drinkwater, Vernita Gutierrez, Mike Buchanan, Nadine Pedusseau, Casey Nguyen, Dung Le, Samm Hurst, Hamse Warfa, Abdi Mohamoud, Paige Newman, Hieu Bui, Elaine McLevie, Jill McGougan, Juan Estrada, Pat Bennett, Joseph Lianddin, Mike McKay, Bryan Nazareth, Naomi Duenas, Lisa Swid, Phil Mamuad, Besma Coda, Maria Reyes, Cara Kiggins, Paulino Paida, Daniela Alvarado, Brent Freeman, Semere Zemo

II. *Introduction and Announcements*

- New attendees included Timothy Griffiths of [Survivors of Torture, International](#); Joe Rocha of the [Council of Community Clinics](#); Casey Nguyen and Nadine Pédusseau of [Catholic Charities](#); Jennifer Hernandez, of the [Borrego Community Health Foundation](#); and Maria Lourdes-Reyes of [Project Concern International](#).
- Ali Wolters ([Alliance for African Assistance](#)) announced that AAA will begin offering Financial Literacy courses for refugees.
- Hieu Bui of the [AjA Project of San Diego](#) announced that AjA offers art-based after-school programs for youth. Further, an AjA exhibit entitled EXform will be running at [Sushi](#) from July 21st through August 20th. The exhibit will be open from 1:00pm – 6:00pm on Wednesdays and Fridays.
- Dr. Mike McKay of Catholic Charities announced the submission of the application for renewal of Wilson/Fish funding, and thanked Forum members for their letters of support.
- Ann Durham of the [Welcome Back Center](#) announced that the WBC has just received a new grant from [RefugeeWorks](#) to pilot the application of WBC's model to the licensing and recertification of foreign-trained engineers.
- Maria Lourdes Reyes of Project Concern made three announcements: 1) PCI has a Healthy Start Project which enrolls pregnant women for case management and home visitations throughout their pregnancy and until the child has reached 2 years of age; 2) PCI also runs an Emergency-Preparedness program which conducts training sessions and provides informational booklets in English and Spanish; and 3) PCI is coordinating a statewide H1N1 vaccination project which will be close out at the end of July.
- Jennifer Hernandez of Borrego Community Health Foundation announced that their [Centro Medico El Cajon](#) maintains clinic hours from 8:00am – 5:00pm M-F, with extended urgent care hours from 5:00pm – 9:00pm on weeknights.
- Peter Holslin of [San Diego City Beat](#) is working on an article related to traffic safety within the refugee community, and would appreciate any leads on the topic. He is also interested in leads regarding refugees and music.
- Elizabeth Lou of [Nile Sisters](#) announced that her organization will be hosting a

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workshop on the topic of microenterprise; details will be forthcoming via the listserv.

III. *New Members Welcome- Elizabeth Lou*

- New members of the Forum include Jewish Family Services, License to Freedom, and Chaldean Middle Eastern Social Services.

IV. *Task Force Updates*

■ **Census Task Force**

- Sara Vaz announced that there will be a wrap-up meeting on August 7th for organizations and individuals that participated in the Foundation for Change's census program. Details will be forthcoming via e-mail.

■ **Health Task Force**

- Dr. Samm Hurst of UCSD announced that the task force has had problems coordinating meetings. They have chosen to congregate one hour prior to the next Refugee Forum meeting (i.e., 9:00 am on Tuesday, August 17th, at Springfield College).
- They have no current issues on the docket to discuss, so they are open to addressing any new ones people choose to bring forth.

■ **Asylee Task Force**

- Kathi Anderson of Survivors of Torture announced that the CCA (Correction Corporations of America) facility tour will be held on Friday, July 23rd at the facility in Otay Mesa.
- The expected duration of the tour will be 2 hours; participants should arrive at the site no later than 9:15am, with the actual tour beginning at 10:00am.
- Participation will be limited to 20 people.
- There are some onsite lockers for possessions, but participants should plan on leaving their things in their vehicles. Dress should be conservative.
- Jamie Regalbuto (AAA) volunteered to be the point person for any communications between CCA staff and the tour group from the Forum.

■ **Employment Task Force**

- Bryan Nazareth and Barbara Tucker gave a report on the *International Night of Networking*, held on Wednesday, July 14th at the Price Charities Building in City Heights.
- Attending the event were 21 industry representatives (from 12 different employers), 35 refugee professionals, and 23 representatives from the Forum's member organizations.
- Exit surveys completed by industry representatives and participating refugee professionals were overwhelmingly positive.
- Voice of San Diego has posted an article entitled "[San Diego's Refugee Brain Gain](#)" highlighting the event.

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V. *Other Updates*

■ **VOLAGs**

- The resettlement agencies provided an update on their numbers for the last month. Brent Freeman of [the IRC](#) explained that July arrivals are down significantly from June, which is typical of the beginning of the fourth quarter of the fiscal year. After resettling ~120 clients in June, the IRC has seen July numbers drop to ~60.
- Dr. Mike McKay and Dr. Dung Le noted that Catholic Charities saw ~400 arrivals in June and July, and are expecting a spike of new arrivals in August and September. There have been 85 new Wilson/Fish enrollees since the last Refugee Forum session.
 - Dr. Le shared that a large-scale event with the Grand Delmar Hotel led to 37 refugees being interviewed, with 16 being granted full-time positions with benefits.
- There were no other updates provided by ECBOs/MAAs, the State Advisory Committee, or the County Refugee Coordinator.

VI. *FOCUS: From persecution to poverty - debt, financial literacy and asset building in refugee communities.*

- The presentation was delivered by Jason Jarvinon, Financial Education Program Supervisor at the IRC.
- The IRC prefers to look at the issue of refugees and poverty through a slightly different lens than the title implies; they prefer to look at it from a perspective of "asset inequality."
 - Asset-building involves helping clients purchase homes, open savings accounts, open retirement accounts, start small business, etc. (Car purchases do not count, as vehicles depreciate.)
 - The IRC aims to tie projects focused on asset-building to their existing financial education programs.
 - Some other local organizations offering financial education services include the Alliance for African Assistance and Nile Sisters Development, Inc.
- A major challenge facing refugees is that existing products and services offered by financial institutions are not well-matched to clients' needs.
 - Some interest-bearing (or interest-charging) services conflict with clients' religious beliefs
 - In many cases, the smallest loans an institution can offer remain inaccessible to clients because the monthly payments are too high
 - Delinquent debt accrued during the early R&P (reception and placement) period can snowball and have major consequences for refugees years after the fact (preventing them from purchasing homes, vehicles, etc.)
- Another challenge is the lack of credit scores and credit history, as well as the difficulty many refugees have in comprehending the role/value of credit scores
 - In surveys of its clients, the IRC found that 50% of clients have "insufficient

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credit for scoring”

- 38% of clients' credit scores fall in the 400-600 range; 21% in the 600-700 range; and 2% above 700
- The typical amount of delinquent debt among surveyed clients was \$1480, with 3 accounts in collection
 - Some typical categories of delinquent debt were as follows:
 - Medical bills (28% of clients); telephone bills (8%); IOM travel loans (6%); car loans; and in-store credit cards
 - Complicating the matter of medical bills is that many refugees are un- or under-insured, and even the ones who have insurance do not understand the billing process
 - Telephone bills can be problematic for refugees, even when they believe they are 'safe' because they are using calling cards, which should nominally cut them off when they are out of credit
 - In practice, Cox customers are seamlessly transitioned (mid-call) from the calling card to Cox's regular long-distance service when they run out of credit. This has led to some refugees accruing \$900-\$1300 telephone bills.
 - Cox will continue with this strategy (of automatic transfer) unless long-distance service is *explicitly disabled* when clients are signed up for telephone service.
 - Predatory lending by car salespersons remains a major problem, and is difficult for organizations serving refugees to combat
 - Jason related an anecdote about a woman who was sold a car with the promise that her monthly payments would be between \$200-\$250/month; in fact they quickly jumped to \$450/month at a 24.9% interest rate
 - Highly aggressive salespeople can convince refugees to enter into inappropriate contracts; it is important to educate refugees about this matter and help them to be on their guard
- There are a few strategies and facts the IRC has identified as helpful in improving the situation of refugees vis-à-vis financial literacy and debt
 - Many refugee communities exhibit very strong internal social networks; they share information, friends can (and do) help other friends shoulder unexpected financial burdens, etc.
 - Encouraging the continued growth and utilization of this social capital could be a valuable approach
 - Organizations that serve refugees could approach financial institutions and encourage them to develop products that better meet the refugees' needs (such as lower minima for loans); Jason believes there would still be room for institutions to profit from these products
 - California has very strong consumer-protection laws that can help clients

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who occasionally fall through the cracks (in terms of health insurance) and get nailed with huge bills; organizations serving refugees should become more familiar with these laws and more adept at accessing them and advocating for refugees

[A vigorous but largely off-topic discussion regarding access to care by refugees covered by Medi-CAL ensued.]

VII. *Youth programs/resources announcements*

- None.

VIII. *Questions and Further Discussion*

- An attendee asked whether a centralized listing of resources available to refugees existed. Various participants suggested *211San Diego*, and mentioned that one can simply use the search term 'refugee' and receive a list of available programs and services.

**Next Meeting: Tuesday, August 17, 2010, 10:30a.m.-12:00p.m.
Focus on CalWORKs Transition - Springfield College**