“Economist Rabia Jermoumi,” Arab Indianapolis, December 10, 2020, ArabIndianapolis.Com.

By Edward E. Curtis IV

Working as an economist in Indianapolis was not what she expected to do.

Rabia Jermoumi grew up on a beach in Morocco. She still misses the ocean breeze, the leisurely walks in her bathing suit, the visits from extended family and the long lunches in her parents’ home, located just yards away from the Atlantic.

El Jadida is a port city of over 200,000 people that attracts lots of visitors during the summer. But it’s a nice place to live anytime of the year: the average high temperature in August is around 82 degrees while the average low in January is 45 degrees. The town is also home to a UNESCO World Heritage site.

The daughter of a teacher and a bank director, both college educated, Rabia Jermoumi grew up speaking both Arabic and French and learned English in high school. “We had fun,” she says, “but our parents made sure that education was our main focus.” After secondary school, she enrolled in a six-year degree program at the Hassan II Institute for Agronomy and Veterinary Medicine, located in the city of Rabat.

In her final year, the University of Missouri invited her to do some research at their flagship campus. The plan was to spend the academic year and return to Morocco. Once she got there, her advisers were impressed. They encouraged her to apply for a PhD in agricultural economics. The university offered her financial support, and her parents were in favor. It took her about five years to finish. She wrote her dissertation on the economics of olive oil in the European Union.

Dr. Jermoumi had always planned on returning home. But love got in the way.

During her doctoral years, she married Mouhamad Alloosh, a physician and researcher from Jab’adeen, Syria. They started a family. He took a position at IUPUI and brought their two children with him to Indianapolis so that Rabia could finish her dissertation. She joined them a year later.

Since then, Dr. Jermoumi has had a notable impact on health care and education in Indiana. Working as a health economist for the Regenstrief Institute, she used her expertise in econometrics to model how early intervention in patients with Alzheimer’s disease would impact Medicare spending. The model showed that thorough intervention at the early stages of the disease–that is, spending more money at first–would actually “reduce or minimize healthcare expenditures” in the long run.

Rabia Jermoumi also spent eleven years working for the State of Indiana. She served as the Research Director and then Chief Information Officer at the Indiana Commission of Higher Education (ICHE), which helps direct the mission of Indiana’s public universities, approves new

degree programs, and reviews public university budgets. Among the projects on which she worked at ICHE, she is proudest of the role she played in changing state policies on student financial aid.

Dr. Jermoumi studied the relationship between financial aid and student success in Indiana and other states. She developed models based on historical patterns that predicted how various policy changes in student aid might increase student retention and graduate rates. One of the problems ICHE hoped to solve was that too many students were running out of financial aid before finishing. They failed too many classes and sometimes changed majors too often. Rabia Jermoumi's models predicted that student graduation rates would increase if students were required to enroll in a minimum number of credit hours per term and if they had to maintain a certain GPA. Though some disagree with these mandates, student retention and graduation rates have increased in Indiana since they were implemented.

More recently, she teamed up with her husband and other scientists at a biomedical company called CorVus, where she serves as CFO and grant writer.

Rabia is also still busy raising her children. All four of them live at home, though one is now in college.

"My kids are just like any Americans whose parents come from a different country," she said. "They looked different, their names were different, and the food they took to school lunch was different." It did not surprise Rabia that "they struggled with that" because most children want to be seen as normal, to "be like everyone else."

Rabia and Mouhamad spoke to their children often–"I can't tell you how many nights we had the conversation"–about that reality. "Yes, we are different, we told them," Rabia said. "But let's take that difference as a way to empower you, to use that difference to be the best person you can be."

"It's a process they had to go through," Rabia believes. But the end result is anything but confusion.

"I am grateful that they are proud American Arab citizens now," Rabia says. "They say, 'we are Syrian Moroccan Americans.'" The children visit their extended families in both Morocco and Syria, although the 2011 Syrian civil war put a stop to the trips there. They understand but do not speak Arabic, at least not fluently. They identify with their families, their heritage, and their culture, especially the food.

Rabia's pride in her children goes beyond their identification with their Arab ethnicity. It also goes beyond their educational achievements. Rabia expresses deep joy about who they have become as human beings. "They are just great people," she exclaims.

She knows that they may face prejudice. Occasionally, people may stare at her head scarf or say something mean for no other reason than how she dresses. But Rabia is strong. She tells her kids that "I am not going to let them dictate who I am, what jobs I take, or what I do with my life."

She will not allow fear to sabotage her dreams for herself, her children, or her community. “We are who we are,” she says. “Find the courage within yourself to embrace it.”

Does she still think about the beach? Oh, yes. “I miss everything,” Rabia admits. “Growing up, I never thought that I would be living in the United States.”

“But I’m thankful for it,” she declared. “I mean, I always consider myself fortunate. I had the opportunity to come to this great country. I completed a PhD. I have a beautiful family. I have had good jobs.”

Dr. Rabia Jermoumi’s story counters the well-worn assumption that first-generation immigrants are inevitably torn between painful longing for their old country and devotion to the new. Of course, there is always adjustment and sacrifice when we choose voluntarily to leave our hometown, wherever that is. But it is also possible that we can come to love more than one place. We can be part of more than one community. We can be Moroccan, Syrian, and American all at the same time.