

The Housing and Economic  
Experiences of Immigrants  
in US and Canadian Cities

EDITED BY  
CARLOS TEIXEIRA AND WEILI

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## 11 Immigrant Entrepreneurship in the Washington Metropolitan Area: Opportunities and Challenges Facing Ethnic Minorities

ELIZABETH CHACKO AND MARIE PRICE

During the 1990s metropolitan Washington, DC, emerged as a relatively new but increasingly important immigrant gateway city (Chacko 2008; Price and Singer 2008; Price et al. 2005). According to the most recent data from the US Census Bureau, the metropolitan region has 1.2 million foreign-born residents out of a total population of 5.6 million, and so 21.4 per cent of the population are immigrants (US Bureau of the Census 2009–11). In many ways the immigrant experience in Washington is representative of other twenty-first-century immigrant destinations in the United States and Canada, where immigrant flows are highly diverse in terms of countries of origin, skill levels, and the mix of economic migrants, refugees, family members, and the undocumented (Singer, Hardwick, and Brettell 2008; Teixeira, Li, and Kobayashi 2012). Likewise, the pattern of immigrant settlement tends to be more suburban and dispersed, thus provoking a range of local government policies and responses to newcomers.

This chapter focuses on two immigrant populations in the Washington area, one African (Ethiopian) and one Hispanic (Bolivian), and their engagement in entrepreneurship. As of 2011, Ethiopians are the tenth largest foreign-born group in the metropolitan area and Bolivians are the eleventh. Although not hailing from the largest source countries, both Ethiopians and Bolivians had made Washington their primary area of settlement in the United States, and so it is an important hub for these immigrant communities. In addition, these immigrant groups are comparable in their absolute population size. As a whole, Ethiopians and Bolivians are not ethnic groups known for their entrepreneurial tendencies, but entrepreneurship has emerged as a critical adaptive strategy for these populations as they cope with structural barriers in

the urban labour market and discrimination that many immigrants and visible minorities face, a point that Lysenko and Wang make in chapter 9 when documenting immigrant underemployment. Structural and linguistic barriers in the labour market help to explain higher-than-average rates of self-employment for both Ethiopians and Bolivians. These factors make them ideal populations in which to study the emergence and evolution of immigrant entrepreneurship in an urban context.

This study is anchored in the literature on immigrant entrepreneurship, especially the scholarship that focuses upon the importance of immigrant social networks, institutional contexts of reception at the local level, and the creation of new multi-ethnic suburban landscapes. In the Washington context, where there are few single-ethnic population clusters, a heterolocal model of immigrant settlement prevails in which a sense of community is created more through immigrant institutions and gathering places than dense residential clusters (Zelinsky and Lee 1998). We argue that immigrant entrepreneurs have created *ethnic sociocommencescapes* mostly in the suburbs, with the dual purpose of creating business opportunities and sites of social interaction between co-ethnics (Chacko 2003), a notion similar to what Oberle discussed in the previous chapter on Latino business landscapes in the Midwest. Others have developed businesses that cater to the general population such as construction, childcare, or high-tech companies. The localities in which these entrepreneurs conduct their businesses and the spatial concentrations of ethnic groups and ethnic businesses within an urban area all contribute to the success or failure of these enterprises. In addition to the spatial context of immigrant businesses, this analysis highlights the role of local governance in supporting or suppressing immigrant integration and entrepreneurship. This is especially significant for metropolitan Washington, as it is a region that exhibits a mix of inclusionary and exclusionary policies that vary sharply by jurisdiction (Walker and Leithner 2011).

### Immigrants, Entrepreneurship, and the Spatial Context

There is an established literature on how and why certain groups of immigrants become entrepreneurs and the impact that their entrepreneurial ventures have on their communities as well as the social, cultural, and economic landscapes of the places in which they settle (Aldrich and Waldinger 1990; Light and Bonacich 1991; Li 2001; Zhou 2004; Kaplan and Li 2006; Oberle 2006; Wang and Li 2007). In

general, immigrants in North America tend to have higher rates of self-employment than the native-born (Borjas 1986; Kaplan and Li 2006; Hou and Wang 2011). Several hypotheses have been proposed for the greater entrepreneurship among immigrants. The Middleman Minority thesis proposes that immigrant sojourners often turn to small businesses and occupations that are not directly in competition with those of the native majority group. This strategy is partly to combat their marginal status as foreigners in the receiving society, but is also facilitated by ethnic solidarity, which leads to cooperation within the group, even to the extent of lending each other money to start a business or raising the needed capital as a group through rotating credit associations (Bonacich 1973).

Ethnic market niches have also been offered as a reason for immigrant entrepreneurial activity. According to Aldrich and Waldinger (1990), three basic elements help us understand the role of ethnic market niches in immigrant businesses: opportunity structures, group characteristics, and ethnic strategies. Opportunity structures are the various types of opportunities that are presented to immigrants by the economy in the receiving country; group characteristics include forms of capital that the immigrants have, including financial, human, and social capital, while ethnic strategies refer to tactics that emanate from combinations of opportunity structure and group characteristics that benefit ethnic immigrants.

Other theoretical frameworks that help understand the prevalence of self-employment among immigrants include the "enclave thesis" and "blocked mobility thesis." The enclave thesis stresses that immigrant entrepreneurship often arises from the demand for goods and services within the immigrant community itself, especially when it is spatially concentrated. In cities as diverse as New Orleans (Airiress 2006), Los Angeles (Li et al. 2006), and Toronto (Lo 2006; Teixeira 2006), scholars have demonstrated that immigrants turn to co-ethnics in forming ethnic economies. The "blocked mobility thesis," by contrast, posits that immigrants may have to create their own jobs, as they have limited options due to the receiving society's employment structure or prejudices. Thus, if the immigrant's academic and professional credentials are not accepted, if their receiving-country language skills are limited, or if racial/ethnic prejudices keep them out of certain jobs, they may turn to entrepreneurship rather than face unemployment or chronic underemployment, as evident particularly in Canada (Li 2001).

Immigrant communities are often characterized by extensive social networks, formed of strong ties between and among individual members that tend to be close and stable (Zhou 2004). Such strong ties can be critical when the immigrant is considering setting up a business. Ethnic social networks provide immigrant entrepreneurs with opportunities to interact with and obtain help from co-ethnics in establishing a business, in the subsequent growth of the enterprise, and in finding employment in co-ethnic businesses. However, weak ties, those that tend to be more superficial and lacking in emotional investment, may be equally critical in the continued success of a business enterprise (Coleman 1988), particularly if the entrepreneur wishes to expand the business and include larger numbers of non-ethnics within her clientele.

Geographers tend to stress the spatial context when assessing the rise of immigrant entrepreneurship (Hiebert 2002; Kaplan and Li 2006; Li 2009). Traditionally, immigrant entrepreneurs set up businesses in inner-city ethnic enclaves, which offer resources in the form of ethnic financial, social, and human capital. Concentrations of people belonging to a particular ethnic community could provide business owners with a ready and protected market, a steady stream of co-ethnic workers, and, just as important, a sense of familiarity and trust. Existing social networks within these communities could also be instrumental in garnering sufficient capital or credit to start a business.

Ethnic stores and services often attract other ethnic businesses, leading to agglomeration and the development of an ethnic space in which multiple ethnic businesses buttress one another, drawing in co-ethnic customers who may be able to meet all their retail and service needs in one locale, as demonstrated by Oberle in previous chapter. Ethnic enclaves (both residential and businesses) often develop in inner cities, particularly in places where new immigrants first settle. As the work of geographer Wei Li demonstrates, increasingly, newly arrived immigrants are choosing to settle in the suburbs rather than the urban cores of US cities, resulting in the formation of ethnoburbs, suburban ethnic clusters in large metropolitan areas that are multi-ethnic communities in which "one ethnic minority group has a significant concentration," but is not necessarily the majority (Li 2009, 1). The clustering of immigrant/ethnic businesses in suburban areas has spawned the research on *ethnoburbs*. In her case study, Li (2009) focuses on the Chinese ethnoburb of San Gabriel Valley, California (also see Yu, chapter 7 of this volume), but argues that similar community formations exist in other areas of North America

such as the Vietnamese ethnoburb in the Washington suburbs of northern Virginia (Wood 1997), each with clusters of immigrant/ethnic businesses.

Ethiopians or Bolivians have not formed ethnoburbs in metropolitan Washington, as their businesses and residences are not especially concentrated; indeed, they represent a more heterolocal pattern. Typically, Ethiopian and Bolivian businesses are found in the suburbs amidst a diversity of other immigrant-run enterprises, which is a pattern noted by Spanish geographer Pau Serra (2012). Their businesses, however, support community maintenance through the creation of ethnic socio-commenscapes that immigrants use to obtain goods and services as well as to gather with co-ethnics (Chacko 2003). They also create culturally infused gathering places that individuals outside of the ethnic group seek out. Chief among these arenas is the cluster of Ethiopian restaurants in the Shaw neighbourhood in the District of Columbia that draw a diverse range of clientele, though being in an area where relatively few Ethiopians reside.

Finally, there is a tendency to view immigrant entrepreneurship strictly in terms of the agency of individual immigrants or the workings of an ethnic economy. While these factors are important, this study shows that institutional programs and policies created by local jurisdictions (say, a county or town ordinance) are also extremely important in encouraging or discouraging entrepreneurship. Inclusive policies can positively influence the manner in which immigrants are received by the communities in which they settle and the resources that are made available to them to assist them in setting up new businesses (Wang and Li 2007; Price and Chacko 2010; Walker and Leitner 2011). Similarly, exclusionary policies can drive out immigrant businesses or make them less visible and more informal (Varsanyi 2011; Singer et al. 2009). In general, not enough attention is paid to the role of local governance in supporting immigrant entrepreneurship.

### Methodology

This research relies upon a mixed methodology of quantitative and qualitative approaches to examine the social, spatial, and economic strategies of immigrant entrepreneurs in Metropolitan Washington. Census bureau data on the foreign-born and ancestry groups from Bolivia and Ethiopia in the metro area were analysed to demonstrate the size of the population, areas of immigrant settlement, and socio-economic indicators.

In this study, immigrant-owned businesses and self-employment were equated with entrepreneurship.

Qualitative methods such as focus groups and in-depth interviews were used to understand the motivations, experiences, and social networks of immigrant entrepreneurs. Separate focus groups (one each) were conducted with Bolivian (11 participants) and Ethiopian (6 participants) entrepreneurs, as well as in-depth interviews with eight to ten individual immigrants from each group who live in the Washington area. After a few Ethiopian and Bolivian entrepreneurs known to the researchers were contacted to see if they were willing to take part in the focus groups and interviews, a snowball method was used to recruit additional immigrant entrepreneurs. The entrepreneurs who participated in the study had established businesses such as restaurants, grocery stores, cafes, travel agencies, construction companies, house-cleaning services, a consulting company, and taxicab services. The rationale for the focus groups was to allow group members to discuss the issues, trajectories, and concerns of entrepreneurship among themselves, with guidance from the moderators. The focus groups were conducted in Spanish or English and were recorded and later translated and transcribed.

Individual entrepreneurs were asked open-ended questions on their businesses and business practices during in-depth interviews in order to gauge their perceptions and understandings of being an immigrant entrepreneur. This was in addition to the closed-ended questions that elicited personal information including length of stay, level of education, place of residence, and the kinds of jobs she or he held before and after moving to the United States. The relative roles of local and federal government policies and incentives in facilitating entrepreneurship were also assessed. Details about each person's experiences leading to settling in Washington and starting a business in the area were solicited, as were the reasons for establishing a particular kind of business, where and how the person obtained financial capital, and the population groups that the business catered to and drew upon for employees.

From focus group contacts, interviews, and local directories, a database of Bolivian and Ethiopian businesses was constructed. The location of these businesses was mapped and compared with the residential settlement patterns of these two groups, which contributed to a more detailed understanding of the spatial patterning of immigrants and their businesses.

### Group Characteristics of Ethiopians and Bolivians

Initial cohorts of Ethiopian and Bolivian immigrants to the Washington area were political and economic migrants with a high level of education. Civil war in Ethiopia and the chronic poverty in Bolivia were the primary push factors that impelled them to leave their countries in the 1970s and 1980s. The 35,000 Ethiopians in the Washington area form one of the oldest Black African immigrant communities, constituting one-quarter of the foreign-born population from sub-Saharan Africa living in the region (US Bureau of the Census 2009–11). Currently, Ethiopians in Washington account for a sizable percentage (22 per cent) of the 162,000 Ethiopian-borns living in the United States (*ibid.*). Most Ethiopians who left in the wake of the Marxist Revolution of 1974 were among the elite of their country. The Washington area was a prime destination for these immigrants who wished to settle in the nation's capital, which already had a small Ethiopian community. Over time, they were joined by compatriots who arrived as refugees and asylum seekers, on diversity visas, or through family reunification programs. This well-educated immigrant population found jobs largely as salaried workers (84 per cent), although 7 per cent are self-employed (*ibid.*).

Whereas Ethiopians are an important part of the new African migration to the United States, Bolivians make up a tiny fraction (0.3 per cent) of the 21 million immigrants from Latin America (US Bureau of the Census 2009–11). Early Bolivian arrivals came as labour migrants fleeing the economic turmoil of the early 1980s, when hyperinflation ravaged the Bolivian economy. They were drawn to Washington by the availability of jobs and, at the time, relatively little competition from other Latino immigrants. Today's Bolivian population, most of whom settled in Washington since the 1980s, are representative of Bolivia's multi-racial society of mixed Indian and European ancestry. The community grew via chain migration, by taking advantage of family reunification preferences, through diversity visas, and by developing an ethnic economy in which small Bolivian businesses in construction and home services grew through employing other co-ethnics and sponsoring other immigrants. This too is a well-educated community, in which 81 per cent are salaried workers and 10 per cent are self-employed (US Bureau of the Census 2009–11). They are part of a large and diverse Hispanic community in metropolitan Washington which totalled nearly 800,000 in 2010 (Pumar 2012).

Currently, Ethiopian and Bolivian immigrants in metropolitan Washington number 35,345 and 32,822 respectively (US Bureau of the Census 2009–11). Forty-four per cent of the Bolivian-born population in the United States resides in the Washington area, whereas just 22 per cent of the US Ethiopian-born population lives there. Persons with Bolivian and Ethiopian ancestry in the metropolitan area (immigrants and their descendants) are higher, at 43,878 Bolivians and 39,369 Ethiopians (*ibid.*, 50201). This slightly larger cohort has quite high levels of socioeconomic attainment. For example, 86.8 per cent of Ethiopians and 85.3 per cent of Bolivians have a high school degree or higher. Moreover, nearly one-third (30 per cent of Ethiopians and 27 per cent of Bolivians) have a bachelor's degree or higher. The median household income for Bolivians in metropolitan Washington was \$69,083 in 2009–11, considerably greater than the median household income for all of metropolitan Washington (\$87,653). Similarly, Bolivians show higher rates of homeownership than other Hispanics, with 57 per cent living in owner-occupied housing, yet not as high as the overall US rate of 65 per cent (*ibid.*). In comparison, Ethiopians have a lower median household income (\$51,797) and lower rates of homeownership, at 42 per cent. These lower figures may reflect the large number of refugees and asylum seekers who joined the existing well-off Ethiopian population in Washington after the passing of the Refugee Act in 1980. Between 1982 and 1990, at least 90 per cent of African refugees to the United States were from Ethiopia (US Department of Homeland Security 2008).

Table 11.1 contrasts the major occupational divisions for Ethiopians, Bolivians, and the general population in metropolitan Washington. Most Ethiopians and Bolivians work as salaried workers in the private sector, where over 80 per cent are employed. They are also more likely to be self-employed than the metropolitan area's population as a whole, with Bolivians being twice as likely to be self-employed (at 10 per cent) than the population as a whole, at 4.9 per cent. Each ethnic group is also over-represented in particular employment niches. Ethiopians are four times more likely than the general population to be employed in the transportation sector. In contrast, Bolivians are three times more likely to be employed in construction than the population as a whole; many work for Bolivian-owned construction firms. Both of these groups are well represented in the educational, health care, and management fields, as well as in the restaurant and food services fields, where many small businesses have emerged.

Table 11.1 Occupational divisions of Bolivians and Ethiopians in Metropolitan Washington, 2009–2011

Major occupational divisions, 2009–2011	% of Bolivian population in Metropolitan Washington	% of Ethiopian population in Metropolitan Washington	% of all Metropolitan Washington population
Construction	18.3	0.3	6.3
Professional, scientific, and management and administrative and waste management services	15.8	12.9	20.4
Transportation and warehousing, and utilities	2.5	16.8	3.6
Educational services, health care and social assistance	12.7	17.7	19.1
Retail trade	8.6	15.8	8.1
Arts, entertainment, recreation, accommodation, and food services	15.5	12.8	8.2
Private wage and salary workers	81	83.7	70.5
Self-employed workers	10	7	4.9

Source: US Bureau of the Census 2009–11, Selected Population Profile (S0201).

### Creating Ethnic Business Spaces

The challenge that immigrants face in diverse and dispersed gateway cities such as Washington is to create spaces that can support communities, build ethnic economies, and over time grow to serve the general population. As was articulated in one Bolivian focus group, “All of us with businesses want to enter the American market. We may start working with Latinos or Bolivians, but always with the mindset to enter the world of the Anglo-Americans, the natives, because we know this will pay better.”

Figures 11.1 and 11.2 map the distribution of immigrant Bolivians and Ethiopians by census tract, along with the locations of their ethnic businesses. In the case of the Bolivians (figure 11.1), there is considerable overlap between where businesses are located and pockets of residential concentration. Most of the businesses are in northern Virginia, and this is where most Bolivian immigrants live, which is the pattern that one would expect for an ethnic economy that relies heavily on providing services and goods to co-ethnic consumers. Such businesses as restaurants,

markets, travel agencies, and money transfer companies are deeply embedded in the ethnic economy. Since Arlington County was the earliest important area of settlement for Bolivians, many of the oldest businesses started there, especially along Columbia Pike in South Arlington. As Bolivians settled in Falls Church and Fairfax County, more businesses followed them, especially on Route 50. Yet there is no commercial centre for Bolivians; many of their businesses share older retail spaces with other immigrant-owned businesses in the suburban areas of the metropolitan region, where immigrants tend to cluster. As for the scattered businesses in Montgomery County, Maryland, these are mostly restaurants or other services that cater to the Bolivians and other Hispanics in that county. Of the few Bolivian-owned businesses in the District of Columbia, most are restaurants that cater to pan-Latino consumers.

These businesses, however, also play an important role as gathering places for Bolivians eager to consume familiar tastes of home. Often they are busiest on the weekends, when scores of people gather to break bread and visit with friends. Interestingly, there is a popular Italian restaurant in Arlington owned by a Bolivian that serves Italian dishes. But on weekends a Bolivian menu is added to the offerings, which brings a loyal clientele from all parts of northern Virginia, who dine on *sopa de mani* (peanut soup) and *saltitas* (Bolivian empanadas), among other Bolivian dishes. This is an example of a crossover business strategy, serving a familiar food (Italian) that appeals to a general market, but also providing for the co-ethnic customer (in this case Bolivians) to enjoy the flavours of home. As table 11.1 shows, 12.8 per cent of the Bolivian population is employed in the “arts, entertainment, recreation, accommodation, and food services” areas, which is well above the average for the region.

Not all Bolivian-owned businesses are tied to the ethnic economy nor are all Bolivian businesses shown on figure 11.1. For example, this map does not capture the range of small construction companies in the metro area that employ Bolivian men in a variety of areas, but especially for drywall installation, tile work, and fencing. Nor can it capture the various domestic services, such as childcare, eldercare, and cleaning services, that Bolivian women often engage in through both formal and informal channels. Most of these businesses are clearly targeting a general market that relies upon these services. Figure 11.1 does include a few high-tech companies developed by Bolivians that are also located in northern Virginia. Here the location is less about being near the immigrant community than being in an economically dynamic region that is supportive of high-tech



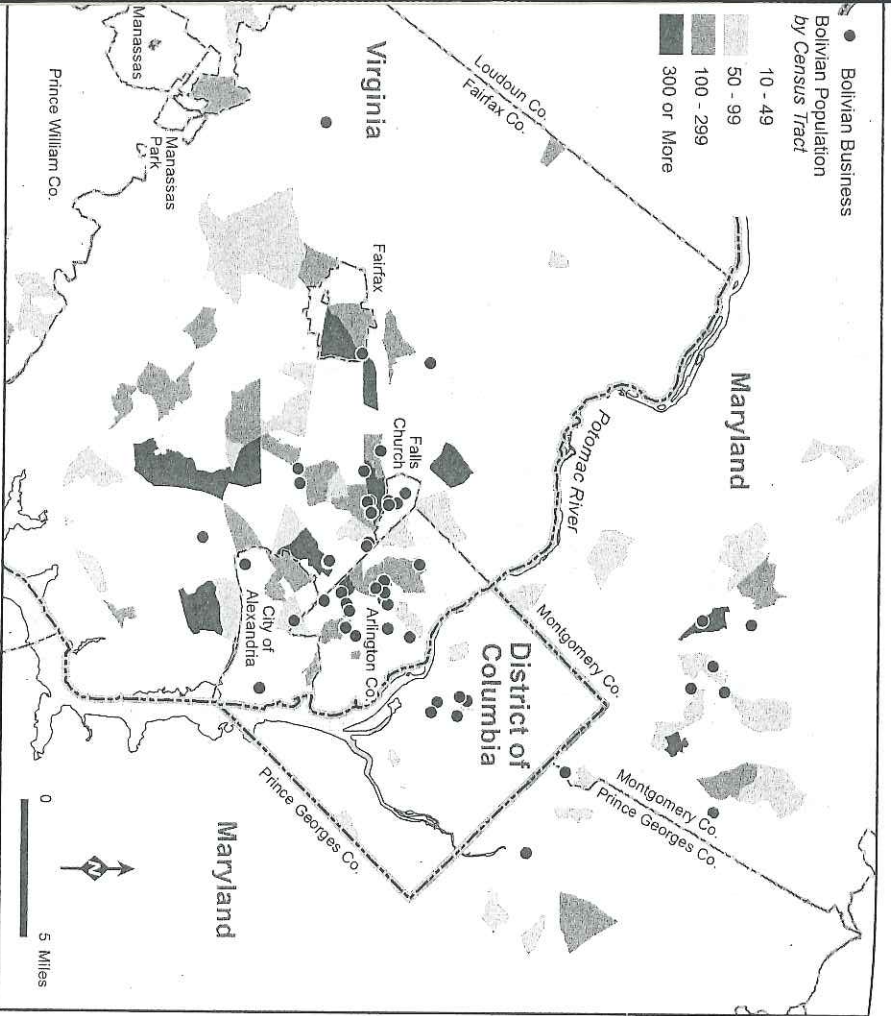


Figure 11.1 Distribution of Bolivian population and businesses in the Washington Metropolitan Area

Source: US Bureau of the Census 2009-11, Hispanic Yellow Pages and Bolivian Entrepreneurs

industries. One company based in Northern Virginia, Data Ventures, is owned by a longtime Bolivian-born US resident. The company develops software for financing and telecommunications. Its success in the United States has led it to form relations with other South American countries, namely, Argentina, Chile, and Bolivia. The owner has experimented with outsourcing some computer software development to Bolivia, because

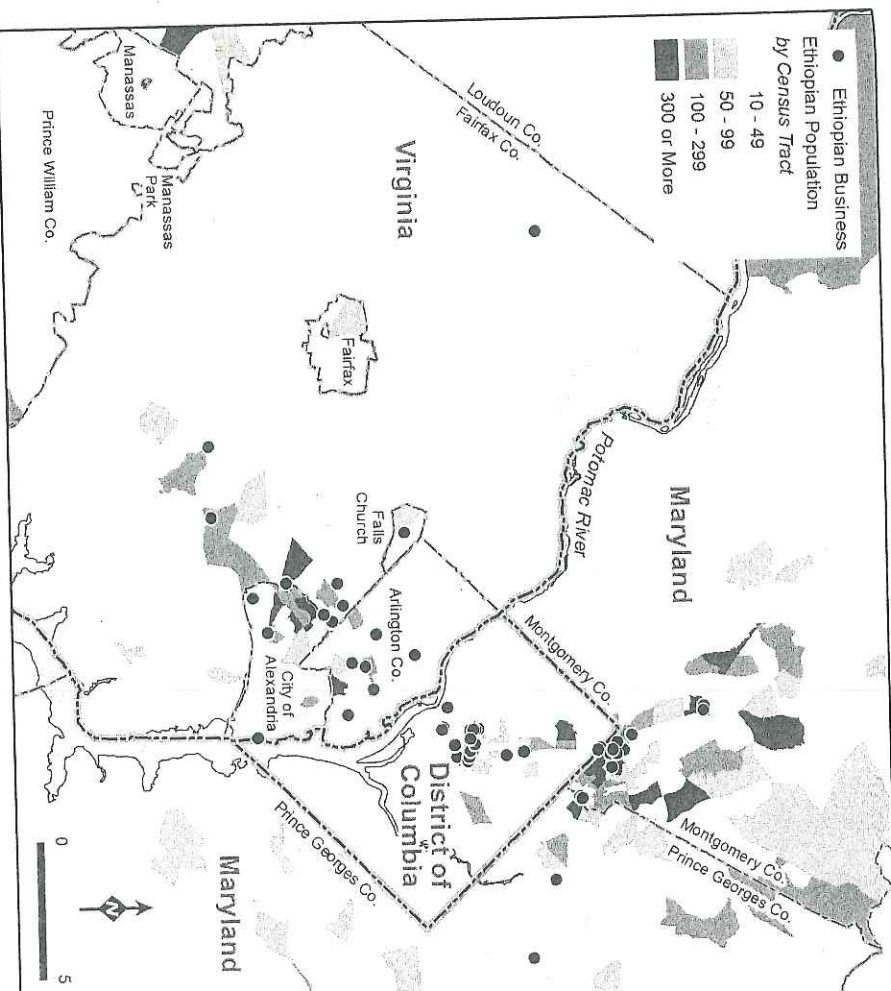


Figure 11.2 Distribution of Ethiopian population and businesses in the Washington Metropolitan Area.

Sources: US Bureau of the Census 2009-11 and Ethiopian Yellow Pages (2011).

there are professionals there who can do this work at lower costs. At the same time, the uncertain political and business climate in Bolivia makes this kind of investment difficult. These Bolivian "Argonauts" do not have the robust high-tech connections described by Saxenian (2006), but their work speaks of the role of highly skilled immigrants in forming local and transnational business ventures.

Ethiopian entrepreneurs are most often involved in restaurants and retail establishments, travel agencies, taxi and limousine services, real estate firms, accounting services, and immigration-related legal and interpretation services (Focus group and interviews). Ethiopians are disproportionately represented in a few of these endeavours: the percentage of Ethiopians engaged in retail trade (15.8 per cent) is almost twice the metropolitan average of 8.1 per cent; nearly 17 per cent of Ethiopians are employed in transportation, warehousing, and utilities, which only account for 3.6 per cent of overall employment in the area and is likely a reflection of their concentration in taxi and limousine services. Approximately 13 per cent of Ethiopians are employed in "arts, entertainment, recreation, accommodation, and food services," probably due to their involvement in the restaurant business, compared to 8.2 per cent overall (see table 11.1).

Ethiopian immigrants tend to locate their entrepreneurial ventures close to their communities. While the Ethiopian population is both found in Washington, DC, and scattered in suburbs in the neighbouring states of Maryland and Virginia, Ethiopian businesses trace a southwest to northeast arc, largely concentrated in the District of Columbia (particularly in the Adams Morgan, Columbia Heights, and U Street areas) and the inner suburbs of Arlington, Falls Church, and Alexandria in Virginia and the Silver Spring and Takoma Park areas of Maryland (figure 11.2), mostly following areas with concentrations of Ethiopians. The exceptions are areas in the District of Columbia, where Ethiopian immigrants set up stores and restaurants in neighbourhoods that were undergoing commercial gentrification, but in which they did not live in large numbers. Taking advantage of the relatively low rents and accessibility of DC neighbourhoods such as Adams Morgan and the U Street corridor, Ethiopian entrepreneurs established stores and restaurants there while they were still in transition. An Ethiopian entrepreneur who bought property in the U Street area for a restaurant in the early 1990s said, "We came here when nobody else wanted to. We took a chance. There were still shootings in this neighborhood when I bought the townhouse on 9th." Ethiopian enterprises in these neighbourhoods were indeed instrumental in their economic revival (Chacko 2003, 2008).

It should also be noted that the Ethiopian population concentrations in the suburbs also have significant numbers of people belonging to other ethnic and immigrant groups. The clusters of Ethiopian businesses may be considered sociocommunes, which provide services but also function as locales where members of the community can interact socially. The owner of a grocery store in Silver Spring noted that his Ethiopian clients were not "efficient shoppers with lists"; they liked to spend time

talking to the owner and staff and with other Ethiopian customers. Even though his store was small, the owner placed a couple of small round tables and chairs so that shoppers could sit down and enjoy a beverage and snacks (sold at the store). Stores such as these also offer customers information on current events related to the diasporic community through bulletin boards and posters. The Ethiopian sociocommunes in Alexandria, Silver Spring, and the District of Columbia are among the oldest business clusters formed by the immigrant group. Restaurants, stores, and services there draw co-ethnics from the central city, suburbs, and even exurban areas. However, the large number of new Ethiopian eateries that are being established in the metropolitan area may have led to over-saturation in some neighbourhoods, while the intense competition between these restaurants has resulted in the failure of a few to thrive or even survive. At least two Ethiopian restaurants in the U Street area of the District of Columbia, with its distinctive ethnic imprint, have failed.

The locations of Ethiopian businesses in the Washington metropolitan area clearly reflect their target markets. Older Ethiopian restaurants in Washington, DC, located in the heart of the city offered native cuisine to the diaspora as well as to Washingtonians who are interested in sampling food from around the world. Suburban locations close to co-ethnic clusters, on the other hand, have ensured that community members would patronize these establishments and services, helping them stay in business particularly during the crucial initial stages. A large ethnic clientele can even help a business expand as a growing diasporic population accesses its goods and services. As with all enclave-market targeted services, however, the growth of these businesses will be limited unless they are able to expand their market beyond the ethnic community. While some Ethiopian immigrant businesses such as accounting, tax, legal, and interpretation services still largely cater to the co-ethnic population, it should be noted that several, particularly restaurants and taxi services, have a clientele from across the metropolitan area. Still others, such as grocery stores and travel agencies located as they are in heterolocal neighbourhoods, are likely to draw patrons from other ethnic and immigrant groups in addition to the co-ethnic population.

#### *Community and Social Networks in Bolivian and Ethiopian Entrepreneurship*

The structure of the social networks that immigrant entrepreneurs are involved in influence their ability to mobilize resources to start or develop a business enterprise. Social networks are comprised of ties

that people have with each other. Strong ties are often direct ties within the community and can be those of kinship, friendship, or a relation to ethnic community or place of origin. There is usually a strong degree of overlap of these various ties for those belonging to an ethnic immigrant community, as people are linked in multiple ways through multiple social networks (familial, religious, ethnic, hometown, etc.). Dense social networks are underlain by trust and obligation; co-ethnics may feel obligated to provide advice or funds, while trusting that the borrower will repay the loan in a timely manner.

Light, Bhachu, and Karageorgis (1990) identify three ways in which migration networks can enhance entrepreneurship: (1) by providing access to low-cost co-ethnic labour, (2) by supplying relevant economic and business information, and (3) by offering mutual aid and assistance beyond information. Some immigrant businesses such as stores and restaurants may rely on co-ethnic labour, which includes work by family members. This strategy keeps costs down as co-ethnics and family are often willing to work longer hours for less pay as their options may be limited or they have a vested interest in the success of the enterprise. In most Ethiopian restaurants in the Washington area, owners and co-ethnics are the hosts, waiters, and cashiers; however, those employed to cook and clean are Latinos. Similarly, there are Bolivian construction businesses and cleaning services that are entirely staffed by co-ethnics.

Immigrant entrepreneurs often suffer from lack of access to the capital needed to start or grow a business. Most commercial banks are reluctant to loan money to a new entrepreneur who may have little collateral and a limited credit history (see Li and Lo, next chapter). Foreign-born entrepreneurs may also be unfamiliar with or misunderstand local business regulations and practices due to a lack of proficiency in English, inexperience, and various cultural barriers. Established migrants thus become the newcomers' social resources in starting businesses. Through community social networks, Bolivian and Ethiopian immigrant entrepreneurs often tap into familial, hometown, collegial, school, religious, and other social networks when they seek to establish a business. For Ethiopian entrepreneurs, such networks serve as sources of capital through revolving credits (*ekub*), in which members of the group contribute a sum of money, but at each drawing a different person is the recipient of the group's savings, until everyone has benefited from the arrangement. For Bolivians, a similar practice exists, referred to as *pasanaco*. By pooling resources, the immigrant entrepreneurs are able

to make relatively large sums of money available, which could provide the needed capital to start a business. Social networks are also useful for identifying business partners and even provide markets for products and services. In addition, such networks provide opportunities for potential entrepreneurs to learn from the successes and failures of co-ethnic immigrants with established businesses in the area.

The Washington area also has ethnic organizations that help fellow immigrants and co-ethnics set up businesses. The Ethiopian Business Association (EBA) provides financial advice and help to Ethiopians who wish to start business ventures. The Enterprise Development Group (EDG) is an affiliate of the well-known and established Ethiopian Community Development Council (ECDC), a non-profit community-based organization that was founded in 1983 to help resettle Ethiopian refugees and promote development of refugee and immigrant groups in the United States. The EDG seeks to provide affordable financial services to immigrants and refugees. Using money obtained from the Federal Office of Refugee Resettlement, the Small Business Administration, the Calvert Foundation, and even some commercial banks, EDG offers loans of up to \$50,000. The organization analyses the business plans and credit histories of applicants before giving out loans, but also uses non-traditional collateral to secure a loan (Chacko 2009). Ethiopian immigrants and refugees who availed themselves of EDG's micro-financing have used the money to buy taxicabs or set up stores and other small business ventures.

In contrast, Bolivian focus group participants lamented the lack of a Bolivian organization that could help co-ethnics establish businesses. As one Bolivian noted, "There needs to be a service for the community to invest in itself." Organizations such as the Bolivian-American Chamber of Commerce (based in New York but with staff in Washington) are more focused on forging international investment and trade than on supporting local entrepreneurship. Much of the energy to support immigrant businesses in the Washington region is subsumed under a pan-Latino label that does not differentiate by country of origin.

Over the last three decades, the close social networks within the Bolivian and Ethiopian immigrant groups have led to the formation of a distinct type of ethnic economy – the ethnic niche, with a clustering of ethnic entrepreneurs in the same occupations or businesses. Taxi and limousine services for the Ethiopians and childcare services and construction for the Bolivians are examples of ethnic niche occupations for these groups. These are also the occupations into which new arrivals

from Ethiopia and Bolivia are likely to be inducted. New immigrants may acquire skills by working in a co-ethnic business, but can also learn how to access lines of credit, customers, and business opportunities from compatriots who are already established in these enterprises.

### *Institutional Structures and Entrepreneurship*

In response to the difficulties that immigrant entrepreneurs face in obtaining credit (see also Li and Lo, next chapter) and navigating the bureaucracy needed to start a business, many immigrant-friendly cities have established units in institutions such as local chambers of commerce and economic development corporations that cater to the needs of immigrant entrepreneurs. Some cities also have initiatives such as free business classes in languages spoken by the major immigrant groups. For example, the Greater Washington Hispanic Chamber of Commerce assists businesses and entrepreneurs in the DC area develop the networks and tools necessary for successful businesses in a culturally familiar setting. In collaboration with Arlington County, a part of Washington's inner suburbs (see maps), the Hispanic Chamber of Commerce started BizLaunch, which provides direct outreach and educational services to the Hispanic business community in Spanish. Among the free services offered are information on how to start and operate a business, counselling and technical assistance, data, and assistance with analysis to identify clients, suppliers, and market trends.

The Latino Economic Development Center (LEDC) is another unit that assists Latino entrepreneurs in the metropolitan area. LEDC operates the Community Asset Fund for Entrepreneurs, a lending subsidiary that offers business loans to qualified startups and existing businesses that have difficulty in obtaining credit from mainstream financial institutions. The fund helps entrepreneurs obtain loans ranging from \$5000 to \$50,000. In 2012 alone, LEDC's lending program made eighty loans to businesses in the District, Maryland, and Virginia, totalling more than \$1 million, supporting businesses that ranged from restaurants to cleaning services and hair salons (see ledcmetro.com). Within the District of Columbia, the Small Business Resources Center provides training, workshops, and computer software to help local entrepreneurs. Although this service does not focus solely on immigrants (it is available to all residents of Washington), it is useful to immigrant entrepreneurs (Latino Economic Development Center 2012).

Reflecting the diversity of Washington, DC, the government of the District of Columbia has established an Office on Asian and Pacific Islander Affairs, an Office on Latino Affairs, and, most recently, an Office on African Affairs. The DC Office on African Affairs (OAA) acts as a liaison office between the African community and the mayor of DC and DC government agencies. The OAA seeks to build the capacity of local entrepreneurs and support them. It regularly holds seminars and training sessions to assist new entrepreneurs by providing information on what they need to establish or grow a business in the District of Columbia, on possible sources of capital, and on how to conduct business with local and federal governments.

Across the Potomac River in Arlington County, Bolivian and other immigrant groups have worked closely with county officials and the school system to gain support and even political recognition. In 2000, one in four residents in Arlington County was foreign-born, and so county officials have created various programs to assist newcomers in job training and community building. In 2003 the county elected a Salvadoran immigrant, Walter Tejado, to its county board. Four years later, Tejado pushed through a county Statement of Inclusion that promoted immigrant inclusion and encouraged officials in other Virginia jurisdictions to do the same regardless of legal status. In 2008, Bolivian-born educator Emma Violand-Sanchez was elected to the Arlington school board, and in 2013 she became the chair of this body. This is the first time a Bolivian immigrant was elected to a local office, and her success underscores the advantages of building a demographic base as well as long-term relationships with officials in local government.

In the Bolivian case, Arlington County also supported the formation of Escuela Bolivia in 1998, a weekend Spanish-language and cultural program run by Bolivian volunteers but held in an Arlington public school. Recently, Escuela Bolivia rebranded itself as Edu-Futuro with a focus on leadership training for Latino youth as well as language training for youth and adults. Edu-Futuro's programs work to prepare Hispanic youth for college and jobs in the skilled workforce. Most of the founding members of this organization are Bolivian, yet the value of serving the larger immigrant and Spanish-speaking population in Arlington County could not be ignored. This strategy of nested identities, of being both Bolivian and Latino, allows for a relatively small group to build coalitions and increase their political and socio-economic clout.

Local governments have also responded to the problem of a lack of linguistic fluency in English faced by many new immigrants. All the close-in jurisdictions within metropolitan Washington (Fairfax, Montgomery, Prince George's, and Arlington counties, along with Alexandria, Falls Church, and the District of Columbia) provide government documents in multiple languages. These are especially important for immigrants with limited English skills to get the business applications and licensing that they need. For example, in 2004 the District of Columbia government passed the Language Access Act to ensure equal access to public services, programs, and activities for residents who have limited or no proficiency in English. Among the six languages in which the District of Columbia's government makes its forms available are Amharic, the primary language of Ethiopian immigrants in the area, and Spanish.

These institutional responses are examples of local jurisdictions constructing inclusive strategies that foster both social and economic integration. While it is hard to prove, intuitively it makes sense that localities that are supportive of immigrant groups and ethnic minorities, seeing them as part of a diversity advantage rather than as a liability, are more likely to nurture higher indices of social and economic attainment among these groups. A county official in Wheaton, in Montgomery County, Maryland, noted that the area was both "accommodating and capitalizing on the immigration trend" by promoting Wheaton's "funky, ethnic mix that makes it feel like a true urban environment without the urban problems" (Price and Singer 2008, 160). In contrast, jurisdictions (such as Prince William County and Herndon, VA) that insist upon more exclusionary measures such as English-only laws and imposition of 287g ordinances that deputize local police to arrest and detain undocumented migrants, have seen a decline in immigrant businesses in general, and Latino ones in particular.

### Challenges and Opportunities for Bolivian and Ethiopian Entrepreneurs

The nature of Bolivian and Ethiopian immigrants' human and cultural capital, as well as the socio-economic and cultural contexts of the receiving society, affects their job prospects. Both immigrant groups exhibit levels of college education that are higher than that of the general population. However, educational and occupational credentials

obtained in Ethiopia or Bolivia are often not recognized in the United States, the immigrants may not be fluent in English, or their work experience in the sending country not valued. The structural barriers these immigrants face in the receiving society may force them to work in low-paying jobs in the ethnic sector, engage in retraining to obtain the required credentials, or look for gainful employment in new areas (as demonstrated by Lysenko and Wang in chapter 9, this volume). The *blocked mobility* of Bolivian and Ethiopian immigrants thus presents both a challenge and an opportunity. Locked out of the well-paying white-collar positions they may have initially preferred, educated immigrants may turn to entrepreneurship. By starting a business and working hard, they hope to achieve economic security and the American Dream of a successful and fulfilling life for themselves and their children. Many of our immigrant interviewees also believed that, given their situation, entrepreneurship was the fastest path to a markedly better financial and social status, with the rewards of success outweighing the risks (focus group and interviews).

Another challenge that immigrants face is anti-immigrant sentiment and local government policies that are not immigrant-friendly. The rapid rise in the number of unauthorized immigrants in the United States, estimated at around 11 million in 2010 (Passel and Cohn 2011), has resulted in a backlash that particularly targets Hispanic communities. US states such as Arizona and Alabama passed laws that many consider anti-immigrant in 2010 and 2011, respectively. These laws require police to determine the immigration status of anyone who is arrested or detained when there is "reasonable suspicion" that they are not in the United States legally. Alabama's bill also obliges public schools to determine the immigration status of all students, requires parents of foreign-born students to report the immigration status of their children, and effectively stops the enrollment of unauthorized immigrants in any public college. Although these laws purportedly target only unauthorized migrants, cities, counties, and states that are perceived as unfriendly to immigrants may inhibit even legal immigrants from setting up businesses within their jurisdictions, which may be associated with fear and negativity by the immigrant community at large. Moreover, immigrant businesses that draw on a clientele of co-ethnic and fellow immigrants are most likely to establish themselves in areas with large immigrant populations in places that welcome them. Local policies either assisting or targeting the undocumented in the United States are distinct from the Canadian case, where the percentage of the undocumented is much smaller.

The states, cities, and communities that form the Washington metropolitan area have different laws and responses in reaction to rising levels of unauthorized immigrants. In Prince William County, Virginia, police officers are required to question all criminal suspects about their immigration status once an arrest is made, while the town of Herrndon, Virginia, entered into a controversial federal program, 287g, which deputized local police to check and enforce immigration status and detain undocumented individuals (Svajlenka 2010). By contrast, Washington, DC, Arlington County, and the city of Baltimore in Maryland are considered "sanctuary cities," where law enforcement is directed not to ask for evidence of immigration status. In the Washington metropolitan area, cities such as Falls Church, Virginia, Washington, and Silver Spring, Maryland, have diverse non-profit organizations that provide various kinds of assistance to immigrants.

Growing numbers of American cities, including Cleveland, Detroit, Dayton, Baltimore, and Chicago, are portraying themselves as immigrant-friendly through outreach to foreign-born populations. Outreach can take the form of city-run classes in the languages of the major immigrant groups, information made available in multiple languages in public libraries, English and citizenship classes, and training to start micro-enterprises. Avowedly immigrant-friendly cities are looking to immigrants to assist in reviving their local economies in a time of declining population and economic recession. They hope to draw high-skill immigrants to work in the IT, scientific, and other professional sectors, as well as working-class immigrants to set up small businesses. The mayor of Baltimore, Maryland, even held a town hall meeting in a public library to explain the city's new immigrant-friendly policies to an increasing population of foreign-born, whom she credits with stemming the city's decline in population and to whom she looks to revive the city's neighbourhoods and economy (Morello and Lazo 2012).

By providing culturally appropriate support, training, and activities that reflect the needs of immigrant entrepreneurs, cities can simultaneously improve their economic futures and those of immigrants living in them. Immigrants arrive with a variety of skill sets, which can result in the diversification of entrepreneurship in the area, while the operations they establish can be catalysts for economic revival and growth. The clustering of the Bolivian and Ethiopian populations and their businesses in cities and counties perceived as immigrant-friendly and which provide support services to the immigrant community is a

testament to the importance of local policies in welcoming or driving away immigrants and immigrant entrepreneurs.

### Conclusions

The Washington metropolitan area is the prime destination in the United States for Bolivian and Ethiopian immigrants, groups that do not have a tradition of engaging in business enterprise. Prevented from partaking in mainstream white-collar jobs due to structural barriers, many of these immigrants have turned to entrepreneurship as a pathway to socio-economic advancement. Bolivian entrepreneurs engage largely in domestic services (housekeeping and childcare) and construction, while Ethiopian entrepreneurs are most often involved in the taxi and limousine, restaurant, real estate, and travel agency businesses. Both groups of immigrants are likely to locate their enterprises in areas with residential clusters of co-ethnics. The co-location of business and residences for each group is helpful, as business owners can more easily tap into the co-ethnic labour pool, while the concentrations of co-ethnics can provide a ready market for goods and services. However, even in areas where there is little overlap between Bolivian or Ethiopian residential and commercial clusters, ethnic sociocommunes draw members of the community from across the region. As immigrant entrepreneurs expand their enterprises beyond traditional ethnic businesses, they develop new ventures in locations that draw on a larger clientele that includes mainstream Americans and fellow immigrants from other ethnic groups. Both groups of immigrants also serve the wider Washington population through their food, taxi and limousine, domestic work, and construction services. Bolivians and Ethiopian immigrants help co-ethnic entrepreneurs through informal mutual aid and mentoring as well more formal ethnic institutions. A multitude of overlapping and intertwined social networks allow co-ethnics to draw on the collective knowledge, expertise, and experience of entrepreneurs from within each community. Numerous ethnic non-governmental organizations as well as those that cater to the larger immigrant community provide support through information, advice, loans, and assistance with bureaucratic paperwork. In addition, local governments can play a very important role in assisting immigrant entrepreneurs. The response of cities, counties, and states in the Washington metropolitan area to immigrants settling or doing business within them varies considerably. The District of Columbia

and the inner suburbs where most of the immigrant enterprises are located are more immigrant-friendly and actively court immigrants by offering services to help them establish and develop businesses. Evidence suggests that the rise of businesses owned or co-owned by immigrants can improve the quality of life in once-blighted neighborhoods and help revive local economies. Hence, policymakers at local (city, county) and state levels would do well to support entrepreneurship as a critical element in building and promoting economic growth. Local governments can assist entrepreneurs by establishing venture-capital funds for new businesses in their jurisdictions, providing mentoring services to new business owners, keeping taxation rates at a level that is attractive for businesses, ensuring that transportation and other infrastructure used by entrepreneurs function well, and through the construction of local amenities such as incubator facilities (offices for small or new businesses that keep costs down through shared overhead expenses) whose goal is to assist new entrepreneurs. While this research reported on Bolivian and Ethiopian small business enterprises related to retail, the food industry, the service industry, and transportation in the Washington area, the involvement of immigrant entrepreneurs in establishing firms related information technology, particularly in the high-tech cluster in northern Virginia warrants further research.

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