
**IMMIGRANTS AS ENTREPRENEURS: HOW U.S. CITIES PROMOTE
IMMIGRANT ENTREPRENEURSHIP**

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Introduction

Contemporary immigration to the United States is highly contested at various scales of governance and many local jurisdictions differ sharply in their approach to immigrants. Although all acknowledge that the U.S. is a country of immigrants, precisely who should be allowed to settle in the county and under what terms has always been debated. There is evidence of growing nativism by those eager to reduce immigrant numbers (especially illegal immigrants) (Schrag 2010), combined with the perception that Latin American immigrants, in particular, are a threat to a U.S. way of life (Chavez, 2008). As immigration policy reform at the federal level languishes in congress, many local jurisdictions have taken it upon themselves to craft their own exclusionary or inclusionary policies. The combination of nativism and anti-immigrant sentiments has been compounded by the economic downturn that began in the fall of 2008.

Conversely, others argue that immigration and new immigrants are needed to combat the economic recession and growth of the economy. *New York Times* columnist, Tom Friedman, recently wrote, "We need to attack this financial crisis with green cards not just greenbacks, and with start-ups not just bailouts." (Friedman, 2009). Supporting this idea that the foreign-born can stimulate economic growth, a recent report by the Center for an Urban Future argued that 'immigrant entrepreneurs have emerged as key engines

of growth for cities from New York to Los Angeles—and with a little planning and support, they could provide an even bigger economic boost in the future." (Bowles and Colton, 2007). Interestingly, many cities across America have taken a neo-liberal position that attracting immigrants, especially highly skilled ones, is a smart development strategy. In this logic immigrants are viewed as entrepreneurial catalysts for long-term growth.

This paper examines the on-going and active role of urban institutions and policies in promoting immigrant entrepreneurship in the United States. It is well documented that immigrants, overall, have higher rates of self-employment than the native-born U.S. population. In addition, estimates show that immigrants make up 12.5 percent of all U.S. business owners (Small Business Administration, Office of Advocacy, 2008). There is a growing literature documenting the role that immigrants play in fostering small businesses in their receiving cities, as well as the factors drawing immigrants to self-employment (Rajiman & Tienda, 2000; Anderson & Platzer, 2007; Bernstein, 2004, 2007; Bowles & Colton, 2007). The reasons for immigrant self-employed are mixed, but three intermeshing interpretations of this trend include: i) the enclave thesis, ii) the blocked mobility thesis and iii) the diversity advantage thesis. In this research we employ all three explanations to interpret the findings.

The enclave thesis posits that immigrant entrepreneurship stems from the demands for goods and services catering to a spatially concentrated immigrant community, typically found in cities (Wilson and Portes, 1980; Light and Bonacich, 1988; Aldrich and Waldinger, 1990). This thesis focuses on the agency of immigrants to create an ethnic economy and in general does not comment upon the role of state or local agencies in fostering ethnic

enterprises. The blocked mobility thesis contextualizes immigrant entrepreneurship as a response to the host society's prejudices and employment structures (Aldrich et. al. 1983; Li 2001). In particular, immigrants whose credentials are not recognized or who experience discrimination in the job market turn to self-employment and entrepreneurship to create their own opportunities.

The diversity advantage thesis highlights the cultural and social capital that immigrants, especially highly skilled ones, bring to urban settings that encourages greater creativity and economic growth (Florida, 2002; Saxenian 2006; Wood and Landry 2008). This is a more recent interpretation of the influence immigrant entrepreneurs have on the U.S. economy and is especially driven by the influx of highly skilled peoples from East Asia and South Asia. Many contemporary urban policies that seek to attract new immigrants are inspired by this hypothesis that immigrants can spur the rejuvenation of cities on several fronts but especially culturally, economically and demographically.

Research Questions and Methods

In general, the percentage of foreign-born in the top 100 U.S. metropolitan areas in 2008 (at 16.5 percent) is much greater than the national average (12.5 percent) (State of Metropolitan America, 2010). This research describes what metropolitan areas and the multiple jurisdictions do to support immigrant entrepreneurship. Additionally, we examine how to these policies fit in with state and federal programs that target (directly and indirectly) immigrant and minority businesses. This study provides a preliminary analysis of the kinds of urban programs that are in place and the governmental and non-governmental institutions involved. It then highlights

programs in several cities, but does not attempt to evaluate the overall success of these programs.

In order to answer these questions we analyzed self-employment rates of native and foreign-born in 14 selected metropolitan areas by region of origin using data from the American Community Survey from 2005-2007. We intentionally chose a mix of established and emerging urban immigrant destinations in the United States. Established gateway cities include New York City, Los Angeles, Chicago, and Miami. Some emerging or re-emerging gateway cities include Atlanta, Dallas, Washington D.C., Seattle, Denver, Phoenix, Seattle, and Minneapolis/St. Paul (Singer et al., 2008). We also obtained materials on federal and state programs from various agencies that are concerned with the welfare of immigrants and minorities. Lastly, we surveyed city websites and identified those that reached out to potential immigrant entrepreneurs and later contacted some of these programs for more information.

The Role of Federal, State and Local Agencies

There are two federal organizations directed toward minority entrepreneurship in the United States: the Minority Business Development Agency (MBDA) and the Community Development Financial Institutions (CDFI) Fund. Both of these programs have subsidiary agencies based at the urban level, and thus provide an example of how national programs impact cities. The MBDA (a federal agency within the U.S. Department of Commerce) is the sole federal agency dedicated to fostering minority-owned business (Beeler & Murray, 2007, p.121; Minority Business Development Agency, 2009). The MBDA has five regional offices in New York, Chicago, Atlanta, Dallas, and San Francisco. Within each of these regions exist multiple Minority Business Enterprise Centers (MBECs)

that individually assist minority entrepreneurs through every stage of starting a business.¹

The CDFI Fund is a program of the U.S. Department of the Treasury. The purpose of this fund is to make it possible and easier for financial institutions to provide assistance (such as through loans and credit) to underserved communities (U.S. Department of the Treasury, 2007). The CDFI Fund offers seven programs or certifications to local community development organizations. The Treasury provided funding to 32 organizations that provide various community development services, such as micro-loans, real-estate projects, debt services, and self-employment stimulus. None of service profiles explicitly target immigrant communities, however, there is evidence that CDFI funds support immigrant organizations (U.S. Department of the Treasury, 2009; Latino Community Credit Union, 2008). Other U.S. agencies and programs that help to bolster small businesses include the U.S. Chamber of Commerce and its local-level Chambers of Commerce (U.S. Chamber of Commerce, 2008). Chambers of Commerce seek to foster an attractive and supportive environment for all businesses, but especially small ones. Many of these chambers have developed programs such as the Los Angeles Minority Business Opportunity Center (funded by the City of Los Angeles and the MBDA) to serve minorities, women and/or immigrants. It is clear that various levels of governmental agencies try to support immigrant entrepreneurship. The next section will examine the rates of self-employment (a surrogate

¹ However, the MBDA and its MBECs only provide services to businesses having annual revenues of over \$500,000 or start-ups with significant amounts of capital.

measure for entrepreneurship in this study) among 14 urban immigrant destinations. It is followed by a detailed discussion of what some of these cities do to promote entrepreneurship among diverse immigrant groups.

Results

Table 1 shows rates of self-employment (owning a non-incorporated business) among the foreign-born in 14 immigrant metropolitan areas as defined by the US Census Bureau. On average, the rate of self-employment by U.S. born individuals is 6.7%, whereas for the foreign-born it is 7.4%. The rates of self-employment are considerably higher for particular cities and regions of origin. In nine of our 14 study cities, the percentage of self-employed foreign born was higher than the native born. The differences between these two groups are especially striking in Los Angeles, Miami, and Houston. These cities rose to prominence as immigrant destinations after WWII and continue to attract large numbers of foreign-born residents. All of these cities have large Latino populations, and have high rates of self-employment among Latino, African, Asian and European immigrants. In Los Angeles and Miami, European immigrants had the highest rate of self-employment (16.6% and 9.4% respectively), whereas in Houston, Latino immigrants had the highest self-employment rate of 9.1%.

There are five cities where foreign-born self-employment rates are lower than the native-born rate (San Francisco, Denver, Boston, Seattle, and Minneapolis). These cities are a mix of established and re-emerging immigrant destinations. In the case of San Francisco, self-employment for the foreign born and native born is well above the national average. In contrast, Minneapolis has the lowest rate of self-employment for the foreign born (3.6%) among the case study cities. Minneapolis and Seattle have received a

disproportionate number of resettled refugees as part of their immigrant mix (Singer and Wilson, 2006). This may account for the relatively lower rates of self-employment for the foreign-born in these two cities as refugee groups often arrive with few of the resources that economic migrants possess. Since Latinos make up the largest foreign-born population in the US, it is not surprising that in nine of our 14 cities, the rates of Latino self-employment are higher than that of the U.S. born population in those cities. Asians, the next largest immigrant group in the U.S., have rates of self-

employment higher than the native-born populations in eight of the 14 cities and Africans in four of the 14 cities (although in many cities African numbers are so small there is no data). Overall, European immigrants had the highest percentage of self-employment in 11 out of the 14 cities when compared to immigrants from other sending regions. This finding was not anticipated but could suggest that Europeans may have greater access to social and financial capital than other immigrant groups.

Metropolitan Statistical Area	Total Population	U.S. Born	Foreign Born	African Born	Asian Born	Latin American Born	European Born
United States	6.8%	6.7%	7.4%	5.6%	7.2%	7.2%	9.2%
Los Angeles	9.2%	8.4%	10.3%	9.8%	10%	9.9%	16.6%
San Francisco	9.7%	9.9%	9.4%	9.6%	7.8%	10.1%	14.4%
Miami	6.9%	5.1%	8.9%	(not available)	6.3%	9.1%	9.4%
Houston	6.9%	6.3%	8.6%	8.3%	7.5%	9.1%	7.1%
Atlanta	6.0%	5.7%	7.4%	3.9%	7.4%	7.9%	9%
New York	6.1%	5.7%	6.8%	7.9%	6.9%	6.3%	7.7%
Dallas	6.5%	6.5%	6.6%	4.6%	6.6%	6.7%	9%
Phoenix	5.9%	5.8%	6.1%	(not available)	5.4%	6%	8.9%
Washington	5.6%	5.4%	6.1%	4.7%	5.8%	6.9%	6.4%
Denver	6.6%	6.7%	5.9%	(not available)	7.5%	4.7%	8.4%
Boston	6.6%	6.7%	5.9%	5.3%	4.4%	6.3%	7.5%
Seattle	6.5%	6.6%	5.9%	4.5%	6.3%	2.8%	10.2%
Chicago	4.7%	4.5%	5.5%	7.8%	5.3%	3.6%	9.6%
Minneapolis	5.5%	5.7%	3.6%	1.7%	3.8%	3%	7%

Table 1: Rates of Self-Employment by Metropolitan Areas (2005-2007 3-Year Estimates, arranged by Foreign Born rates) Source: The U.S. Bureau of the Census, American Community Survey, 2005-2007

In recent years immigrants in the United States have played a critical role in founding high-profile companies (Google, Yahoo, eBay) and immigrants are recognized for their contributions to local and national economies (Saxenian 2006; Li 2009). Urban areas are often in open competition to attract highly skilled professionals, many of whom are immigrants. There are four key areas that urban institutions target when trying to support immigrant entrepreneurship. These include: basic outreach to immigrant communities about existing services, providing access to credit, developing ways to communicate with diverse language communities, and offering instruction on rules and regulations. The following sections highlight approaches of select U.S. cities in support of immigrant entrepreneurs in these four areas.

Outreach to Immigrant Communities

Given that immigrants are often scattered throughout metropolitan areas, city and surrounding jurisdictions need to deploy various strategies to reach their immigrant constituents. In traditional immigrant destinations such as New York and Chicago there are established city-run centers to aid immigrants and assist new entrepreneurs. Newer or re-emerging immigrant gateways, such as Seattle and Minneapolis, only recently developed outreach programs. Public libraries being widely distributed, readily accessible, and free to the public, are an important outreach institution. More than providing lending materials, libraries are often sites for public talks, access to on-line resources, and a distribution point for community information.

The Los Angeles Public Library offers an online business start-up guide for entrepreneurs that was developed at the request of library patrons. The guide is divided in four chapters: Getting Started, Ways to Organize Your Business, Business Taxes, and

Licenses and Permits (Los Angeles Public Library, 2009). At the Seattle Public Library visitors can select from Spanish, Vietnamese, Chinese, Russian, Amharic, and Somali information and resources. Unlike the Los Angeles example, no direct entrepreneur resource information was found on the library website (Seattle Public Library, 2009).

The Hennepin County Library system in Minneapolis, however, offers small business services through five of its branches. The library's "New Immigrant" web pages can be viewed in English, Spanish, Hmong, and Somali, reflecting the region's new immigrant groups. There are also links to resources for various services, jobs and careers, and information on Small Business Centers and SCORE Business Consultations (Hennepin County Library, 2009). These three examples demonstrate the utility of public libraries in reaching a wider, and even non-English speaking audience by providing them critical information regarding immigrant services and business start-ups.

Newer immigrant destinations such as Seattle have specifically included the immigrant and refugee populations in their social and economic integration plans and policies. In 2007 the City of Seattle's Mayor Greg Nickels introduced the City's Immigrant & Refugees Report and Action Plan. The initiative includes plans to increase literacy services, increase access to city grants, create an advisory board to address and handle immigrant and refugee issues, and develop new technical and support services for immigrant business owners. The initiative also includes working with multiple community members and organizations to build a comprehensive network of immigrant resources (City of Seattle, Office of the Mayor, 1995-2009).



ETHIOPIAN ENTREPRENEURS IN WASHINGTON DC
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Some city governments collaborate with private and civil society organizations to develop particular areas in the city and incubate immigrant entrepreneurship. In Minneapolis the Neighborhood

Development Center

has been active in developing the Lake Street district and promoting immigrant small businesses there. The Neighborhood Development Center also offers a Micro-entrepreneur Training Program (twice a year) in five different languages (Neighborhood Development Center, 2009).

Cities also create programs that reach out to particular populations. The African Development Center (ADC) was established in Minneapolis in 2003, after "community listening sessions" determined a need for African immigrant and refugee business services; in May of 2009 ADC was named the Number One Business Lender of the Year by the city of Minneapolis (African Development Center, 2009). The city also established the Latino Economic Development Center (LEDC) offering orientations, micro-enterprise training courses, financial workshops, and technical assistance for Latinos, many of whom are recent immigrants to this metropolitan area (Latino Economic Development Center, 2009).

Boston Cooperative Economics for Women (CEW) is an organization that provides development resources, including child care, literacy classes, and access to capital for starting businesses, to both low-

income immigrant and refugee women (Pearce, 2005).

In Atlanta the Refugee Women's Network offers microenterprise programs for refugee, asylee, or immigrant women. Services offered include business training, workshops, networking, technical assistance, micro loans, and financial literacy. Between 2001 and 2007 the program trained over 260 women, over a third of whom successfully improved or started a business, and none of its clients have defaulted on loans (Refugee Women's Network Inc., 2007).

The Ethiopian Community Development Council (ECDC) in Washington DC is a non-profit organization that is partly funded by the government. Their Microenterprise Development Program was initiated with a grant from the Office of Refugee Resettlement (ORR) in 1992. The program originally offered technical resources, loans, and business counseling for African refugees (mostly from Ethiopia) interested in starting a small business. It has since expanded its services to include other immigrant groups and low-income entrepreneurs in the D.C. community (Ethiopian Community Development Council, 2008). The Latino Christian Business Network in Dallas assists primarily Latino entrepreneurs, offering training on website development and the use of business software such as *Quickbooks*. The co-founder of the Network announces location dates and times of meetings by sending text messages to the membership (Dallas News, 2007; National Society for Hispanic Professionals, 2009).

Finally, the government of New York City continues to emphasize small business development as a means to improve the city's economy and services. In 2003 New York City's Mayor Michael Bloomberg reorganized and consolidated New York City's Small Business Services (SBS) and initiated NYC Business Solutions the

following year, offering services across all five boroughs. The program provides services in English, Korean, Spanish and Russian. These free services include business courses, legal and finance assistance, and a Minority/Women-Owned Business Enterprise Certification to help such businesses gain access to government contracts (New York City Small Business Services, 2009).

Access to Credit

For most small businesses, especially those owned by immigrants, obtaining access to credit is a major hurdle. Nearly all the cities in our study have programs in place that teach financial literacy and provide access to credit. Once again, New York City has been an innovator in opening up credit opportunities to immigrants and minorities through the Neighborhood Economic Development Advocacy Project (Neighborhood Economic Development Advocacy Project, 2009) that organized the NYC Immigrant Financial Justice Network in 2004 to ensure immigrant access to financial resources. Another NYC example is the Urban Justice Center that not only advocates for street vendors rights and movements but also links member vendors with organizations that provide small business loans and training (Urban Justice Center, 2008).

Chicago also has multiple organizations that aim to assist immigrant, low-income, and minority entrepreneurs. ACCION Chicago is an organization that provides microfinance solutions to community entrepreneurs, including recent immigrants, such as 'Credit Builder' loans between \$200 and \$2,500, as well as loans of up to \$15,000 for new businesses and up to \$25,000 for established businesses. A recent impact report by ACCION Chicago found that 92 percent of loan recipients were still in business after two years (as compared to a national average of 66 percent) (ACCION Chicago, 2009).

The Opportunity Fund (formerly known as Lenders for Community Development) in San Francisco, launched in 1995, has provided over \$10 million in small business loans to at least 700 entrepreneurs. Of their clientele 45 percent are immigrants, 40 percent are Latino, 20 percent are Asian or Pacific Islander, 10 percent are African or African American, and 70 percent are women (Opportunity Fund, 2008).

The City of Boston's Department of Neighborhood Development, in conjunction with Boston Connects Inc., runs the Microloan Boston program. This program provides loans between \$5,000 and \$25,000 for business owners (or potential business owners) who do not have access to conventional financing. Loan applicants are offered pre-loan services, including business plan development, marketing plan development, financial literacy, accounting, and legal assistance (City of Boston, Department of Neighborhood Development, 2009).

ACCESS Miami is a non-profit organization that offers many programs including a matched savings fund and micro-loans that are important for building capital and credit. Matched savings funds, supported by the City of Miami and the federal government, offer \$2 for every \$1 an individual or family saves in an Individual Development Account (IDA). Micro-loans provided by ACCESS Miami typically range from \$500 to \$25,000 (ACCESS Miami, 2009).

Another Seattle organization, Community Alliance for Self-Help (CASH), offers micro-loan services to immigrants and refugees. In 2007 CASH received grant monies to create a community-based approach that would bridge cultures and provide business start-up training (Community Alliance for Self-Help, 2007 Annual Report). Enterprise Development Group (part of Washington DC's ECDC) explicitly targets immigrants and refugees, offering services such as:

micro-loans of \$500 to \$35,000, an Individual Development Account program, car loans, technical assistance, computer training, and financial literacy (Enterprise Development Group, 2009). Among the program's success stories is an Ethiopian entrepreneur who was turned down by conventional banks but used EDG's micro-loan program to start his car park business that has flourished in the District of Columbia and was recently chosen to manage parking lots for the Metropolitan Washington Airport Authority (Kravitz, 2010)

Serving Multiple Language Needs

One obvious way local governments reach out to immigrant newcomers is to provide information in different languages. This applies to all government services as well as outreach to potential entrepreneurs. The mix and size of different immigrant groups in particular cities determine the language services provided. While most jurisdictions provide materials in Spanish, other translated languages vary from Korean, to Vietnamese or Arabic. Some cities have enacted laws that require local governments to serve non-English speakers. For example, in 2004 the District of Columbia enacted the DC Language Access Act. The act holds covered agencies accountable for providing the District's limited and non-English proficient residents with greater access to and participation in their programs, services and activities. The act supports language communities in Spanish, French, Amharic, Chinese, Korean, and Vietnamese.

Some urban-based NGOs provide entrepreneurial training for non-English speakers. The CHARO Community Development Corporation in Los Angeles is a non-profit organization that has existed since 1967. CHARO provides a bi-lingual and bi-cultural environment with business resources for entrepreneurs for the large and underserved

Latino community. The organization offers a business incubator program consisting of 36,000 square feet of affordable office space, and their Small Business Development Center (SBDC) operates an Entrepreneurial Training Program (CHARO, 2007).

An example of a NGO started by immigrants with a comprehensive approach toward economic integration is the Alliance for Multicultural Community Services in Houston, Texas. Members of the Vietnamese, Cambodian, Laotian and Ethiopian communities created the Alliance, but the organization's staff members collectively speak over 45 unique languages. The Alliance's programs include employment services, refugee resettlement, health services, literacy classes, asset building initiatives (including Individual Development Accounts), refugee transportation services, and refugee social services. The asset building initiatives are particularly important for developing entrepreneurship. Using Individual Development Accounts, the program matches savings that can be used for starting a small business. (Alliance for Multicultural Community Services, 2009).

Services often need to be provided in less frequently spoken languages, especially when serving refugee populations. In Minneapolis the Micro-entrepreneur Training Program provides instruction in five languages: English, Spanish, Hmong, Oromo, Somali. The latter three languages are spoken by resettled refugees from Laos, Cambodia, Ethiopia, and Somalia. Through the program's four Business Resource Centers entrepreneurs have access to computers, one-on-one mentoring, and marketing materials in their native languages (Neighborhood Development Center, 2009).

Assistance with Institutional Navigation

An additional problem that new immigrants face is unfamiliarity with local business cultures and procedures. Information on licensing, permits, tax reporting, collateral required for loans, and business plan creation are critical for a new business to function. Consequently, many cities have created free programs to acquaint entrepreneurs with the checklist of required actions to establish a business. The Small Business Legal Clinic in New York City provides one-on-one meetings with volunteer attorneys to discuss the legal requirements to start or run a business in New York City. The clinic is free and offered four times a year (Brooklyn Economic Development Corporation, 2009).

Similarly, the Economic Justice Project of the Lawyers' Committee for Civil Rights Under Law of the Boston Bar Association began a network of legal service providers in 2001. The network offers *pro bono* consultations, legal representation, monthly business legal clinics, legal workshops, and legal training for business owners. In its first year the Economic Justice Project provided services to over 500 entrepreneurs, of which 36 percent were Hispanic/Latino, 28 percent were African/Afro-Caribbean, 20 percent were Asian/Pacific Islander, and 15 percent were White or European. The services do reach low-income immigrants, and minorities, although the proportion of foreign born among their clients is not known (Lawyers' Committee for Civil Rights Under Law, 2002).

The Mission Economic Development Agency (MEDA) in San Francisco is an organization that provides services to Latino residents (including immigrants) in the Mission District. MEDA's business services (for start-up or established microenterprises) include business plan development, marketing, microloans, information on permits and licensing, and financial literacy. MEDA also focuses on family childcare business development, an

entrepreneurial activity that is dominated by Latina women (Mission Economic Development Agency website).

The Pacific Asian Consortium in Employment (PACE) opened in 1976 with an initial grant from the City of Los Angeles. PACE's Business Development Center (BDC) offers a six-week entrepreneur course that costs \$75 and includes education on all the basics and stages of self-employment; those who take the course and successfully start a business receive continued free and bi-lingual business consultation (Pacific Asian Consortium in Employment, 2001-2008).

The Thai Community Development Center (Thai CDC) is another example of a population-specific organization in Los Angeles. Their Asian Pacific Islander Small Business Program (APISBP) provides free services for entrepreneurs such as: creating a business plan, workshop and entrepreneurial training classes, legal and financial literacy resources, Individual Development Accounts, and various loan options. These resources are provided through a consortium of five organizations in the Los Angeles area (Thai CDC website).

Conclusions and Recommendations

U.S. urban programs that support immigrant entrepreneurship largely target minority, underserved, or low-income groups. While these programs are likely to serve immigrants, most were not created to serve the foreign-born explicitly, unlike comparable programs in Canada and Europe (Ley 2006, CLIP Network, 2008). In part, this is due to the demographic make-up of the U.S. with its large minority native-born population that has historically experienced marginalization.

Many U.S. cities have created or supported organizations that provide immigrant outreach, access to credit, language translation

and institutional navigation that target immigrant entrepreneurs. Many of the high impact programs are sustained through a mix of federal, state, and local funds that support local government offices or community-based NGOs. While city officials may talk about attracting immigrant entrepreneurs, most of the programs are designed to support existing populations rather than recruiting new immigrants.

Cities with more programs for immigrants did not necessarily have higher rates of entrepreneurship/self-employment. For example, New York has many more programs than Los Angeles but Los Angeles has higher rates of self-employment for the foreign-born. The case of Los Angeles could be explained, in part, by the enclave thesis that suggests that large concentrations of immigrant groups create their own ethnic economy. Minneapolis, which has experienced rapid growth in its foreign-born population, has been proactive in reaching out to potential immigrant entrepreneurs over the last decade. However, it has one of the lowest rates of foreign-born self-employment in our case study cities. The one exception is the level of self-employment among European-born immigrants.

European-born immigrants had the highest proportion of self-employment in 11 of the 14 study cities. Blocked mobility theory suggests that racial minorities often turn to self-employment because they experience discrimination in the labor force. But why would Europeans (who are mostly white) be more likely to be self-employed? While the data do not allow us to answer this question, it is possible that Europeans may face less racial discrimination and find navigating bureaucracies and financial institutions, which are similar to those in Europe, less problematic. While not all Europeans speak English, many arrive with greater financial and social capital than immigrants from other world regions, especially

those from Latin America. Interestingly, most European immigrants do not qualify for federally funded programs to assist minority entrepreneurs. Thus the higher levels of entrepreneurship among European immigrants may have little to do with government-sponsored programs at local or federal levels.

Since the blocked mobility thesis cannot explain the higher prevalence of European immigrant entrepreneurs, it is likely that Europeans turn to entrepreneurship/self-employment because it offers the possibility for greater income opportunities and/or employment flexibility. Or, it could be that European immigrants, regardless of racial phenotype, may experience blocked mobility because of a range of personal attributes including language skills, accents, or foreignness.

Theorists such as Richard Florida contend there is a diversity advantage for cities that attract a mix of talent from native and foreign-born peoples. Yet, when cities or suburban jurisdictions claim that want to attract a diversity of immigrants, they tend to focus primarily on highly skilled immigrants and those with substantial capital reserves, as do federal agencies such as the Minority Business Development Agency (MBDA) and the Community Development Financial Institutions (CDFI). They are more interested in recruiting immigrants with significant amounts of start-up capital than they are in nurturing small immigrant businesses. The most effective urban programs in terms of outreach and staying power, however, are those that partner with immigrant or ethnic-based organizations in developing their services. Libraries also proved to be important institutions that reach immigrants and, in some cases, provide materials to support entrepreneurship.

In this study, many of the existing programs seek to support lower income and minority groups, regardless of their country of origin.

This can be both beneficial and detrimental to immigrant entrepreneurship. The benefits are that programs exist from the federal to the local levels that immigrants and their children can utilize to develop their businesses. The drawback is that many immigrants may not be aware of these programs or do not see themselves fitting in with the minority communities targeted for

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these services. While cities are increasingly reaching out to immigrant entrepreneurs, more can be done to support immigrant entrepreneurship, especially those programs that seek to bridge cultural divides between the foreign-born and native-born populations.

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Les immigrants « entrepreneurs » : Comment les États-Unis poussent à l'entrepreneuriat des immigrants ?

par Marie Price and Elizabeth Chacko, George Washington University

Les immigrants aux États-Unis sont plus susceptibles d'être des travailleurs autonomes et propriétaires d'entreprises que les natifs. Les raisons sont complexes, impliquant à la fois la formation des enclaves d'immigrants, qui a bloqué la mobilité des immigrants, et la valeur de la diversité culturelle et ethnique dans la promotion de l'entrepreneuriat. Ce qui est moins apprécié, c'est le rôle des gouvernements et des institutions dans la promotion de l'entrepreneuriat des immigrants à la fois comme une stratégie d'intégration et une façon de lutter contre la pauvreté des minorités. Cette tendance reflète un mouvement néo-libéral qui cherche à utiliser les immigrants comme les acteurs actifs économiques. Les politiques compilées et analysées dans le présent document sont tirées de la littérature publiée, les rapports de l'organisation, et les agences de la ville. Les villes promeuvent l'entrepreneuriat des immigrants par : 1) l'assistance au communauté d'immigrant 2) l'accès au crédit 3) les services aux communautés ethniques et 4) les services de navigation institutionnelle. La plupart des villes ciblées pour l'étude sont considérées comme confirmées ou des émergentes passerelles

d'immigrants aux États-Unis. Alors que les villes cherchent à être compétitives, beaucoup ont investi dans des programmes destinés aux entrepreneurs immigrants.

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Los Inmigrantes como Empresarios: Cómo las Ciudades de EE.UU. promueven el espíritu empresarial de los Inmigrantes

por Marie Price y Elizabeth Chacko, George Washington University

Los inmigrantes en los EE.UU. son más propensos a trabajar por cuenta propia y existe un mayor número de propietarios de

negocios que los nativos del lugar. Las razones de esto son complejas, ambas razones involucran la formación de enclaves de inmigrantes, una es el bloqueo social para la movilidad de los mismos, y otra es el valor de la diversidad cultural y étnica en el fomento del espíritu empresarial. Lo que es menos apreciado es el papel de los gobiernos urbanos y las instituciones en la promoción

del espíritu empresarial entre los inmigrantes como una estrategia de integración y una forma de abordar la pobreza en minoría. Esta tendencia refleja un impulso neoliberal que busca ver a los inmigrantes como activos económicos. Las políticas compiladas y analizadas en este trabajo proceden de la literatura que ha sido publicada, de los informes de organizaciones, y agencias de la ciudad. Las Ciudades fomentan el espíritu empresarial de inmigrantes a través de: 1) Dar más libertad de movimiento y contacto a la comunidad inmigrante 2) acceso al crédito 3) Servir a las comunidades de múltiples idiomas y 4) la prestación de servicios de navegación institucionales. La mayoría de las ciudades elegidas para su estudio son reconocidas como establecidas o emergentes ciudades de entrada de inmigrantes en los EE.UU. Mientras que las ciudades tratan de ser económicamente competitivas, muchas han invertido en programas que lleguen a los empresarios inmigrantes.

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