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CHAINS OF STABILITY: BUILDING FINANCIAL AND CULTURAL COMMUNITY SUSTAINABILITY FOR LATINAS IN RICHMOND & CHESTERFIELD, VIRGINIA

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A thesis submitted in partial fulfillment of the requirements for the degree of Master of Urban and Regional Planning at Virginia Commonwealth University

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Virginia Commonwealth University, 2017

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Abstract

BUILDING COMMUNITY AND CULTURAL CAPITAL FOR LATINAS IN SOUTH RICHMOND, VIRGINIA

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As the Latinx population in the US continues to grow, new Latin-centric ethnic enclaves are developing in urban areas, including those in US southern states. While there has been some discourse on the role of Latin immigrants in the US labor market generally, there is limited literature addressing the specific experiences of Latinas as inhabitants of urban spaces and the factors impacting their economic sustainability. Latinas, on average, earn $0.54 to every $1.00 a white male earns. Their economic position, combined with their cultural traditions and practices, raises questions about how they achieve economic security in the US. This research uses Richmond and Chesterfield, Virginia as a case study to further explore the internal and external factors that positively and negatively impact Latinas' economic well-being and how these translate into various forms of cultural capital. Based on the findings, I offer three key recommendations for planners to better support Latinas' in Richmond and Chesterfield, Virginia.

Keywords: urban planning, Latina, economic security, ethnic enclave, cultural capital, Richmond, Chesterfield,

CHAPTER 1: Introduction

Purpose of Research

The Latinx community has always actively participated in the United States economy. Despite experiencing ethno-racial trauma through the various stages of generational immigration (Chavez-Dueñas et. al, 2019) and the appropriation of their land by the federal government in the Southwest after the United States "Mexican American war", they have adapted their internal cultural systems as a means of survival. From this adaption grew valuable forms of cultural social, familial, linguistic, aspirational, resistance, and navigational capital (Yosso, 2005) that enabled cultural preservation manifested within their ethnic enclaves. Accomplishments of cultural recognition have helped Latinx communities expand their spatial identity, economic integration, and governance empowerment, (Izarabel & Farhat, 2008). However, western society resists recognizing their forms of cultural capital as legitimate. This has created a disconnect between the cultural capital within the community and the ability to manifest financial success within their built environments, thus leading to the second diaspora of Latinx people from their ethnic enclaves to white-settler neighborhoods with greater resources for financial sustainability. However, without true cultural acceptance and support the Latinx community continues to face obstacles accessing and achieving financial sustainability and is oftentimes "othered" in communities.

Within the Latinx community, women or *Latinas* are the most negatively impacted group by cultural assimilation. A primary example of Latinas being undervalued in western society is the rate at which they are compensated in the United States. Latinas are at the bottom of the overall economic ladder, making $0.54 to every $1.00 a white male makes which leads to a 46% pay gap (Hegewisch and Tesfaselassie, 2019). This wage gap can be larger for first generation

Latina immigrants (Cobb-Clark and Sherrie, 1999). Latinas are also more likely to experience external societal and internal familial oppression (Salas et al., 2013), which can negatively impact their abilities to build and maintain their financial capital within and outside of their communities. Access to financial information on self-sustaining options such as entrepreneurship is also limited to Latinas. Much of the research regarding Latinx labor market participation has examined immigrant men (Donato et al. 2008; Flippen 2014; Tienda, Jensen, and Bach 1984), so there is currently limited research centering on the Latina experience. The main purpose of this thesis is to determine what external and internal cultural factors impact contemporary Latina economic sustainability and whether the Latinx ethnic enclaves in Richmond and Chesterfield are supporting or stagnating the economic growth of Latinas. This thesis will use Yosso's (2005) culturally centered approach to identify and group the forms of cultural capital: social, familial, linguistic, aspirational, resistance, and navigational.

Traditional planning theory typically attempts to understand Latinx communities and especially Latinas from a communicative/collaborative approach. Planners commonly understand immigrant populations as invisible in the larger ecosystem of Black and White communities. There is little understanding within planning literature of the specific qualities and types of cultural capital within Latinx communities (D'Avila 2004). There is an even smaller understanding of the important role of Latina within these communities. While insurgent planning theory does acknowledge the complex factors of Latinx communities, the majority of literature focuses on Latin America and neglects the ethnic enclaves within western societies. By applying an insurgent planning lens on Latinas in American communities, new understandings about the key roles Latinas play in upholding Latinx ethnic enclaves. In the anthropologic literature on Latino communities, recent writings emphasize the culture of the barrio (e.g.,

Cuéllar 2003; D'Avila 2004) fall into this vein. It is imperative to study the patterns of these Latinas as an example of an ethnic enclave and the shifting focus to the "New South" (Izarabal & Farhat, 2008) to understand the factors drawing Latinx immigrants to Richmond.

However, because Latinas face internal struggles through family and community (Salas et al, 2013) it is important to understand whether an ethnic enclave truly supports the intersectional Latina or just the traditional one. Latinx Critical Race Theory calls attention to the way critical and conventional approaches to race and civil rights oftentimes ignore the problems and special situations of Latinx people. This includes bilingualism, immigration, existing colonialized race structures of white and black, the intersectionality of identity, and so on (Trucious-Haynes, 1986). These themes are directly aligned with Yosso's (2005) typology of cultural capital and suggest an intersectional approach when analyzing what internal and external cultural factors affect Latinas. External communal factors describe circumstances outside of a community in which individuals who are impacted are in little or no control such as local and federal policies, pressure to assimilate, and access to social welfare assistance outside of the community. Internal communal factors are circumstances created by the same community in which the individuals impacted are a part, such as traditional values, gender roles, or existing community assets.

In the next section, I will frame my research by taking an insurgent approach in reviewing the literature surrounding the complicated history of Latinx people in the United States and how it created external obstacles for their cultural identity and occupational opportunities within America. Next, I use a LatCrit lens to examine literature on the intersectional identity of Latina culture and its impact on building community capital. I end with a review of planning and race theories, and how planners can utilize each to better understand Latinas inside and outside of their communities. After the data and methods section, I provide a

review of this study's findings. A qualitative case study of the Metro Richmond Area was used

to explore those issues in great depth. I conclude by discussing the implications of this research

in understanding the Latina's experience within the built environment.

The Latinx Communities of the Metro Richmond Area

The continuous growth of the Latinx population in the United States within the last 50

years has had a positive impact on the American economy but has not been reflected in Latinx

communities. By 2015, the total GDP for Latinx people living in the United States was 2.13

trillion with a projection to account for 24% of the total GDP for the United States by 2020

(Latino Donor Collaborative, 2019). Latinx communities foster a large portion of this country's

wealth but do not have equitable access to resources that enable them to maintain this wealth

within their communities.

About 19% of Latinx people in the United States live under the poverty line; 30% of

those households are headed by an undocumented person and 35% by a woman (Bread for the

World Institute, 2017). It is suggested that one reason why Latinx immigrants and especially

Latinas are less financially successful is because they are less committed to assimilation (Smith,

2002). Another explanation as to why Latinas are less financially successful is that Latinas are

more presently the victims of ethno-racial trauma through their experiences of immigration

(Foster, 2001; Salas et al., 2013). This can range from trauma experienced during the process of

immigrating such as extreme poverty and homelessness, to trauma experienced when living in a

foreign land with such entrenched racism. It can also include the dangers that women and

especially LGBTQIA+ women face including domestic violence, sexual assault, and state

violence. A Latina's intersectional identity alone puts her at great risk.

Both Chesterfield and Richmond have the highest concentrations of Latinx people in the Central Virginia region and will be the municipalities focused on in this thesis. This congregation is an example of a "New South" formation of an ethnic enclave, where beforehand Latinx populations commonly immigrated to the Northeast, Southwest, and West Coast (Izarabal & Farhat, 2008). There are abundant examples of community-based entrepreneurialism in the forms of restaurants, churches, daycares, nightclubs, auto shops, salons, and independent markets. Because these are typically family-run enterprises, the number of available jobs is limited and usually reserved for family and close friends. This limits employment options to those who do not have that direct connection for employment and causes Latinas to look outside of their communities to secure job opportunities. Understanding the current accessible options Latinas have within and outside of the predominantly Latinx neighborhoods and the prerequisites (education, linguistic ability) necessary exemplifies how the Metro Richmond Area supports its growing Latinx communities.

Ethnic enclaves must be culturally supported by their larger municipality in celebrating their cultural heritage. Celebration of Latinx culture has been scarce in Richmond and Chesterfield over the past 20 years. The annual Que Pasa? Festival and the Richmond Latin Jazz and Salsa Festival are the two exceptions. Several churches in Chesterfield such as St. Augustine have small festivals celebrating religious holidays like Easter and Christmas. Only in the past three to five years have smaller community organizations come together to put on local fairs and festivals such as the Office of Multicultural Affairs' Fall Fair. This is seen all over the United States, from the Puerto Rican Day Parade in New York City to Dia de los Muertos festivals in Los Angeles.

It is also important that ethnic enclaves are protected through local, state, and federal policies so the citizens are safe. Lastly, there must be accessible social services for citizens living in ethnic enclaves. In Richmond, the local nonprofit Sacred Hearth Center provides English Second Language classes, GED classes, a food pantry, and small business assistance among other services geared to support the Latinx community of the Metro Richmond Area. The Southside Community Development and Housing Corporation also serve the Latinx community, specifically through financial assistance for home buyers and owners. These organizations also participate in cultural festivals as a means to reach more potential clients.

The cultural norms of the Latinx communities are at the center of this study. How they contribute to the success and failure of Latinas participating in the workforce is heavily influenced by everchanging intersecting identities. This study is focusing on identifying cultural norms Latinas identify related to familial, community, and work environments. It is also a goal of this study to understand the positive and negative implications these norms have on Latina economic security to understand how Latinas can be further supported.

Lens of Analysis

Traditional urban planning history as well as theory within the capacity of the United States has focused predominantly on upholding the standards of western society and the Global North. It uses Euro-centric colonial logic to validate or invalidate how people interact within and outside of their built environments. Urban planning in the cities of the United States is heavily influenced by the goal of maintaining their perception of order; both in terms of places and people. Modern urban planning refuses to recognize and respond to the needs of diverse practices in Latinx immigrant communities. This presents major challenges for marginalized

populations such as Latinas to successfully participate and benefit from U.S. spaces because of their intersectional identities, diverse cultural traditions, practices, and understandings.

This study uses an insurgent planning theory framework to explain the relationship of state planning to bottom-up planning in Latinx communities that relies on cultural norms and practices of Latinx people. There is a clear distinction between planning agencies and community-based informalities. Insurgent planning within Latinx communities is exemplified by people take into their own hands the challenges of housing, neighborhood and urban development, establishing shelter and earning livelihoods outside formal decision structures and 'professionalized planning' (Miraftab, 2009). Insurgent planning is evident in Latinx communities via the process of non-state sanctioned immigration to the formation of ethnic enclaves and the establishment of community grocery stores, churches, and restaurants that respond to the needs of the neighborhoods.

Research Questions

1. What are the sources of economic security for Latinas?

    a. What is the current economic security level of Latinas?

2. What factors are impacting the current level of economic security for Latinas?

    a. What is the role of the ethnic enclave (cultural values and community assets) in the economic security of Latinas in both positive and negative ways?

    b. What is the role of federal and local policy of the United States in the economic security of Latina women?

3. How do the various forms of capital (6 forms) play into Latina economic security and their ability to capitalize on community assets and opportunities?

CHAPTER 2: Literature Review

Latinx populations are the results of a forced collision of colonialism between three prominent cultures: Indigenous, African, and European. Because of this, Latinx people have populated the Americas before the wave of European colonialism as Indigenous people. After America won the Mexican American War in 1868, 55% of Mexico's territory was taken by the United States (Izarabel & Farhat, 2008). With this came the varying groups of Indigenous and Black people formally on Mexican territory decided to stay on their land dramatically increasing the number of non-white people in the United States. Throughout the year's people from Central/South America and the Caribbean fled political violence, systemic poverty, and lack of economic opportunity. Now an estimated 58.9 million Latinx people live in the United States (Census Bureau, 2018).

The cultural and economic diversity of quickly changing racially and ethnically diverse places can create specific and often difficult challenges for planners (Garcia et al., 2019). Among the challenges are nonconforming uses and code violations, conflict overuse of public space, social services and amenities mismatch, housing affordability, and social tension and discrimination (Garcia et al., 2019). Garcia et al. (2019) explain this disconnect between especially Latinx communities and urban planners stems from the misunderstanding of the "informal" culture ethnic communities have by "formal" western planners. In return, the Latinx people and communities that struggle to thrive are those that are either unable or unwilling to fully culturally assimilate into American culture.

However, the resilience shown by Latinx communities that reflects within their built environment is what creates the ethnic enclave. Yet because urban planning did not focus on ethnically diverse experiences until the late 1980s, there is still a significant misunderstanding

and disregard of centering Latinx voices, both civilian and academic. Without the direct knowledge of those of Latinx descent, it remains difficult for urban planners to connect and plan with the fast-growing community (Garcia et al., 2019). Twenty-first century Latinx urban planners, social workers, economists, and psychologists have been successful in beginning the conversation regarding how Latinx communities' function internally and externally with a greater focus on Latinos than Latinas (Garcia et al., 2019). Latinas have multiple identity markers that encode unique experiences within white-settler power structures. This literature review will provide background information on the Latinx experience to contribute to the growing literature and understanding of the intersectional identities they hold and how they impact everyday life.

Economic Security of Latinas

This thesis defines economic security as the stabilization of living-wage income from one or more occupations. A living wage is defined as the theoretical income level that allows an individual or family to afford adequate shelter, food, and other necessities (Kagan, 2019). Bourdieu (1977) hypothesizes that people of color are perceived by the middle- and upper-class whites to lack the social and cultural capital necessary for mobility and that upper-class whites hold what is considered valuable capital. This creates the narrative of the "disadvantaged" (Valenzuela, 1999). In this study, it is critical to examine whether Latinas are truly disadvantaged with lacking capital or if they are lacking access to resources that enable them to elevate themselves financially because of internal and external cultural barriers.

There is a gap in the available research for the Latinx labor force, as much of it focuses on men laborers. Much of the research regarding Latino labor market participation has examined

immigrant men (Donato, 2010; Flippen and Parrado, 2015). This is because there are several cultural implications behind it. First, the traditional family structure that is pushed in the Catholic religion surrounds husbands being the main financial providers while women birth and care for the family. The second, ability to obtain citizenship. Many families will pool financial resources to obtain citizenship for the providers of the family and/or the children. This traps women in a space of vulnerability and limited economic mobility because they are dependent. There was a limited amount of literature on Latinas participating in the workforce.

Latinas are at the bottom of the wage ladder in the United States. In the U.S. Latinas are making $0.54 for every $1.00 a white male makes, which means Latinas have to work an equivalent of double time to earn as much as the average white male (Hegewisch and Tesfaselassie, 2019). Gould and Kulgar (2017) quote this as Latinas being subject to a "double pay gap". Hegewisch and Tesfaselassie (2019) also reported that in 2018, the gross annual income for working Latinas was 83% of their Latino counterparts. Latinas are also more likely to work positions that offer limited full-time employment and are more likely to reduce their work availability for caregiving and child-raising (Hegewisch and Tesfaselassie, 2019). Because of this, Latinas with two or more children are also more likely to live in poverty according to national standards (U.S. Census Bureau, 2018).

Sweet (2016) identified various examples of Latina intersectionality of identity as well as the intersectionality of circumstances that greatly limit Latinas within the formal workforce. Examples of limited access to education in women's homelands as well as exclusion from a fair shot in the United States capitalist economy are some of the most common examples of Latinas facing internal and external discrimination. Wage gaps are also another circumstance that pushes Latinas to participate more in the informal economy. Racial stereotypes and feelings of

"otherness" are intersections of identity which can be felt both at work and home (Sweet, 2016). Immigration background and citizenship status is a circumstance that affects wage as well as assimilation into the workforce in the United States (Cobb-Clark and Kossiudji, 1999). While class is important it was race, gender, and citizenship that greatly affected many Latinas economic activities and experiences (Sweet, 2016).

Labor Force

It is important to discuss the history of the Latinx workforce in the United States in this thesis to understand the patterns of employment of the race as well as the types of job opportunities that have or have not been accessible. This will give greater context to the existing conditions of Richmond and Chesterfield as well as the collected data of the research participants.

Latinx Labor in the United States

The Latinx participation in the American labor force is something of a known unknown, with more recent literature available to shed light on outside people. The binational connection between the U.S. and Mexico of consistent labor and low-wage jobs can be traced back to the early 1900s (Cordova, 1982). While there is scarce research on Latinx labor because of the large population of people participating in an "informal" job economy, many researchers can identify which sectors Latinx immigrants tend to dominate: agriculture, construction, landscaping, domestic work, manufacturing, gardening, and the restaurant industry (Huerta, 2007). The large participation in "informal" labor is not just a result of citizenship status but also immigration patterns and available pre-established support systems known as "social capital" (Huerta, 2007) in the United States. As research and knowledge expand, the understanding of cultural implications of labor in the Latinx community is also revealed.

During this time the economy of the United States was undergoing a period of industrialization and attracted Mexican laborers to move "north of Mexico" to obtain jobs in the agricultural sector (Cordova, 1982) with 1/10 of Mexicans living in urban neighborhoods in the United States by 1930. Jumping to 1990, 91% of Mexican-origin people worked in agricultural or service sectors (Cordova, 1982).

> "In addition, the U.S. labor force is growing older; thus, there will be a need for immigrant labor in the next twenty years if the United States wished to maintain a dynamic rhythm of economic growth. Mexican labor has historically been an integral part of the United States economic development. The pace of industrialization of the U.S. economy which gave impetus to the agriculture in the Southwest and transportation systems, specifically the railroads, throughout the country contributed to the initiation of labor flows from Mexico in the early period of the twentieth century." (Cordova, pg. 52)

Economic opportunity has historically attracted immigrants to the United States. The labor opportunities in Mexico cannot sustain the job seekers through jobs available and rate of pay. Improvements in the Mexican economy would unlikely affect the rate of Mexican immigration to the United States (Cordova, 1982), and this can also be assumed of the other countries of Latin America. Many countries have unstable economies and limited jobs that allow division between the majority working poor and the minority rich elite.

Huerta (2011) focuses specifically on the informal sectors of Mexican gardeners in Los Angeles, California. He explores the challenges and opportunities immigrants face working "under-the-table" paid gardening jobs through a series of background research and ethnographic informal conversations with sector employees from 2004 to 2007. Huerta (2011) notes that because he not only had a pre-established history working with his informants but also came from the same low-income immigrant background that they did allow him to overcome typical ethnographical obstacles that many researchers face because he was "embedded" in the Mexican

culture and Spanish language. This is important in the validity of the study around a vulnerable population because there was an establishment of trust and understanding upfront.

Latinx immigrants are commonly recruited by other Latinos who have citizenship or work visas and can legally run a business (Huerta, 2011). These businesses usually include great amounts of manual labor such as gardening, painting, and construction. This excludes women not only because of perceived physical ability but because many men do not believe women should work. The internal social system that is commonly used to employ Latinos and circulate money in an informal economy perpetuates exclusivity by choice just as communicative planning does. It will be difficult to touch on this topic through interviews because it is cohesive with Latinx culture and traditional lifestyles, so direct observations may be the best way to initially understand the current situation. Information on whether women are receptive or against this can be learned through personal interviews.

The Latina Laborer

The ten most populous occupations for Latinas in the formal economy are maids, cashiers, secretaries, nurses/health aides, retail salespersons, building cleaners, waitresses, cooks, customer service representatives, and primary education teachers (Gould and Kulgar, 2017). However, informal economy labor and practices are necessary to account for when analyzing immigrant populations. Sweet (2016) found that by listing various forms of not just formal occupations but services and tasks surrounding their families and the community, the percentage of self-identified working women grew from 21% to 71%. In addition, women migrants utilize various economic strategies that transverse different spaces, within the ethnic economy (Sweet, 2016). It is apparent that Latinas actively participate in the labor force but because they transcend

many formal boundaries with their identities and actions it is difficult for outsiders to collect the information.

The History of Latin America and the United States

The first step urban planners should take when planning for any community outside of their ethnicity is to research the history of the community especially past relationships to policies and practices enacted by planners in that community. In the case of Latinx communities, the interconnectedness between the people within the community and a built environment, culture, lifestyle, perspectives, and values transcend borders through immigration and the ongoing impacts of colonialism.

The United States has been involved with Latin American countries for centuries not just in conquest, but in trade and diplomacy. Feagin (1984) cites colonialism as the first contact between Indigenous Latinx people and outside people. Conquistadors such as Juan Ponce de Leon and Francisco Vasquez came across the early Americas as well as their indigenous people through looking for fables such as the Fountain of Youth (Gonzalez, 2011). The Europeans used the Catholic religion as a means of assimilation, labor exploitation through slavery, and eventually genocide (pg. 261). Christopher Columbus and his forces saw the deaths of over 95% of the native Taino peoples of the Caribbean in the 15th century while Cabeza de Vaca led mass genocides that saw the deaths of 1 million indigenous people every year for most of the 16th century (Gonzalez, 2011).

Once the Transatlantic Slave Trade was established the Europeans shipped Africans to modern-day Latin America to make up for the indigenous people's rapid population decline. Enslaved people were then forced to work for the Europeans as they exploited and profited off of the natural resources of the America's such as sugar and silver. During this time, people from all

over Europe traveled to the Americas, and through slavery and rape, the blending of races began. By the late 18th century there was no longer such thing as Englishmen or Spaniards, but instead Anglo-Americans and Latin-Americans (Gonzales, 2011).

In the 19th century revolutions in Europe led to revolutions in all Americas and allowed former Spanish colonies to become independent nations from Spanish rule; South America, Mexico, Central America, and the Dominican Republic (Gonzalez, 2011). Manifest Destiny was the United States permitting itself to forcibly take westward land from Indigenous Americans, island nations, and Mexicans while throwing them into reservations (pg. 29). President Monroe was the first U.S. President to acknowledge Latin America as its own and not a part of Spanish colonization, all while pushing westward and taking land from Mexicans by force (pg. 37). Eventually, the United States succeeded in outnumbering the native Mexicans and stole the land that is now modern-day Texas, New Mexico, Arizona, Utah, Nevada, and southern California (pg. 46). Attempts by the United States to profit off of Central American natural resources through trade led to the construction of the Panama Canal from 1904 to 1914 (pg. 52). This canal not only created a shortcut for boats between the east and west coasts but also boosted trade between the United States, Mexico, and Central American tenfold (pg. 52).

Cuba, Guam, the Philippines, and Puerto Rico as well as plantations in Central America became satellites for the growing U.S. empire where over half of its foreign investments ($4,040,000) were in Latin America by 1924 (pg. 59). However, it was the military occupation as well as the economic fluctuation that sparked the mass immigration of people from these nations to the United States in the second half of the twentieth century. The United States has a history of being called upon by transnational businesses to intervene with Latin American politics. U.S. diplomats portrayed nationalist leaders as ruthless dictators followed by American filmmakers

who reinforced this image. The United States would back the citizens trying to overthrow these leaders, which began the narrative of political unrest in much of Latin American, even in the present day. While Cuba and the Philippines gained their independence through a bloody revolution, Guam and Puerto Rico are still owned by the United States as territories and their people are treated as second-class citizens (pg.63).

Immigration and the Formation of Ethnic Enclaves

The role of ethnic enclaves in the economic security of Latinas is linked to how and why they were formed: mass immigration. The patterns and population trends of Latinx immigration to the United States over the past 50 years demonstrate that this community is resilient and adaptive. Urban planners can validate these experiences and voices by first having empathy for the ethno-racial trauma (Salas et al., 2018) and other experiences these communities have faced through the process of immigration and their experiences as immigrants in the U.S. Planners must then center these voices to avoid cultural destructiveness, incapacity, and blindness (Cross et al., 1989).

As previously discussed, the United States and Latin America have a long-intermingled history. The constant United States military presence in Latin America is an important driver of mass immigration patterns that intensified in the mid-to-late 1900s and prevails today. Mexicans are the largest population of Latinx people in the United States because it annexed more than have of Mexican Territory in 1848 and more recently Mexicans have been attracted to the U.S.'s growing economy from the early 1900s (Cordova, 1982). While they have successfully immigrated all over the country, the largest populations are still found in the Southwest and Midwest. Puerto Ricans were the first outside ethnic group to immigrate upon a combination of receiving naturalization status, the turn of the century in their economy from agriculture to

industrial, and civil unrest that leads to public violence (Gonzalez, 2011). They first immigrated to East Manhattan where the neighborhood became known as "El Barrio" or "Spanish Harlem". This is an important Latinx ethnic enclave in the United States and continues to be an area of cultural prominence, hosting events of cultural pride such as the Puerto Rican and Dominican Day Parades.

Middle to Upper-class Cubans followed in the 1960s and were considered refugees fleeing Fidel Castro. They immigrated in droves to Miami and congregated in a neighborhood known today as "Little Havana". Dominicans came during this time fleeing political turmoil, poverty, and violence. While their immigration largely went unnoticed because many Dominicans are commonly mistaken for African Americans, by the 1990's they became the second-largest Latinx group in the Northeast usually living in "El Barrio" or the South Bronx (pg. 118). Colombians and Panamanians came next, immigrating to New York and South Florida. Like Dominicans, Panamanians blended in with African Americans and thus assimilated into their neighborhoods in Brooklyn (pg. 158). Many Columbians that immigrated were middle-class families fleeing drug violence and also assimilated well into American society (pg. 159). While there are few noted ethnic enclaves of Central Americans within the literature, their recent droves of immigration are noted numerically. In just ten years the numbers of El Salvadorians in the U.S. increased to 1.2 million people, and Guatemalans (from 71, 642 to 226,000), as well as Nicaraguans (from 25,000 to 125,000) have increased tremendously as well (pg. 129). This recent surge is due to violent internal warring as well as extreme poverty due to the United States intervening in their politics and trying to "stop communism", and then leaving the country in total disarray.

Latinx Ethnic Enclaves and Ethnoburbs

Ethnic Enclaves

Latinx immigration and the creation of ethnic enclaves throughout the last 50 years have allowed people to obtain a sense of identity and pride of not only the ethnic origin but also in their spatial habitat. It is important to understand the impact that concentrated immigrant communities have on the built environment to identify informal planning mechanisms the community is using. Immigrants travel fluidly through three categories of space both emotionally and physically: the place of origin, destination, and migrant paths traveled (Irazabal and Dyrness, 2010). These realities of space for immigrants accumulate into a manufactured identity within the United States with a focus on who (country of origin), what (citizenship status), and where (foreign land) they are traveled (Irazabal and Dyrness, 2010). However, people are claiming spaces as their own through the external display of their cultures, whether it be temporary or permanently, intentional or unintentional. "Claim space and eventually claim rights," (Lao-Montes & D'Avila, 2012).

Segregation through redlining policies shaped many of the Latinx neighborhoods that still exist today. People had no choice but to live in "barrios" in the city and in "colonias" in the suburbs (Irazabel & Farhat, 2010). While cities such as Los Angeles practiced racial acceptance, the southwest was a place where racism thrived both culturally and intellectually (Wild, 2005). Because of this narrative within these spaces, immigrants commonly stayed temporarily before moving elsewhere. "Anglofication" campaigns popped up all over the west to combat Mexican and Catholic cultures as local governments worked to trap Latinx people within their communities by zoning industrial land around them (Irazabel & Farhat, 2010). However, the Latinx population was able to expand the tradition of self-help networks to adapt their

communities to the built environment (Irazabel & Farhat, 2010). The lack of government oversight of their neighborhoods allowed them to take advantage of social capital and build their networks by being able to socialize actively in their public spaces (pg. 212).

In the post-World War II United States, white flight further segregated Latinx communities within cities as well as embedded the narrative of spatial segregation. Latinx populations were attempting to defend their cultures from an emerging white middle class and were most successful in blue-collar, segregated neighborhoods while others moved towards assimilation (Irazabel & Farhat, 2010). They were also the subjects of vilification within urban areas, which sparked social justice movements such as the Chicano social movement and the Young Lords Party. This is a great example of the Latinx social capital response to the conditions of the built environment and restored a sense of pride within the neighborhoods (Arreola, 2004).

The Rise of Ethnoburbs

Today, there is still an influx of people to the pronounced urban ethnic enclaves, but lack of affordable housing and job accessibility have prompted moving into new urban and rural locations such as the south (Irazabel & Farhat, 2010). Cities such as Raleigh-Durham and Atlanta have seen Latinx population increases of over 1000% from 1980 to 2000 (Suro & Singer, 2002). "Three-quarters of the Latino growth in 1990-2000 occurred in neighborhoods where Latinos were a minority, bypassing existing Latino residential enclaves and thus challenging established notions of urban ethnic clustering," (Lobo et. Al. 2002). The Latinx population that still resides within ethnic enclaves faces the issues of gentrification, thematization, commodification, and homogenization while also having limited access to resources and necessary services (Irazabel & Farhat, 2010).

These rural and even suburban spaces that are currently experiencing large influxes of immigrants are a part of an attempt by immigrants to reclaim space for themselves in areas of more affordable housing outside of the urban housing market. Ethnoburbs are suburbs that have clusters of immigrant residents and businesses of a particular race or ethnicity (Garcia, 2019). While the group may not consist of the majority of the suburb's population, it does have a lasting influence on the built environment (Garcia, 2019). Ethnoburbs are similar to ethnic enclaves but are more affluent by nature and are formed by choice rather than by restrictions (Garcia et. Al, 2019) as discussed earlier.

The case study of Richmond and Chesterfield is particularly interesting because could be identified partially as an ethnic enclave and partially as an ethnoburb. Richmond contains the less affluent population of Latinx people while Chesterfield contains those with a higher area median income. Both have clusters of Latinx businesses and people. What makes this area truly unique is the borders and surrounding areas where these municipalities meet is where the majority of the Latinx populations live.

The Pros and Cons of Ethnic Enclaves and Ethnoburbs

There are many positive characteristics of ethnic enclaves. The literature points out as an indirect reason for the recent surge in immigration, and those are ethnic enclaves. This is a form of social and human capital that contributes to the frequency in which the Latinx population is growing. Huerta (2007) cites social capital as a main factor in immigration because it serves as a pre-established support system that helps people find and maintain employment. Twigg (2001) developed a measure of a vulnerable population's sustainability based on five major factors called the Sustainable Livelihoods Framework. Social and human capital are two of the five factors that heavily impact a vulnerable person's stability within their life, thus showing how

influential they are (Twigg, 2001). People immigrating to ethnic enclaves are seeking the

security of the abundance of human capital while also seeking cultural familiarity through the

assumed present social capital. In understanding this, it becomes easier to understand that people

who immigrate to certain areas either; already have a support system or are aware of where they

can find one. Ethnic enclaves promote the development of health-promoting social relationships

(Eschbach *et al.* 2004, Gresenz *et al.* 2009, Vega *et al.* 2011).

Irazabal and Dyrness (2010) look at how religion and protest are used by the Latinx

population of southern Los Angelos to make space, claim rights, and display cultural practices

externally. Within a polarized national climate on immigration policy, some faith-based

organizations and groups of immigrants have adopted policies and actions that spatially support

immigrants in both "invented," and "invited" spaces of citizenship (Miraftab, 2009) that have

"made visible the invisible" (Sandercock, 1998). Irazabal and Dyrness (2010) state space is both

materially and metaphorically present in the expressions of religiosity and social justice for

immigrants, largely due to their identity. Focusing on Posadas without Borders, this article is a

great example of the use of public space within ethnic enclaves for protest by the Latinx

community. Not only is Southern California full of Latinx ethnic enclaves in places like Los

Angeles and Oakland, but there is a vibrant history of religious public mobilization by

immigrants dating back to the age of Cesar Chavez (Irazabal and Dyrness, 2010). Next, this

thesis will discuss the Latinx labor force as a way to dive deeper into the socioeconomic of

Latinx people in the United States.

The Intersectional Latina Identity

Latinx identity in the United States has gone through various transformations in the last

40 years since its birth with the term "Hispanic". The 1960's and later saw a vast increase in

Latinx immigration due to the intergovernmental unrest and stagnant economies in Latin America (Gonzales, 2011). Terminology transformed throughout the years from "Hispanic" to "Latino" because many felt that Hispanic was a limiting and racist term that only described people of Spanish origin (Contreras, 2017). Although the term "Latina" was included in this cultural erm shift, "Latino" was still used when referring to an entire population. In the modern-day the term "Latinx" with a focus on the "x" for gender neutrality in a very gender-focused culture and language. While some argue that this term draws a bridge between sexual orientation and gender nonconformity (Contreras, 2017), it is a progressive step in the way the United States identifies its immigrants from Latin America.

While there are many cultural differences between Latinx people from different countries, there are a set of cultural norms that consist of gender roles, familialism (the importance of family), and religiosity (Acevedo, 2000; Carballo-Deiguez, 2004). Generally, Latinas are raised to be submissive to men as wives, mothers, and friends (Carballo-Deiguez, 2004). However, poverty, politics, and immigration have led to multiple variations of what "traditional" Latinx families consist of (Quinones-Mayo and Dempsey, 2005). Many Latinas are taking on head-of-household roles when immigrating to the United States because of the loss of their social networks within their home countries (Quinones-Mayo and Dempsey, 2005). Another intersection of identity specific to immigrants is immigrant mothers raising "American" children, which creates a diverse identity for the children as well as a divergence in understood cultural norms between mothers and especially daughters (Quinones-Mayo and Dempsey, 2005). Latina socialization is not only between people of like culture but also outside people, media, and environments; thus, introducing new ideas and societal norms of the United States into immigrant homes (Miville, 2013).

The insurgent nature of immigration has enabled the intersectionality of identity for many Latina women in the United States, such as bilingualism and women heads-of-households. This combined with the expectation to maintain the prominent traditional values of Latinx culture has led to what is known as the Maria Paradox (Gil and Vasquez, 2011). The Maria Paradox (Gil and Vasquez) refers to the intersectionality of identities that results in the expectation for Latinas to be superwomen – at the expense of their emotional and mental health. However, Miville (2013) reports that Latinas also claim many of these prominent narratives around their identity are a product of a larger United States-based societal message. This most likely varies depending on experiences living in the United States surrounding lifestyle stability and social networks. Planning theory can provide a framework in which planners can understand how the intersectionality of Latinas is impacted by the built environment.

Insurgent Planning Theory and the Immigrant Lifestyle

A focus of this study is to understand how Latinx neighborhoods or barrios are both shaped by western planning norms as well as how they adapt and transform their built environments. The recent emergence of insurgent planning has focused on societies in the global south such as the Caribbean, Central America, and South America. The culture of the built environment in Latin America has transcended borders because of large-scale immigration; therefore, it is appropriate to approach the barrio with an insurgent planning lens.

Radical planning is an approach that responds to the prominence of civil society organizations in developing communities, cities, and regions, as well as a new generation of urban planners who are not employed by traditional public or private consulting firms (Fainsten and DeFilippis, 2016). Recently, this theory of planning has grown to include de facto community developments such as "squatter citizens, determined poor women, illegal

immigrants, and other marginalized communities" (Fainsten and DeFilippis, 2016). Fainsten and DeFilippis, (2016) explain that this form of planning can be best observed in the global south because over 2/3 of communities are developed through spontaneous, unplanned initiatives. It is a clear shift from planning agencies to community-based informalities, for the majority of marginalized people take into their own hands the challenges of housing, neighborhood and urban development, establishing shelter and earning livelihoods outside formal decision structures and 'professionalized planning' (Miraftab, 2009). However, this terminology is insulting and challenges the notion that planners understand and respect people from the global south and their lifestyles.

A planning theory that many academics also associate with the global south, insurgent planning is understood as a form of radical planning that responds to the specifics of dominance through inclusion (Miraftab, 2009). It is through insurgent planning that many post-colonial societies find themselves, in-between constant turmoil between state and citizen. It challenges other theories of planning to rethink participation within decision making to be more imaginative, transgressive, and counter-hegemonic (Miraftab, 2009). It promotes the concept of a new world is both possible and necessary.

It is necessary to understand insurgent planning as the main component of radical planning and also something that stands on its own as a component of life that many immigrants have dealt with firsthand. Insurgent planning can take various forms such as tactical urbanism and protest. Because this thesis focuses on a population that is from the global south, understanding insurgent planning can help to understand the social conditions to which people lived and are used. As previously discussed, the United States and Latin America have an intermingled history that dates back to colonialism itself. The constant United States military

presence in Latin America has accompanied various government regime changes, corruption, and civil unrest that has resulted in national violence and turmoil between citizens and the government (Gonzales, 2011). By applying insurgent planning to understand why people have immigrated to Richmond, it can also shed light on the capacity in which people are involved in their local government outside of citizenship status.

While LatCrit cannot be considered a form of radical planning because it does not disrupt neoliberal governance (Stefancic, 1997) and strives for inclusion in the realm of race-centered academia, many of the critiques of LatCrit are forms of radical and insurgent planning. Many LatCrit studies focus on topics that are also be considered radical or insurgent planning, such as ethnic enclaves and informal labor systems. Main themes in LatCrit include the critique of liberalism because it fails to address the Latinx condition as well as creating a space where Latinx scholars can share their stories, instead of people sharing them for them (Stefancic, 1997). It is essential to use a LatCrit lens when applying radical and insurgent theory to this research because neither radical nor insurgent planning specify centering the Latinx experience. They speak on global south practitioners but do not provide detailed inside knowledge of Latinx culture. Culture is key to understanding and accurately accounting for a population's actions and beliefs.

Latinx Community Capital

This study measures which different types of capital according to Yosso (2005) are within Latinx communities as well as which are specifically presented by Latinas. It is vital for urban planners who are engaging within Latinx communities to identify and understand the different types of capital that are created outside of those typically seen in western culture within

a built environment. Discussing community capital with a Critical Race Theory lens gives greater context to planners on how these forms of capital can manifest.

Critical Race Theory (CRT) is the lens used to dissect this notion of hierarchal knowledge and introduce the idea of community cultural wealth. CRT emerged from the critique of the Critical Legal System movement. The CLS critiqued the current legal system and its oppressive nature towards social issues but failed because it never addressed racial differences (Yosso, 2005). CRT recognizes the unique experiences of different racial groups with five major interdisciplinary approaches: the intercentricity of race and racism with other forms of subordination, the challenge to the dominant ideology, the commitment to social justice, the centrality of experimental knowledge, and the transdisciplinary perspective (Yosso, 2005). In the understanding that culture in many cases refers to a set of characteristics that is not static nor fixed (Gomez-Quinones, 1977), culture itself can embody many different things. This fact is crucial to recognize especially when looking at communities. Yosso (2005) explains that if there is the notion of a cultural "norm" within a diverse community that it implies that there is a hierarchical relationship between cultures in which some are valued over others. This limits the ability for communities to successfully obtain an education or maintain community wealth because their differences do not make them "right".

Yosso (2005) concludes that there are six main necessary factors to create cultural community capital. The first is "Aspirational Wealth" which can be viewed as resiliency. The second is "Linguistic Capital" which refers to the intellectual and social skills obtained when interacting within different social settings. A great example of this is the skill many immigrant children have of being bilingual. These children gain skills such as cross-cultural awareness (Faulstich Orellana, 2003). Next is "Familial Capital" which represents family and community

history. Yosso (2005) recognizes that family can refer to biological or non-related, due to the various cultures and subcultures one can be a part of. Next is "Social Capital" which refers to the informal social networks as well as support systems available to people. Next is "Navigational Capital" or the ability to function in various cultural social institutions. Lastly is "Resistance Capital" about oppositional behavior that challenges inequity (Delgado Bernal, 1997).

The exploration of how the Latinx population can obtain and maintain capital within their communities is a crucial component that will not only further this study but other communities that struggle with asset obtainment. To do this, one must examine the wealth and asset distribution as well as how it exists between races in the United States. Yosso (2005) uses race theory to examine which cultures in the United States are recognized to have community capital and which cultures have valuable assets that remain unnoticed by outsiders. This begins with the questions, whose knowledge counts and whose knowledge are discounted (Delgado Bernal, 2002)? Race and racism have shaped the United States.

Understanding how Latinx immigrants are immediately integrated into new settlement communities is another way to understand the types of strong community assets the Latinx population has in the United States. Immigrants are attracted to the United States in part due to economic opportunities that ultimately decided where they first settle. As discussed earlier, immigration patterns that lead toward employment opportunities and ethnic enclaves may also lead to neighborhoods that lack services and are disinvested in by the local and state governments, (Irazabal & Farhat, 2010).

> "For example, early on and during the years of robust growth following World War II, many manufacturers fled central LA for cheaper and larger sites in outlying counties and cities. These became centers of gravity that attracted Latino labor to suburban cities such as Whittier, Montebello, and El Monte. Within LA, the suburbanization of growth meant that the Eastside would be treated as a supply of low-skill labor but would not be a destination of investment itself." (Irazabal & Farhat, 2010)

However, Valdivia et. Al. (2008) explain that immigration is an example of how social capital can function by providing resources and information to people for settlement and lifestyle adjustment.

Introduction of the Case Study: Richmond and Chesterfield, Virginia

The Latinx population is the second-largest minority in Virginia with a population of 820,000 (U.S. Census Bureau, 2019). The Cooper Center (2011) estimates that by the year 2050 Latinx people will make up 1/3 of the population of the US at 133 million people. There are about 43,800 Latinx identifying people between Richmond (14,950) and Chesterfield (28,910), (U.S. Census Bureau, 2018). In each jurisdiction, about 40% of the Latinx population immigrates from Central America and specific countries such as Guatemala, Honduras, and El Salvador (U.S. Census Bureau, 2018). In Chesterfield, Latinx people from the Caribbean (Dominican Republic, Cuba, and Puerto Rico) are the second-largest population, whereas Mexicans are the second largest in Richmond (U.S. Census Bureau, 2018). The table and figures below further explain the remainder of the ethnic make-up of the Latinx community:

Figure 2.1: Total Ethnic Make-Up of the Latinx Populations of Chesterfield and Richmond
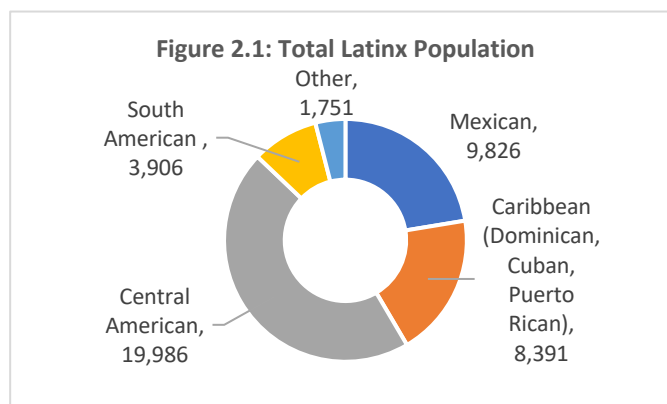
Figure 2.1: Total Latinx Population
- Other, 1,751
- South American, 3,906
- Mexican, 9,826
- Caribbean (Dominican, Cuban, Puerto Rican), 8,391
- Central American, 19,986

Note: Data Source of U.S. Census Bureau, 2018

Figures 2.2 and 2.3: Total Ethnic Make-Up of the Latinx Populations of Chesterfield and Richmond
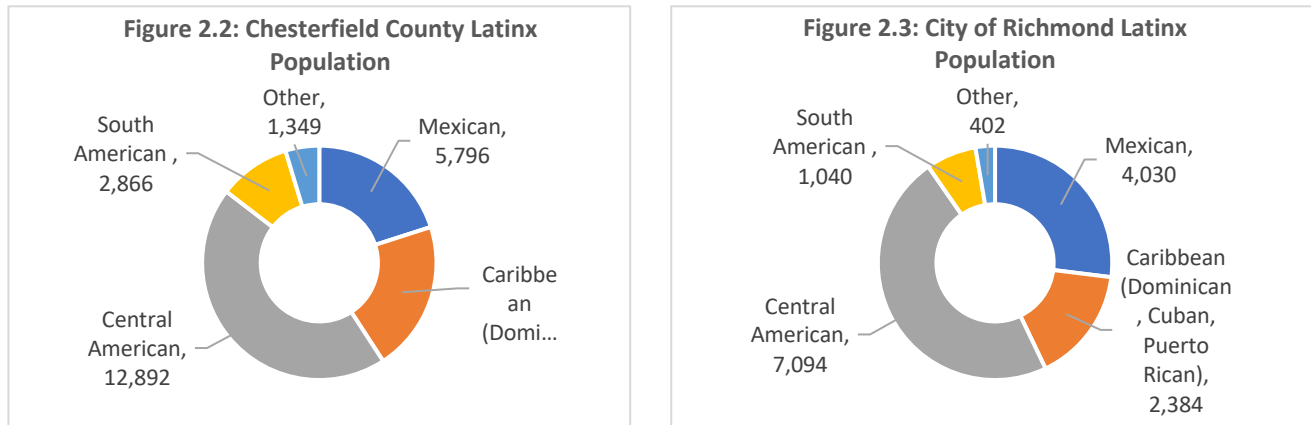
Note: Data Source of U.S. Census Bureau, 2018

Latinx people and especially Latinas are at the bottom of the economic ladder in the United States, thus enabling limited funds to be circulated throughout their communities. Because this thesis is studying the impact of cultural norms on Latina financial security, it is necessary to examine the area median incomes of Latinx residents in Chesterfield and Richmond. This provides a first glance at the kind of monetary wealth these communities are containing. Latinx populations in Chesterfield are on average making wages closer to middle-income laborers at $50,828. Those living in Richmond are on average low-income laborers at $42,134. Looking specifically at Chesterfield County, about 44% of Latinx households earn an annual income of under $50,000 (U.S. Census Bureau, 2019). It is important to examine the current income levels of Latinas to compare those of the study's participants. In examining the income levels of Latinas, the average median income in Chesterfield is about $26,000, while in Richmond it is $15,000 (U.S. Census Bureau, 2019). The tables below show the five most common occupations held by the Latinx communities of Chesterfield and Richmond.

In Chesterfield County 13,432 Latinx are employed; 8,169 Latinos and 5,263 Latinas, (U.S. Census Bureau, 2018).

Figure 2.4: Chesterfield County Latinx Top Job Industries
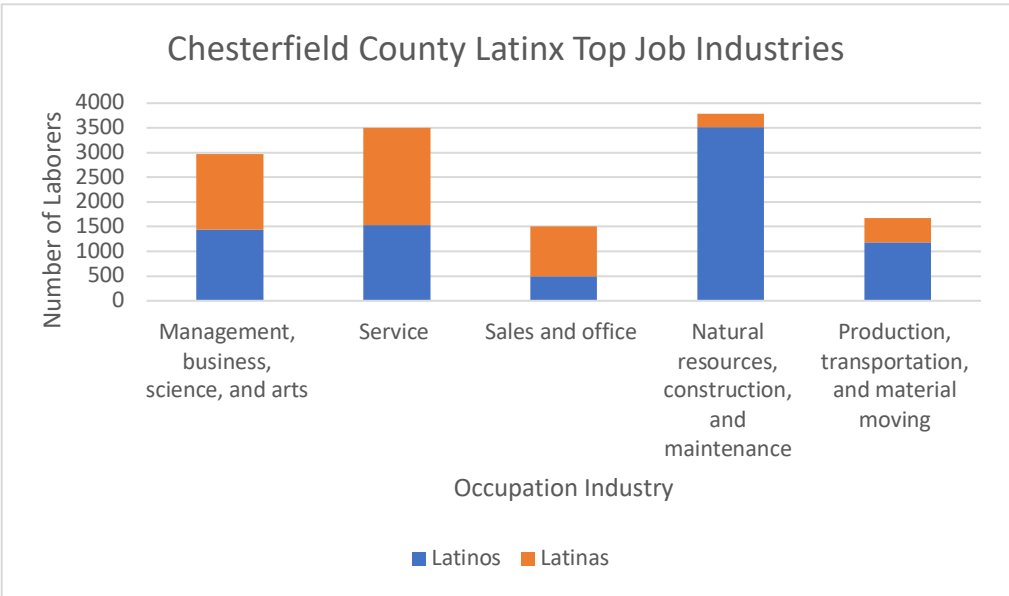
Note: Data Source of U.S. Census Bureau, 2018

In the City of Richmond 7,701 Latinx are employed; 4,653 Latinos and 2,418 Latinas, (U.S. Census Bureau, 2018).

Figure 2.5: City of Richmond Latinx Top Job Industries
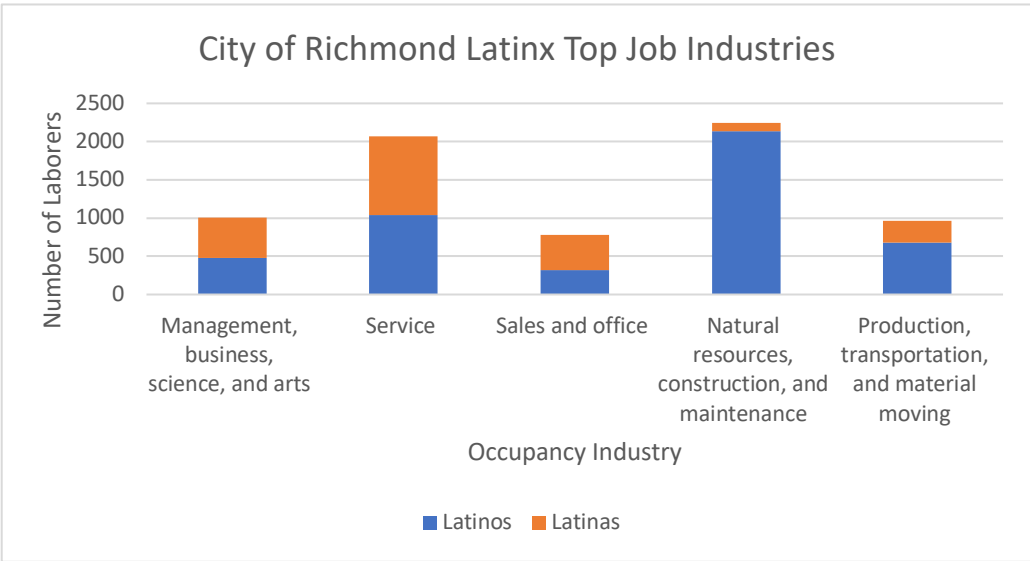
Note: Data Source of U.S. Census Bureau, 2018

Figure 2.5 above shows that Latinas most commonly occupy the service. This gender population gap also suggests that there are more conventionally unemployed women, who could be instead serving the traditional role as stay-at-home mothers and/or caretakers. While the census undercounts both undocumented and documented immigrants, it does provide sufficient data or context about the current financial conditions of Latinas. It also provides an understanding of how financially sustainable the households within these ethnic enclaves are.

Research Questions

1. What are the sources of economic security for Latinas?

    a. What is the current economic security level of Latinas?

2. What factors are impacting the current level of economic security for Latinas?

    a. What is the role of the ethnic enclave (cultural values and community assets) in the economic security of Latinas in both positive and negative ways?

    b. What is the role of federal and local policy of the United States in the economic security of Latina women?

3. How do the various forms of capital (6 forms) play into Latina economic security and their ability to capitalize on community assets and opportunities?

CHAPTER 3: Data Collection Methods

This study collected data through a mixed-methods approach consisting of interviews and participant observations. The target population of this study was the adult Latina population of South Richmond and Chesterfield with a focus on all ethnic (countries of origin), educational, and socio-economic backgrounds. All participants were 18 or older, and of Latinx heritage. Age and ethnicity were collected to create a purposeful sample of participants. The global COVID-19

pandemic greatly impacted the ability to collect data because of social distancing restrictions and increased personal anxiety for many.

Data collection was sensitive due to the current political climate and immigration policies; the research methods have been designed in a way to protect the identity of all subjects involved. Due to the political climate created by former President Donald J. Trump and his supporters, participants expressed strong distrust of the data collection process. This was extremely understandable because the political climate included racist propaganda and policies against Latinx people, the mantra "build a wall", 4,800 people died due to purposeful negligence in Puerto Rico post-Hurricane Maria, and the usage of concentration camps for undocumented immigrants. These actions fostered a collective fear and trauma throughout Latinx communities all over the United States. It has also sparked large numbers of racist acts all over the country and because of this, privacy and even anonymity have been more important than ever.

Interviews

Interviews are useful for qualitative research because they obtain unique information, collect numerical aggregation of information, and assist in uncovering trends that cannot be uncovered through observation (Stake, 2010). This study utilized personal interviews to gather a deeper level of information about Latina experiences. The researcher collected information about participant financial literacy, current and past occupations, cultural environment, personal entrepreneurial endeavors, and the opinion of the government. Audio recording the interview was optional. All questions were optional to answer, and any question could be skipped. The only mandatory question was for the participant to self-identify their age.

Interviews asked about three topics: economic security and the potential factors that impact it; community culture, values, and assets; and how the current political climate affects

Latina success. The first topic of aspirational wealth describes one's capacity for financial

growth from a job or career. The second topic aligns with social, linguistic, and familial capital.

Lastly, the third topic includes the communal mindset, which is largely centered in Latin

American families and societies. This information can also be used to understand the role of the

local Richmond context in the formation of ethnic enclaves for a measure of the economic

wellbeing of Latinas. They were asked to expand upon their answers to understand how their

cultural values impact them both positively and negatively. The table below explains how the

research questions informed the interview questions and observation themes.

Table 3.1: Overview of Research Questions with Related Interview Questions and Observation
Themes

Research Questions	Related Interview Question	Related Observation Themes
1. What are the sources of economic security for Latinas? a. What is the current economic security level of Latinas?	a. Please briefly describe your current job(s). This includes traditional employment as well as any side jobs or personal businesses. b. What are areas of financial literacy that you already understand, and what are some that you do not? What are areas that you had to learn on your own? (aspirational wealth) f. How do you see Latinas practice entrepreneurship in your community?	Who is using money and for what? Women in (work) clothes/uniforms
2. What factors are impacting the current level of economic security for Latinas? a. What is the role of the ethnic enclave (cultural values and community assets) in the economic security of Latinas in both positive and negative ways? b. What is the role of federal and local policy of the United States in the economic security of Latina women?	c. Do you feel culturally supported in your community (family, friends, neighbors)? Why or why not? d. What are some community factors that you believe help/hold back Latinas from being able to thrive financially? g. What role does the city/state/federal government and political climate play in how you and your families/communities are able to thrive financially and culturally? h. Has COVID-19 affected your job or income? If so, how?	Solitas (single women) vs. Families Solitas with children vs. Solitas w/o children Solitas with others (parents, siblings, friends, etc.) Families displaying matriarchy vs. patriarchy What language is being spoken and understood? Conversations and chisme

3. How do the various forms of capital (6 forms) play into Latina economic security and their ability to capitalize on community assets and opportunities?			All Observations
	All Questions		

Interview Recruitment

The recruitment method for the interviews was two-fold. First, four Latinas who work directly with the Latinx population of Richmond in Latinx-based organizations were contacted through email and requested to be interviewed. These organizations included Sacred Heart Center, Office of Multicultural Affairs, and the Southside Community Development and Housing Center. Second, from these contacts, potential interviewees were suggested through snowball sampling. There was one initial email inviting the participant to volunteer for the study, followed by one follow-up email that confirmed the date of the phone interview. Phone interviews were necessary due to the COVID-19 global pandemic and social distancing restrictions. This method enabled both the participant and researcher to feel their safest while completing the interview.

All participants in this study were volunteers. When participants confirmed either through email or orally, they received confirmation in their initiated method. As a native Spanish speaker, I (Gabriella Pino-Moreno, the student investigator) was able to communicate the goals of the study to the Spanish-speaking participants. One hour before the agreed date and time of the interview, a confirmation email was sent to the participant (see Appendix B). All participants were asked for consent to be recorded during the interview, with the option of not being recorded available. If participants chose not to be recorded, notes were taken by the student researcher.

There was a statement of disclosure for people to read and understand the information being solicited, the levels of privacy maintained, and the use of the information. No names were

used in the reporting of results; findings are aggregated. A coding key was created to keep track of each subject and was destroyed after the study finished. Electronic data was stored on password-protected files. I (the student researcher) was the only person who has access to the key to organize interviews. The student researcher was the only person present during interview activities, and interviews were done over the phone.

Interview Data Collection

Through snowball sampling as a means to find participants, 20 people were interviewed. Basic demographic information was collected from each of the participants to determine how representative the sample population was. Overall, participant age ranged from 18 to 60+, respectively. Age distribution was concentrated within two age ranges: from 20 to 30 (10 participants) and from 45 to 55 (8 participants) years old. For the country of origin, seven participants reported being born in a country or territory outside of the continental United States. Participant ethnic identity has been grouped by Latin American region as a means of aligning with the population data of Chesterfield and Richmond in the previous section. There was an even divide of participant regional ethnicity with six participants of Mexican, Caribbean, and Central American descent. There were only two South American participants. Lastly, eight participants reported having children of their own.

All interviews were one-to-one and lasted an hour on average. First, the researcher asked if the participant wanted to proceed in English or Spanish. Next, if the interview could be recorded. While only 5 participants agreed to be recorded during the interview process, notes were taken throughout all interviews. Lastly, the student researcher briefly explained the interview process. Afterward, the researcher began the interview by proceeding to ask the participant a series of eight open-ended questions. Best practices for how to hold impromptu

semi-structured interviews were found within Huerta (2011) *Examining the Perils and Promises of an Informal Niche in a Global City: A Case Study of Mexican Immigrant Gardeners in Los Angeles*. These best practices included holding interviews in the form of conversation by asking open-ended questions.

Interview Data Analysis

The purpose of holding semi-structured interviews was to capture more in-depth information about the behaviors, social structures, and shared beliefs of Latinas. Interview questions primarily aligned themselves with the research questions mentioned earlier. These questions were created based on uncovering the six major categories of capital in the findings based on *Whose Culture Has Capital?* (Yosso 2016). By having Latinas self-identify important forms of capital they were able to express their cultural values. The link between cultural values and cultural capital is that prioritized values that define a culture or a group of people develop into universal tools people can use regardless of where they live. Cultural capital then becomes a transient mechanism in which people can use to adapt through the use of their own culture.

The types of capital from Yosso (2016) were aspirational wealth, linguistics, familial, social, navigational, and resistance. Aspirational wealth included ways in which a person invested in themselves or others as a means to improve their financial future, such as parents paying for a participant's college tuition. In this study linguistic capital meant the participant was fluent in English and Spanish, bilingualism. Familial capital is the cultural values experienced within one's family or community, such as financial or cultural support. Social capital includes networks of people and resources outside of the family that supports a person, such as local nonprofits and public-school systems. Navigational capital refers to the skills of moving through social institutions, typically those not created for people and communities of color. Lastly, the

Maria Complex was the most prominent example of Resistance capital, which refers to the knowledge and skills fostered through oppositional behavior that challenges inequality.

Field Observations

Observation data is information that can be directly heard, seen, or felt by a researcher, and is a preferred method of data gathering amongst qualitative researchers (Stake, 2010). Field observations provide more interpersonal information about family and community dynamics that are not verbalized in interviews due to cultural norms. In this study, they assist to obtain more specific information on the interaction between Latinas and other people within their communities as well as their physical environment. They also add more nuance and rich descriptions of the Richmond context. Table 3.1 illustrates how the observation themes address the research questions.

Field Observation Data Collection

Observations took place at five separate locations: St. Augustine Catholic Church, Sacred Heart Catholic Church, Taqueria Panchito, El Nuevo Amanecer Grocery Store, and Super Fresh Grocery Store. These locations were chosen predominantly because they are seen as regular, communal spaces in Richmond's Latinx community. They were also chosen because they are all public spaces in which the people observed can remain anonymous while moving through the spaces. Observations lasted 1 hour and were done twice at each location. Within these spaces, the researcher chose an area to sit and remained there for the entire hour. Thematic notes were taken following the questions listed in the chart below. Throughout the ten observations, the researcher spent approximately 10 hours observing Latinas within their community.

Field Observation Data Analysis

The information gathered from these observations was thematically analyzed based on social capital, familial capital, aspirational wealth, navigational, linguistics, and resistance to the status quo. Following the lead of Huerta (2011) *Examining the Perils and Promises of an Informal Niche in a Global City: A Case Study of Mexican Immigrant Gardeners in Los Angeles*, these observations will assess gestures, words, and actions as a way to gather data on cultural norms without jeopardizing the identity of the individuals. The best practices of his study are extremely helpful in looking at ways to study and understand the informal activities the Latinas of Richmond may be a part of, without jeopardizing the privacy or identity of the individuals. This information can also be used to inform how traditional cultural values impact Latinas within communities in both positive and negative ways. The findings from both the interviews and site observations were thematically and contextually analyzed for common themes and categorized based on Yosso (2016), and then triangulated.

Study Limitations

It is important to understand the complexity of the Latina identity and all that she can encompass to realize that this research just scratches the surface of truly understanding their lifestyle. Topics such as passing race (white, Black, Indigenous), region of origin (Mexico, the Caribbean, Central, and South America), religion, socio-economic class, generation in the United States, and sexuality are all parts of the intersectional identity of a Latina. These topics were not reported on in-depth in this study, yet greatly impact how Latinas maneuver inside and outside of their built environments. Future research focusing on these topics may give a more in-depth understanding of the differences between what many may consider homogenous. It may also gather important data on marginalized groups of Latinas, such as the Afro/Indigenous, the low-income, and those who identify as LGBTQIA+. In addition, I did not have access to a Latina

population of recent immigrants. The majority of participants have lived in the United States for 10+ years and have acclimated to living in the Metro Richmond Area to a certain extent. The community of Latinas I had access to were predominantly middle and working class, bilingual, and educated.

While I identify as Latina and have a great understanding which enables me to better analyze this data, this does not mean that I had a full understanding of the data going into this study. I am not an immigrant and while I am Puerto Rican, the reality is that Latinx populations from the Caribbean have a very different lifestyle from those from Mexico, Central, and South America. I took an observant position in this research.

CHAPTER 4: Results

Interviews and observations captured several core themes surrounding the sources of Latina economic security for the study participants, the internal and external factors that impact economic opportunities, and the forms of cultural capital that influence economic engagement. First, Latina participants are economically secure through participation in a diverse spectrum of occupations, including entrepreneurialism. This also indicated that they are investing in themselves and others through higher education and entrepreneurship. However, because study participants have to learn about finances through trial-and-error, they feel isolated in their ambitions. Furthermore, several internal and external themes emerged that inform the current status of economic opportunities for Latinas in this study. Internally, participants define "community" in two different ways which influence if they feel supported by said community. Those who identify their family as a community feel supported, whereas those who identify their community to include their surrounding neighborhood do not. Externally, respondents feel unsupported by all levels of government which further strengthens the notion of isolation. Lastly,

study participants exhibit several forms of cultural capital that enable them to capitalize on obtaining and maintaining economic security. These include resistance, familial, aspirational wealth, navigational, and linguistic capitals. Because many Latinas who were interviewed and observed are not supported by their peers, they lack social capital. The results of this study revealed that the Latinas who participated in the study, living within Richmond and Chesterfield, feel isolated, as well as only rely on family and close friends for both financial and cultural support.

Sources of Economic Security for Latinas

For this study, economic security is defined as the stabilization of living-wage income from one or more occupations. Two main sources of economic security emerged. First, Latinas in the study support themselves and their families through a diverse spectrum of occupations including entrepreneurship. Several Latinas of this study held a second job, and a majority of these participants were entrepreneurs. Second, participants invest in themselves and others. The top two ways they invested were: higher education and entrepreneurship. However, participants felt unsupported by their communities in their investments. This was one of several major factors that led to a common narrative that Latinas in this study are isolated. Therefore, the results of this research indicate that participants are successfully striving for personal economic security by investing their time and funds in themselves and other Latinas.

Occupying a Diverse Spectrum of Employment Occupations

Today, 58.3% of Latinas are employed full-time (Bucknor, 2016). When participants were interviewed, they were first asked, "Please briefly describe your current job(s). This included traditional employment as well as any side jobs or personal small businesses." Figure 5.1 below shows the participant responses grouped by sector of employment, with the top two

industries of employment being Government (5 participants) and Customer Service (4

participants). The lowest industry sectors are Art/Design and Self-Employed at 1 participant

each.

Figure 5.1: Sectors of Participant Fulltime Employment
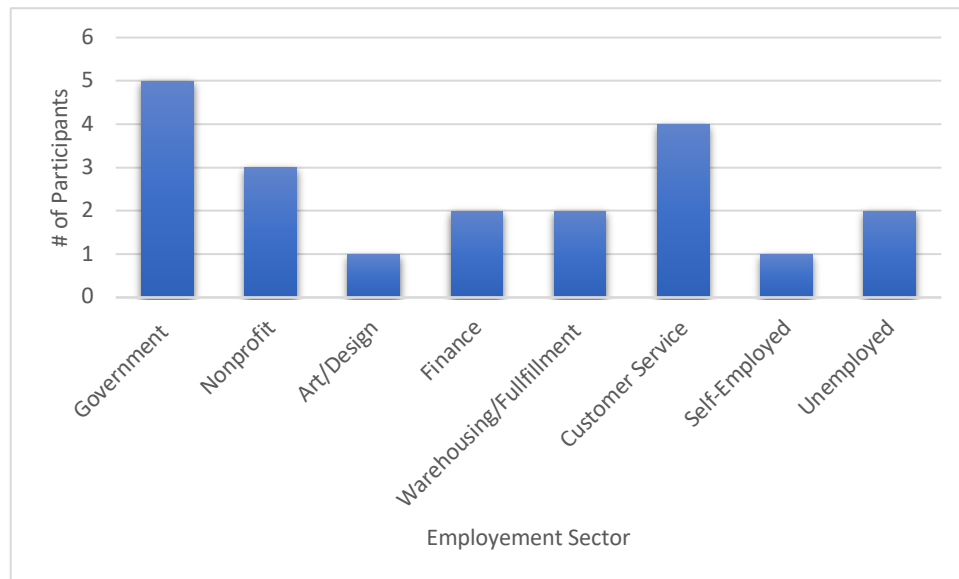
The occupations of the participants were extremely diverse, yet unfortunately included

two unemployed Latinas who had lost their jobs due to COVID-19. Observation and interview

data suggest that Latina participants are not only employed but that they occupy a diverse

spectrum of occupations. Latinas in work clothes and uniforms were observed in abundance at

each site and included: nurses, policewomen, professionals, construction workers, painters,

house service workers, and stay-at-home mothers (see Appendix D for full written observations

of Latinas in work uniforms/clothes). This offers a contradiction to traditional Latinx culture in

which women are raised to be submissive to men as wives and mothers (Carballo-Deiguez,

2004). It also strengthens the notion that Latinas are taking on head-of-household roles when

immigrating to the United States (Quinones-Mayo and Dempsey, 2005).

There were eight participants (40%) who had a second job. Self-Employment was reported by six (63%) of participants with two jobs. Several things are apparent; First, Latinas who participated in this study require additional income outside of their primary full-time employment to support themselves and their families. This finding affirms Solomon and Weller's (2018) claim that Latinx families face greater financial demands and have costlier debts than white families. Not only are Latinx families typically larger, but 15% of these families are financially supporting people outside of their immediate family (Solomon and Weller, 2018). This also suggests that Latina participants are experiencing earning lower wages. Regardless of educational experience and tenure, Latinas in Virginia are paid only $0.53 for every dollar a white non-Hispanic man makes (National Partnership for Women and Families, 2021). Latinas must work double the time a white non-Hispanic male works to earn equal income. The Latinx community has the largest percentage of its population's laborers are classified as "working poor" at 13% (National Partnership for Women and Families, 2021).

Second, many Latinas in this study take the initiative and turn to entrepreneurship as a means of income. Several participants explained how they and family members participate in the entrepreneurship of producing goods and services for their communities, which denote first-hand experience and knowledge of small businesses.

> "The only thing I can think about is just family friends or aunts of mine that make and sell our traditional food for profit."

> "My mom owns a hair salon and now a small business, my uncle a car shop, so I grew up around it."

> "I sell a cultural drink – I have the understanding that if I need more money, I have to make it myself. I also love to cook, so it's like combining my passion and my need."

However, while a quarter of participants are engaging in entrepreneurship as a source of income, only one participant was self-employed full-time. From 2010 to 2016 only 10.8% of Latinx

heads-of-households were self-employed (Solomon and Well, 2018), and 20% of the participants stated they did not see any Latina-owned businesses in their community. Latinas in this study were more likely to participate in entrepreneurialism as a second occupation due to limited access to resources for full-time entrepreneurial endeavors. There was an overall lack of representation of Latina-owned businesses within the participant's communities. These findings are not a reflection of the Latina work ethic or presence in a community, but more representative of a lack of resources and support ecosystems for Latina small businesses.

Latinas Are Actively Investing in Themselves and Others

Many participants stated they had limited knowledge of monetary investing. Latinas often identified "investing" as either high-value purchases or stocks, bonds, and securities. While these are common forms of investing, the concept of monetary investing should also be applied to entrepreneurialism and higher education. Both are examples of devoting large amounts of time and money to receive monetary gains for either oneself and/or their families in the future. Research suggests that Latinas invest in themselves and others by financially supporting themselves and close family. Latinas in this study are invested in by their families.

Interview and observation data showed that participants have practiced various forms of investing. When asked, "How have you been supported financially to succeed in your own personal endeavors?", answer reflected three types of investment. The first type of investment was individuals investing in themselves. Several participants financially invested in themselves through paying for their own higher education as well as personal financial independence. Latinas in this study can support themselves by investing in their future. This is the base of generational wealth creation.

> "I haven't really been supported financially. I paid my own way through undergrad and grad school. I did take loans if that counts."

"I have always supported myself financially."

The second type of investment reflected in the interviews was a family investing in an individual.

Participants most commonly invested in other family members through helping pay for college.

Not only does this represent the importance of higher education among study participants, but

specifically this transfer of monetary wealth within a family from the older generation to the

younger generation is the primary example of building generational wealth. Below two

participants warmly recalled their family investing their finances in their ambitions of higher

education:

> "My family. I wasn't working for a bit when I was in school and they supported me in
> whatever I needed. They're still willing to help me if I ever need it. Things are tight, but
> my family has always sacrificed for each other if one of us needs it."

> "My parents have supported me for everything I wanted. But I think it's safe to say the
> most expensive thing they've helped me with is college."

The last type of investment indicates how Latinas in this study practiced investment in

others through the patronage of small Latina-owned businesses. When asked, "How do you see

Latinas practice entrepreneurship in your community?", responses indicated that Latinas are

willing and able to support each other within a community. This ability assists in building and

affirming the Latina community through social interactions as well as commerce. One

participant reflected on her experience in the following way:

> "I see people opening up their own businesses, In Chester there is a Latina owned bakery,
> we go there whenever we need a cake or any type of baked good, I see people open their
> own restaurant and food trucks and stores and you see other Latina's sell their products at
> local Flee markets."

LatCrit Theory points to sacrifices made by parents as an investment in not only the child but in

the family as a whole as well. An even closer analysis of the data shows the importance of

multigenerational growth over time, the action of sacrificing so that the generations after can

inherit and achieve more. Theoretically, the family is then elevated by relation and now has access to a wider variety of resources, wealth, and opportunities. Investing in future generations with the understanding that the current and even past generations can benefit is the blueprint for generational wealth building.

The Current Economic Security Level of Study Participants

This study focused heavily on trying to capture the current financial understandings of Latina participants through interview questions as well as observations in several popular public places in Chesterfield and Richmond's Latinx community. Although the participants had a range of ages and time spent in the United States, the experiences that informed the data did not range as widely as expected. Instead, there was a continuous narrative between participants having knowledge that was taught predominantly through real-world trial-and-error. The narrative below illustrates how a lack of financial guidance impacted a participant's experience in learning finances through trial-and-error. It also shows that important financial information and resources are not as accessible to Latinas and Latinx communities in this study as they are to others.

Learning Financial Information Through Real Life Trial-and-Error

The interview questions helped bring a richer context to why many of the participants learned finances through a trail-and-error process. In question two, "What are areas of financial literacy that you already understand, and what are some that you do not? What are areas that you had to learn on your own?", participants stated the following:

> "I would say I understand a lot of it, but I also had to learn everything on my own being a single parent and leaving home at a very young age, I didn't have the guidance that perhaps others would have. When it came to purchasing my house there was a lot to learn and I had to ask a lot of questions as most mortgage companies talk to you as if you are an expert in home purchases. I wanted to make sure I understood and was able to get the best possible interest rate possible. I have purchased my own home on 2 occasions as well as my own car. However, I would say there is always so much more to learn. I would love to learn more about investing, when it comes to that I do not know anything."

"I understand the importance of saving, the importance of not having too much debt/managing debt or paying off debt in a timely manner, I need a better understanding of budgeting. I had to learn about the importance of paying off debt in a timely manner by having more debt (car payment, student loan etc.)"

"I understand many of the basics of financial literacy, enough to understand my own savings, credit card statements, student loans and financial planning. Almost all of the areas I currently understand, I've had to learn on my own."

These quotes exemplify the narrative of the majority of the participants. There is a willingness to learn and practice healthy financial planning. These quotes also represent first/second-generation immigrant Latinas navigating unknown systems on their own with little to no guidance. These testimonies make it apparent that many Latinas are self-taught in finances. However, other participants stated their parents were the ones that taught them the financial knowledge they did not teach themselves. "Some financial literacy I know including how to balance a checkbook, how loans work, write a check. I'm unsure of the process to buy a house and still would need help buying a car. My mom has always taught me whatever I didn't know."

The data also illustrated that negative consequences of financial setbacks are experienced by study participants. Several participants recalled growing up in low-income households that resulted in their financial independence or taking on familial financial responsibilities at young ages. Participants explained the various scenarios that many Latinx immigrants face: restarting their lives in a foreign country, coming from generational poverty, and lack of accessible educational, and occupational opportunities. This suggests that classism and racism play a significant role in how immigrant participants can adapt their participation in the United States' economy.

Factors Impacting the Current Level of the Economic Security of Latinas

Various social internal and external factors impact the economic security of Latinas in this study. These factors can be divided into two categories: internal and external. Internal factors in this study were defined as the role of the cultural values and community assets within the ethnic enclave. The data clarified that in this case, while the Latinx community provides cultural spaces it does not support Latina's financial ambitions.

Within the space of the ethnic enclave, Latinas define the term "community" in two different ways which then affected if they felt positively or negatively impacted by the community. First, those who defined "community" as their immediate family felt supported. The majority of all participants felt supported by their families regardless of how they defined "community". Second, supported Latina participants who defined "community" as their neighborhoods, workplaces, and public spaces did not feel supported. They instead felt isolated because of the community's cultural biases.

Next, external factors in this study were defined as the roles of federal and local policy of the United States in the economic security of study participants. Interviews indicated that they feel that the government has not been inclusive in their policymaking and instead upholds a culture of "acceptable neglect". Latinas in the study understand the power and responsibility the government has in shaping communities through business development and access to educational resources. Here, negative biases towards Latinas negatively impact Latinas in this study as well.

Internal: The Role of the Ethnic Enclave

While Latinx ethnic enclaves provide cultural support, they do not provide a fully supportive environment for Latinas. Latinas in this study defined the term "community" in two different ways, and how they define it influences whether or not they feel supported by said community. First, the respondents defined their community as their immediate family, the close-

knit nature of their traditional Latinx family has become a source of financial and cultural

support. Study participants created generational growth over time through investing in each

other. These participants felts supported, but the majority felt supported by their families

regardless of their definition of community. Second, some Latinas in this study defined their

community as the surrounding special neighborhood and people. These participants did not feel

supported by their community and instead felt isolated. They feel that they must leave the

enclave for financial security and opportunities.

Limited to Family Support

As previously stated, Latinas in this study are financially invested in by their family

members. These are examples of how Latinas are supported within their internal communities.

Data from site observations of five different places shows that Latinas are more likely to be with

an extension of their family or even friends over being by themselves (see Appendix D). They

were also more likely to be seen with children than without (see Appendix D). This exemplifies

how significant the internal familial community is to Latinas who were observed. However,

participant responses varied when asked, "Do you feel culturally and/or financially supported in

your community (family, friends, neighborhood)? Why or why not?". Respondents have two

different ideas of what "community" is as well as different experiences with community support.

In this first example, participants defined their community as their immediate families.

> "My parents sacrificed a lot to make sure my brothers and I had a better chance at achieving our dreams than they did. They paid for extra classes or programs in the summers and provided a safe and flexible study environment to help get us at the top. Those opportunities and that support led us to gain much of the valuable experience needed to grow in our careers, etc."

> "Due to the rise in property prices…it can be difficult to maintain money on the side…My family are the only ones that provide financial and culturally supported. I find it difficult to be supported in both ways for everyone."

Many participants who defined their community as their immediate family felt supported. This study suggests that forms of internal investing, especially in the form of parent-to-child, are examples of building generational wealth. Many Latinx parent-generations in this study choose to sacrifice their time and money to give their children the opportunities they never had. However, other respondents indicate that there is not always the ability of a parent to financially support their child. This next participant explains how people in her community were unable to support each other because of the unmet collective needs.

> "Not really because the majority of the people I grew up with lived paycheck to paycheck. I also think having immigrant parents that do not know how finances worked in the US makes it harder for first-generation citizen because these are skills that are normally taught in the home, not in schools."

The participant above explains a circumstance where living in a low-income community with an immigrant family creates an information gap barrier for current and future generations. If communities also do not have accessible finance education opportunities, then information droughts are created, and a population is at a disadvantage in participating in the local economy. This quote also illustrates how the participant may have no choice but to rely on their community's public institutions as sources of information and opportunities.

Neighborhood, Workplace, and Public Space Isolation

Other participants provided a broader definition of "community" and included neighborhoods, workplaces, and public spaces. The most prominent cultural theme revealed by the data is that the participants experience negative stereotypes from both their internal and external communities. Stereotypes, by nature, are assumptions based on vague truths that are usually outdated. As Latinas in this study push to advance the lives of themselves and their families, there are clear setbacks based of racism, sexism, and classism. These systemic biases prevent Latinas in this study from building social capital and limit their economic opportunities.

The participants who used the broader definition of the community stated they did not feel

financially supported by their communities in any way.

> "I do not feel culturally supported in my community because there are not many Latinx organizations around VCU. I do feel financially supported by my family, but not at all with my university since financial aid is extremely limited."

The majority of the participants did not feel culturally supported by this broader

definition of community. Participants were asked "What are some community factors that you

believe help/hold back Latinas from being able to thrive financially?", and while this question

was meant to gather information for the financial theme it revealed that both of these themes are

linked together. First, participants recalled how stereotypes created a false identity for them in

the workplace and stagnated their professional growth. Latinas in this study feel they are

expected to fit a certain image in the United States because of their gender and race. They

suggested that the larger society is uncomfortable with them inhabiting professional spaces and

oppresses them with discrimination.

> "Coming from such a diverse city such as New York, I feel that Richmond still has some room for growth. When I first moved to Richmond and started working for Philip Morris, which was considered back then to be a "Good Ole Boys" network, I felt like an outsider. One, because I was a northerner and two, because I was one of the very few Latina women working at that facility. There were automatic assumptions made about me that since I was a Latina from the ghettos of Brooklyn, without a degree, I mustn't be too bright and that made it very difficult for me to excel. Time and time again, I would see either white or black women move up and I was being left behind…"

Other participants explained how their socio-economic background had affected their

experiences in the workplace.

However, there were instances where the participants praised their current work

environments for being spaces where they could grow professionally. These occupations had

something in common: needing a bilingual employee. "My mother actually helped me get the

position I have now because she worked for the same agency, she is bilingual that is how she got

her first position in the agency." Observation data uncovered that many Latinas have:

bilingualism. It was observed that Spanish and English were spoken in predominantly Latinx

spaces (see Appendix D). The ability to understand and speak a degree of both English and

Spanish is so common within the Latinx community that it has become attached to the Latina

identity.

Stereotypes being applied to Latinas in the study in the workforce prevent them from

advancing to positions and pay ranges they deserve. However, several participants made a point

to explain that they had experienced stereotyping within the Latinx community. While it can be

referred to as traditional values, it can also be referred to as a way to use culture as a tool of

control.

> "There is a strong sexist attitude that exists both in the mainstream culture and within the
> Hispanic community that labels women as not smart enough to handle finances, not good
> with numbers, etc. This labeling comes from both sides and presents obstacles to Latina's
> to achieve their financial goals. In business and financial transactions, you have to push
> hard to be heard and taken seriously, over time this has a negative impact on
> the financial well-being of Latinas and by extension their families are also negatively
> impacted."

Site observations played a key role in uncovering evidence of the bias behavior of Latinos to

Latinas. In every social setting the mother was fully in charge of her children; guiding them in

church, removing them if they misbehaved, feeding them, etc. (see Appendix D). The only time a

man was observed tending to a child when the child needed to be disciplined or if the mother was

not present. Men would not converse with women who had children and would only address the

man of the family when speaking (see Appendix D). Men were also observed to drive the family

car as well as pay for the family's meals (see Appendix D). These observations give context to

the traditional familial roles within the Latinx community as well as provide examples of the

expectations placed on Latinas.

External: The Government Plans to Maintain Systematic Inequity

Outside factors that impact Latina economic stability in this study were the role of federal and local governments. The research revealed that the government is not inclusive or supportive of the Latinx community and especially Latinas, which creates a culture of acceptable negligence. Participants believed the role of the government is to implement inclusivity and cultural visibility, but instead the government is neglecting the Latinx community. Participants also understood the responsibility the government has in shaping communities through providing equitable access to free educational resources. Because neither Richmond nor Chesterfield has provided adequate resources for Latinas, local nonprofits dealing with Latinas specifically have become the only pillars of support in the community.

Latinas Feel Unsupported by the Government

Participants were asked, "What role does the city/state/federal government and political climate play in how you and your communities are able to thrive financially and culturally?". Most of the participants feel as though the government has the responsibility to uplift communities through policies and political representation. Many participants feel that the acting governments are not as supportive as they should be. Latinas in the study also explain that negative biases prohibit the Latinx community to receive the attention it needs.

> "There are some programs that definitely benefit my community but there is so much more that could be done to fully support the community in ways that are financial and for the culture. There is a strong bias in the city when it comes to support for different people which I hope to see change in the near future."

> "They are the ones that help make decisions on whether or not a community can thrive financially, their decisions and policies show what they believe are most important to a community. If they are not enforcing policy that can help all feel accepted and cannot make sure people of all cultures have the same opportunity, then people of certain cultures and minority groups will not feel like they have the same opportunity to thrive."

> "I think every political role has everything to do with how Latinos are able to thrive in communities because they will pick & choose where to have these separate communities. Political roles feed into businesses that help keep communities separate…"

All of these quotes express that the governments are not focused on supporting Latinx populations, and it is shown through their policies and administration. The Virginia Latino Advisory Board (2017) suggested that the governor appoint a community liaison to represent Latinx communities of Virginia in the governor's administration. VLAB (2017) also advocated for an increase in Latinx people working within the governor's administration as a tool of representation. This reflects that the Metro Richmond Area as well as the entire state of Virginia struggles to correctly support their Latinx community. In 2007, 28,578 Virginia Latino-owned businesses had sales and receipts of $5.9 billion and employed 34,177 people but only consisted of 5.1% of the certified businesses under the Virginia Department of Small Businesses and Supplier Diversity (The Virginia Latino Advisory Board, 2017).

Accessible Financial and Educational Resources

Latinx populations require additional support because of the cultural and education barrier which can include multilingual access to state agency websites, accessible training and seminars small business matters, and bilingual grant applications (The Virginia Latino Advisory Board, 2017). Participants agree that governments need to prioritize the needs of minority communities and be more proactive in investing in the people there.

> "I think they play a big role whether it's stifling or uplifting our communities. In Richmond, I think VCU is a huge driver of financial and cultural success for the city. So, seeing the city invest in a great school with a diverse student population has been awesome to see. But when you look at Richmond city plans to build stadiums or new up and coming neighborhoods, you see the neglect of school systems and communities. I think education is such an important part in setting up communities for success and I would plead for Richmond and the U.S. to rethink some of the invest opportunities for teachers and students."

> "I believe that the limited financial & educational resources for our community keep us from thriving to our fullest potential. If there are resources, they usually come at a cost (money, sacrificing time, transportation issues, etc.)"

Many participants want to see local governments invest in their public-school systems as a means to support themselves as well as the community at large. The public school allows free access to education systems in the United States and is especially beneficial to immigrant and low-income communities. Over the years public schools have adapted their services to assist the communities they serve, such as providing free-and-reduced lunch and ESL (English Second Language) classes (The Virginia Latino Advisory Board, 2017). Those that serve immigrant communities have centered their schools around supporting diversity as a primary strength (The Virginia Latino Advisory Board, 2017). Participants claimed that it is the responsibility of the government to provide accessible resources for people to create and build equity in their neighborhoods. It was evident in interview data that while having an ethnic enclave does support a community culturally, lacking financial or political power creates poverty for many. This becomes cyclical poverty, which can then negatively traumatize generations of people.

Nonprofit Response

The Latinx community of Richmond and Chesterfield rely heavily on nonprofits, churches, and local organizations to provide in-need services as well as cultural support. While these are prominent Latinx populations in comparison to several other jurisdictions in Virginia, the culture of racial equity is still very focused on the Black and white narratives. For hundreds of years economic development, social structures, and politics have been formed by the dominant Black and white populations (D'Avila, 2004). In present conversations involving racial justice and equity between grassroots advocates and policymakers, the Latinx community is invisibilized. Local nonprofits such as the Sacred Heart Center have spearhead advocacy as well

as provide social services and information resources for the entire Latinx community, which has helped fill the gap and focus on the racial disparities faced by Latinx communities but there are still barriers for self-advocating and access to resources.

Places like the Sacred Heart Center, The Southside Community Development and Housing Corporation, and St. Augustine Catholic Church have been supporting the Latinx community and especially Latinas for over 20 years. Site observations included women of all ages inhabiting these spaces and utilizing their services. They provide services that can range from translation, assistance with college applications, DACA assistance, assistance purchasing a home, as well as holding several cultural festivals a year.

Latina Community Capital

This study used Yosso's (2016) cultural capital framework from "Whose Culture Has Capital?" as a means of gaining a deeper understanding of how different forms of capital impact Latina's economic security. The research also detailed how Latinas can capitalize on community assets and opportunities. Each form of cultural capital gave Latinas a mechanism of adaptation to help them achieve economic security as well as blend their multicultural experiences into a strength. First, participants embodied resistance capital through the Maria Paradox which is described below. Through this form of capital, it was discovered that Latinas did not have a strong sense of social capital because many either felt isolated in their communities or are struggling to rebuild the social networks they had in their home countries. Second, strong familial capital through multiple accounts of cultural and financial support from family are examples of aspirational wealth capital by investing in themselves. Latinas in the study also expressed navigational capital by their abilities to adapt to different cultures and face negative biases in social environments. Lastly, bilingualism allows Latinas to have linguistic capital.

Resistance and Social Capital

Resistance capital contains knowledge and skills fostered through oppositional behavior that challenges inequality (Freire, 1970, 1973; Giroux, 1983; McLaren, 1994; Delgado Bernal, 1997; Solórzano & Delgado Bernal, 2001). This form of cultural wealth is grounded in the legacy of resistance to subordination exhibited by Communities of Color (Deloria, 1969). The main subtheme that emerged from both interviews and site observations was the existence of independent and overworked Latina, otherwise known as The Maria Complex. Many Latinas are taking on head-of-household roles when immigrating to the United States because of the loss of their social networks due to leaving their home countries (Quinones-Mayo and Dempsey, 2005). This combined with the expectation to maintain the prominent traditional values of Latinx culture, the intersectionality of identities that results in the expectation for Latinas to be superwomen – at the expense of their emotional and mental health is the Maria Complex (Gil and Vasquez, 1996). While this is a result of the combined pressures of the Latinx home and western culture, it can also be viewed as a response of resistance from Latinas to not accept the status-quo of either.

Social capital can be defined as networks of people and community resources (Yosso, 2005). Several participants talked about losing social networks when moving to the south. In the sections above these participants noted without hesitation that Richmond is less diverse as well as pays less attention to its diverse populations. It is clear in any instance when people move from where they grew up that they leave their social networks behind.

> "…I would say I do not have family here so I can't rely on that and neighborhoods here for me are different than when I was growing up…where your neighbors were like family and helped you out whenever they could. Here I think you just do it for yourself and that's it. At least that has been my experience living in VA."

The data collected from this study shows that because many of the participants feel like they lack community they have instead turned inward and focused on supporting themselves and their immediate families. This is an important parallel between the collected data and the Maria Paradox, but also calls attention to the need to recognize an intentional strategy of creating social capital focused on family.

Next, something important that emerged from the data was the difference in Latinx values between Latinas of different generations. What generation immigrates to the United States usually determines how much homage one pays to their culture; however, women are expected to be the carriers of culture (Gil and Vasquez, 1996). In many cases, the culture includes various forms of traditional values such as getting married and raising a family.

> "…My family did not see the point of me going to college and instead wanted me to work in the family business and find a husband…but I wanted an education more."

While Latinas of the millennial era in this study still feel these pressures to preserve their heritage, there was a focus on being the main provider. This should still be considered a prime example of Latinas embracing the intersectionality of their identities as Latinas living in the United States. Rejecting traditional as well as western cultural assimilation and creating a robust hybrid of cultural living should be seen as the ultimate act of resistance capital.

Familial and Aspirational Wealth Capital

Familial capital is defined as that cultural knowledge nurtured among *familia* (kin) that carry a sense of community history, memory, and cultural intuition (see Delgado Bernal, 1998, 2002). *Aspirational wealth capital* refers to the ability to maintain hopes and dreams for the future, even in the face of real and perceived barriers (Yosso, 2005). In this study, aspirational wealth was the manifestation, creation, and continuation of generational wealth from the Latinas

and their families. The combination of these two forms of capital is one of the common foundations of generational wealth found in this research. This was revealed primarily through interviews. Various participants stressed the importance of relying on family networks.

> "I only feel support culturally and financially by my friends and family. Basically, just the people that are close to me and that I talk to on an everyday basis. They're the people that are always there if I need anything and I'm definitely fortunate for having that."

Themes surrounding aspirational wealth emerged in this study during questions surrounding occupations and financial stability during interviews and site observations. Close-knit networks of families, as well as people living in the same neighborhood, have served as the foundation of the creation of ethnic enclaves, such as Spanish Harlem in New York City or Little Havana in Miami. While there are no recognized Latinx ethnic enclaves or ethnoburbs in Richmond or Chesterfield, the quote above exemplifies that Latinas still value the support of family and friends. This suggests that the real capital is the people, and not the spatial enclave itself. Many participant's family members hold on to cultural identity and history regardless of existing spatial enclave status.

Navigational and Linguistic Capital

Navigational capital refers to the skills of moving through social institutions, typically those not created for people and communities of color. Moving through a social institution includes any social interaction Latinas have with the world outside of their homes, including work environments, public spaces, healthcare, education, etc. Because multiple institutions make up a system, the common subtheme that emerged from participant interviews was that Latinas are constantly learning and adapting to various cultures within social environments as a means of survival.

"In a general community, I think Latina women are stereotyped from many different factors. They can be portrayed as housewives, loud-mouthed women, and with poor English in movies. When in real life, they're just as hard-working as their husbands but all Hispanics are being viewed as illegals because of trump so the discrimination in the workforce & opportunity areas are becoming more difficult to thrive in."

Latinas in this study do this despite the negative biases placed on them and the Latinx community. Navigating different cultural spaces required several participants to learn new cultural practices as well as learn a new language. Learning a new language is a form of linguistic capital. *Linguistic capital* is the intellectual and social skills gained through communication experiences in more than one language or style of speaking (Orellana, 2003). This was primarily revealed through both the interviews and site observations. Many Latinas were observed speaking Spanish and commonly, Spanish and English. Bilingualism is a part of many immigrant's adaptations to the United States. The language of a Latina's mother country is a piece of identity that can be preserved through speech. It is also an incredible skill that Latinas need to be recognized for having.

CHAPTER 5: Discussion

It is imperative to understand Latinas have actively participated in United States' economy for hundreds of years. The influx of Latinx immigrants into southern cities over the past 30 years has recreated urban spaces with Latinx population concentration. These robust ethnic enclaves enable Latinas to experience and preserve their cultural heritage while still participating in the local economy. However, the broader dominant society rejects the value of Latinas and the many intersecting identities they have through income inequality and negligence of the spaces they inhabit. This case study sought to examine what external and internal cultural factors impact the current rate of economic sustainability of Latinas and whether the Latinx ethnic enclaves in Richmond and Chesterfield are supporting or stagnating their growth. The

study also focused on understanding the cultural advantages and disadvantages Latinas experience and how that impacts their interpretation of community.

Results showed that various internal and external factors impact Latinas in this study and their current fight for economic sustainability. Participants had differing sources of economic security through professional employment as well as multiple occupations, most commonly entrepreneurship. Many explained they are comfortable in their knowledge of finances primarily because they had a real-life experience that taught them. Next, many Latinas experienced support from their families as a means of investing in the next generation for familial success; however, several participants were self-supported and expressed that their low-income communities lack the resources necessary to support a community unfamiliar with American economics. Participants also explained how local governments should show solidarity by investing in their community's economy and providing accessible social services. Lastly, Latinas were observed to be positively impacted by five of the six forms of cultural capital as explained by Yosso (2016). Latinas were impacted by aspirational wealth capital by investing in the self through pursuing economic sustainability; familial capital by having close support networks; linguistic capital by bilingualism; navigational capital by learning and adapting to different cultural spaces; and lastly resistance capital by embracing their intersectionality through a hybrid lifestyle between Latin American and the United States cultures.

Fighting for Economic Sustainability

There is limited planning literature surrounding how Latinas participate in the economy but there is growing literature surrounding the Latin American diaspora and how Latinas have adapted to current American society (Donato et al. 2008; Flippen 2014; Tienda, Jensen, and Bach 1984). This thesis defines economic security as the stabilization of living-wage income

from one or more occupations. In this study, Latinas explained that they have had to learn and adapt to grow financially. While several Latinas see economic sustainability as a goal they are working hard to reach, others see economic sustainability as something they do have because of their hard work.

The results of this study showed that participants work several occupations to support themselves and their families. Women migrants are shown utilizing various economic strategies that transverse different spaces, within the ethnic economy (Sweet, 2016). The results from this study support this notion because they showed that Latinas primarily chose to be self-employed when they work more than one job. This suggests that they understand the importance of participating in the local economy as well as the financial empowerment of owning a small business. At the same time, the results confirm the fact that Latinas are not making enough money from one source of income to support themselves lends support to the notion that there is inequity in how much Latinas are compensated (Hegewisch and Tesfaselassie, 2019).

This study contributes to the limited pool of research surrounding the experiences of Latina laborers (Donato et al. 2008; Flippen 2014; Tienda, Jensen, and Bach 1984). While the results may suggest that Latinas are comfortable with their level of financial knowledge, the commonly used phrase of this study was "trial-and-error". This suggests that many Latina participants are making avoidable financial mistakes because not only are they not getting financial education in the home, but also their communities are experiencing a drought of accessible financial education resources. These mistakes set Latinas as well as entire communities behind in building and maintaining community capital. Bourdieu (1977) hypothesized that people of color are perceived by the middle- and upper-class whites to lack the social and cultural capital necessary for mobility and that upper-class whites hold what is

considered valuable capital. This creates the narrative of the "disadvantaged" (Valenzuela, 1999). However, these results highlight the various types of cultural capital Latinas have obtained despite larger systematic inequities that deprive them.

Investing in Latina Heads of Households

Consistent with the findings of Quinones-Mayo and Dempsey (2005), this study supports the notion that many Latinas are taking on head-of-household roles when immigrating to the United States because of the loss of their social networks within their home countries. The majority of study participants were the head of their household whether that household was themselves or including dependents. While millennial Latinas in this study still felt these pressures to preserve their heritage, they expressed a stronger focus on economic sustainability.

Poverty, politics, and immigration have led to multiple variations of what "traditional" Latinx families consist of (Quinones-Mayo and Dempsey, 2005). Discussions about if participants considered their communities to be supportive lead to a greater conversation about how most Latinas define community as their family, while some consider physical spaces like neighborhoods community as well. Through these discussions, a pattern emerged that is a popular scenario in the immigrant community: having a family that works hard and sacrifices their time and money so that the next generation can have more opportunity. Some participants were the next generation, some were the generation of sacrifice. These results challenge the notion of large investments as exclusively tangible items by revealing how people in communities and families invest in each other and support Yosso's (2005) the definition of aspirational wealth capital.

As discussed earlier, many Latinas lack access to financial education from within their home and heavily rely on institutions in their community such as public schools and nonprofit

organizations to fill this need. Both Richmond and Chesterfield rely heavily on nonprofit organizations such as the Sacred Heart Center to provide services for Latinx communities such as GED classes, financial literacy classes, and childcare. Latinas in this study who live in communities that lack accessible financial education resources expressed how local governments seemed uninvested in their communities. This creates a narrative of feeling and essentially being invisible within a community and larger society. Planners are responsible for creating equitable and inclusive communities. This would include investing in Latinx communities and providing accessible resources and social services.

Cultural Capital in the Latina Community

Radical planning literature focuses on Latinas primarily in their home countries in the "Global South". Recently, this theory of planning has grown to include de facto community developments such as "squatter citizens, determined poor women, illegal immigrants, and other marginalized communities" (Fainsten and DeFilippis, 2016). This terminology is disrespectful and part of the issue between planners understanding and respecting Latinx communities nationwide. Vocabulary as such infers that people's cultural lifestyles are somehow wrong. It also implies that Latinas can only exist in specific forms for specific functions as low-income undocumented women that are limited to working-class occupations such as maids or market workers. This is merely a white-centric ideology of who Latinas are and a fetishization of what being foreign means.

People who allow their culture to transcend man-made physical and social boundaries through their experiences as immigrants embody the principals of insurgent planning. This supports radical planning's notion that a new world is both possible and necessary for those with intersectional identities. These people are the vehicles that bring diversity to this country and

should be celebrated, not viewed as "informal" or "illegal". In this study, it was imperative to uncover how participants viewed governmental responsibility to their community as well as how impactful/responsive the government currently is (not) in Latinx communities in general. Their practice of insurgent planning operates in response to government activity, thus putting the power of community-shaping in the hands of the people. However, these actions commonly referred to in the United States as "urban tacticalism" are limited due to governmental policies and different social norms within neighborhoods.

The research of this study surrounding internal and external factors that contribute to the economic security fills a gap in the literature about the intersectional Latina identity. Latinas in this study are able to build small communities within their families but struggle for acceptance in greater society because of negative stereotyping perpetuated as they move through their personal spaces, workspaces, and urban spaces. Planners focus on how Latina culture brings "informality" to space because it can contrast Western lifestyle. It is imperative to understand that so long as people's culture is considered an informality that there will be negative biases towards ethnic communities and especially women. The reality is that because capitalism and systematic racism divide communities and oppress the disadvantaged, those who are "othered" have developed their community-specific systems to help community members survive and even promote thriving community economies. Radical and insurgent planning supported by state planning can offer the first steps of changing the narrative by embracing non-Western culture as well as empowering developing communities and generations of nontraditional urban planners.

Results of this study contribute to literature proving that Latina's cultural capital flourishes mainly in urban spaces where Latinas feel welcome and appreciated for the many types of capital, they produce which are enhanced by their intersectional identity and

transnational experiences. This study also supports the notion that the Maria Paradox (Gil and

Vasquez, 1996) is a common reality for many Latinas, where they feel neither their families nor

communities support them. The Maria Paradox is a resilient response to the deprivation of social

capital that Latinas experience living in the United States. Results of this study show that the

sum of aspirational wealth, familial, linguistic, social, and navigational capitals inform how

Latinas live in resistance.

Planning for Richmond and Chesterfield's Latina Community

In understanding the current barriers, the Latinx community faces there are opportunities

for Richmond and Chesterfield planning to support and empower them. Urban planners need to

dismantle the biased narratives of the past by designing with the cultural environment at the

forefront. Given the findings of this research, three recommendations are offered. First, planners

should create spaces that adapt to the cultural needs and practices of the Latinx population.

Intentionally establishing culturally informed physical spaces will foster a sense of community

and togetherness amongst the Latina population thus combatting the shared narrative of isolation.

These spaces can also serve as gathering locations for the Latinx community celebrations and

cultural events. Further, Latinas will have access to spaces that encourage the growth of their

personal and collective entrepreneurial activities. This promotes a sense of shared ownership

because these spaces function as a conduit for all forms of cultural expression.

Second, planners should address the governmental negligence of Latinx communities in

Richmond and Chesterfield by advocating for accessible social service institutions. In general,

immigrant communities rely heavily on free and public services. Latinas in this study were less

likely to gain the necessary knowledge on finances and navigating the United States economy

because their communities are currently lacking accessible resources. This fostered the narrative

among study participants that they are not supported in their communities and have to leave to gain access to such amenities. In particular, services and training need to be providing on financial literacy. Planners need to further engage with Latinx communities and specifically, Latinas to increase their awareness of what amenities the community needs and to make the community aware of the resources available. This can also include institutions retrofitting their scopes and services to serve Latinas, and at the very least hiring Spanish-speaking staff to begin engaging with the Latinx community.

Related to the first two, the third recommendation is to support entrepreneurship among Latinas. As the results have shown, many Latina's are already engaging in entrepreneurship to make ends meet. There needs to be a greater focus on bringing resources such as business incubators, financial training seminars, bilingual grants, and business certification opportunities to the Latinx community. This will help foster the growth of the local Latinx economy and provide greater opportunities for generations to come. Providing training and resources could allow more Latina's to pursue this option and increase the likelihood that those already engaged are more successful.

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Appendices

Appendix A: Sample Recruitment Email

Hello,

My name is Gabriella Pino-Moreno, and I am a graduate student at Virginia Commonwealth University. I am currently conducting research on the economic status of Latinas in order to produce a report that explains their lifestyles in the Metro Richmond area. I am looking for women ages 18 and older who may be interested in participating in interviews. **Personal information such as name, legal status, and address will not be collected. This is an anonymous interview, so any other personal information collected will be protected and eventually destroyed.**

Because of COVID-19, interviews will take place on the phone or through video chat. If you are willing to participate but can't do a phone or video call, I can email you the questions and you can respond through the email. <u>Interviews will last no longer than 1 hour.</u>

If you are interested in participating, please email me at: pinomorenogc@vcu.edu or call/text me at (804) 919-4806.

Thank you and have a great day!

Gabriella Pino-Moreno

_____

Hola,

Mi nombre es Gabriella Pino-Moreno y soy estudiante de posgrado en la Virginia Commonwealth University. Actualmente estoy realizando una investigación sobre el estado económico de las latinas para producir un informe que explique sus estilos de vida en el área de Metro Richmond. Estoy buscando mujeres mayores de 18 años que puedan estar interesadas en participar en entrevistas. **No se recopilará información personal como nombre, estado de ley y dirección. Esta es una entrevista anónima, por lo que cualquier otra información personal recopilada será protegida y eventualmente destruida.**

Debido a COVID-19, las entrevistas se realizarán por teléfono o por video chat. Si está dispuesto a participar, pero no puede hacer una llamada telefónica o un video chat, puedo enviarle las preguntas por correo electrónico y usted puede responder por correo electrónico. <u>Las entrevistas no durarán más de 1 hora.</u>

Si está interesado en participar, envíeme un correo electrónico a: pinomorenogc@vcu.edu o llámeme o envíe un mensaje de texto al (804) 919-4806.

¡Gracias y tengas un buen día!

Gabriella Pino-Moreno

Appendix B: Follow-Up Recruitment Email

Hello,

Thank you so much for your interest in participating in my research surrounding Latina financial status in the Metro Richmond area. Please respond to this email with which method of interviewing you are most interested in (phone, email, or video chat). Please also respond with what days and times work best for you, and I will reply with a chosen date and time.

Thank you!

Gabriella Pino-Moreno

_____

Hola,

Muchas gracias por su interés en participar en mi investigación sobre el estado financiero de las latinas en el área de Metro Richmond. Responda a este correo electrónico con el método de entrevista que más le interesa (teléfono, correo electrónico o video chat). Responda también con qué días y horas funcionan mejor para usted, y le responderé con una fecha y hora elegidas.

Gracias!

Gabriella Pino-Moreno

Appendix C: Translator Statement

The student investigator, Gabriella C. Pino-Moreno, understands both English and Spanish and will be translating the interviews. Credential wise, she is a native Spanish speaker of Puerto Rican descent.

Signature _____   Date _____

Appendix D: Site Observation Combined Data Table

Site Observation Combined Data Table					
	St. Augustine Catholic Church	Sacred Heart Catholic Church	Superfresh Grocery	El Nuevo Amanacer Grocery	Taqueria Panchito
Solitas	31	25	11	7	19
Families	87	31	18	9	11
Solitas w/ Children	18	14	6	2	7
Solitas w/o Children	13	11	5	5	10
Solitas w/ Others	Of the women that came single, 75% of them were with either family or friends. There were very few women who were there alone.	Of the women that came single, 75% of them were with either family or friends. There were very few women who were there alone.	Some with their mom or siblings	One with mom, one with baby, and the rest shopping alone. (smaller bodega-like grocery store).	Spouses, siblings, coworkers, or friends.
Family Displaying Matriarchy vs. Patriarchy	Mothers in the hallway with children/babies, mothers guiding children through religious practices, quiet dads, both disciplinarians	Men talk to men; women talk to women. Fathers were quiet. Fathers drove the car. Mother's in charge of children and give direction.	Mother gathers food and watches kids, father pays. Solitas pay for themselves and their children/family (young adult). Saw a father with children and no wife.	Single mom with baby, other women gather food for self or family, all other people passing through are single men on break from work.	No men with children there during afternoon hours (work). Grandma and Ma not taking any mess from child. During dinner, men are addressed first and talk more to others. Mother is strictly in charge of kids, but both disciplinarians.
Who is Using Money?	Mainly women putting money in collection baskets	Women will out money in the collection basket and give money to children to put into basket.	Both men and women	Women paying for themselves, lots of cash. Could be groceries for family or self.	Men buying family dinner. Employees on break are all women. Grandma buying lunch for family as well.
Women in work clothes/uniforms	A police officer, a few nurses	Professionals, construction workers, house service workers, nurses, but equal amount of "stay at home" moms	Professionally dressed or dressed up for prior church mass	Saw 2 women in professional attire	Nurses, professionals, construction, painters
Language Used	English and Spanish	Spanish and English (Usually kids and younger adults)	Spanish and English. Bilingual children and adults	Spanish	Spanish mostly
Conversations/Chismas	Meeting up after mass for dinner, work, gossiping about people's love lives, talking about how everyone looks, politics in home country	Work tomorrow, dinner plans, family and politics in homeland, politics here,	Budgeting for food, planning week, telling children to stop misbehaving	Only money talk was price comparisons, most conversations were men talking about sports, work, their families.	Work, sports, when getting paid, when money is due, politics, family and happenings in home country