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Immigrant Entrepreneurs and Neighborhood Revitalization



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About The Immigrant Learning Center, Inc. (ILC) And The ILC Public Education Program

The ILC is a not-for-profit adult learning center located in Malden, Massachusetts. Founded in 1992, the mission of The ILC is to provide foreign-born adults with the English proficiency necessary to lead productive lives in the United States. As a way of continuing to help ILC students become successful workers, parents and community members, the school expanded its mission to include promoting immigrants as assets to America. This expanded mission is known as the Public Education Program.

The Public Education Program has four major initiatives to support the goal of promoting immigrants as contributors to America's economic, social and cultural vibrancy.

- Business Sector Studies to examine the impact of immigrants as entrepreneurs, customers and workers. The *Immigrant Entrepreneurs and Neighborhood Revitalization* study is the first of the studies. Another study examines *Immigrants as Homebuyers*.
- Professional Development for K-12 teachers on teaching immigration across the curriculum.
- Newspaper series featuring contemporary immigrant stories and accurate facts and statistics.
- The Immigrant Theater Group

The Public Education Program is under the direction of Marcia Drew Hohn who holds a doctorate in Human and Organizational Systems and has over 20 years of experience in adult learning and systems development. Dr. Hohn has published extensively about organizational systems in adult basic education and developing health literacy among low-literate populations.

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Immigrant Entrepreneurs and Neighborhood Revitalization: Studies of the Allston Village, East Boston and Fields Corner Neighborhoods in Boston

Prepared for
The Immigrant Learning Center, Inc.

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Preface

In 2003, The Immigrant Learning Center, Inc.(ILC) launched a public education initiative to raise the visibility of immigrants as assets to America. Spurred by certain anti-immigrant sentiments that were increasingly voiced since September 11, The ILC set forth to credibly document current economic and social contributions of immigrants.

Central to this effort are ILC sponsored research studies about immigrants as entrepreneurs, customers and workers. To provide thoughtful and substantive evidence that immigrants are vital contributors to our nation, The ILC commissioned university researchers to examine immigrants' contributions in their various roles and present those contributions within the larger economic and social frameworks. The research approach included interviewing immigrants and community informants and gathering relevant statistical data.

The first study "Immigrant Entrepreneurs and Neighborhood Revitalization: A Study of the Allston Village, East Boston and Fields Corner Neighborhoods in Boston" was carried out by two research teams from the University of Massachusetts Boston. One team was led by Michael Liu and Paul Watanabe of the Institute for Asian America Studies. They investigated the contribution of immigrant entrepreneurs in Fields Corner and Allston Village. The second team was led by Ramón Borges-Méndez in collaboration with the Mauricio Gastón Institute for Latino Community Development and the Public Policy PhD program of the John W. McCormack graduate school of Policy Studies and PhD students Brandynn Holgate, Carlos Maynard, Robin Reale and Jennifer Shea. This second team focused on immigrant entrepreneurs in East Boston.

The second study "Immigrant Homebuyers in Lawrence and Lowell: The Revitalization Engine for the Cities" was carried out by Jorge Santiago of Northern Essex Community College in collaboration with James Jennings of Tufts University, both well known researchers in urban studies.

The two studies contain mutually reinforcing elements. Both studies highlight unnoticed contributions of immigrants to the economic development of communities. The studies show that immigrant entrepreneurs and immigrant homebuyers are often the same people, people who provide dual investments in their communities. It is also important that these studies capture immigrant voices and provide a model for inclusion of immigrant communities in the research process and in civic conversations.

The ILC hopes that these studies will raise the visibility of immigrants as contributors to our nation's economic and social development as well as provide data and insight to inform policy, promote thoughtful dialogue about key roles played by immigrants in Massachusetts communities and highlight the need to involve immigrant communities in broader economic and social discussions.

Diane Portnoy, Co-Founder and Director
The Immigrant Learning Center, Inc.

Marcia Drew Hohn, Director of Public Education
The Immigrant Learning Center, Inc.

December 2005

About the Institute for Asian American Studies (IAAS) at the University of Massachusetts Boston

The IAAS serves as a center for research and policy analysis that aims to inform policy makers, service providers, educators, community groups, and the media about a comprehensive range of issues affecting Asian Americans in Massachusetts and across the country. IAAS also aims to strengthen the community development and political capacity of Asian Americans. There is a long history of research about Asian Americans in the state. The Institute has produced numerous demographic studies of Asian Americans based on the 1990 and 2000 censuses, down to the municipal level. It has also produced the only studies on Asian American voter registration levels in cities and towns, developing unique methods to identify Asian American voters and quantify Asian American eligibility. This appeared most recently in “Enabling the Asian American Electorate” (2004). The Institute produced a study on Asian American political contributions and carried out evaluations of welfare reform and the state of emergency service delivery to Asian Americans in Lowell. In 2003, the Institute evaluated the state of health services for elderly Asian American women. The IAAS coordinates a network of Asian American scholars focused on research on Asian Americans in New England.

Dr. Michael Liu, principal investigator for The *Immigrant Entrepreneurs and Neighborhood Revitalization* study, has worked as a research associate at the Institute for the past six years. He received his PhD in Public Policy from the University of Massachusetts at Boston. Mr. Liu received his Bachelor’s Degree in Electrical Engineering at Swarthmore College. He also holds a Masters of Science in Materials Science from Northeastern University and a Masters of Science in Electrical and Computer Engineering from University of Massachusetts at Amherst. He has co-authored numerous census studies on Asian Americans in Massachusetts based on the last two censuses. He is also a co-author of “Enabling the Asian American Electorate” and has written a number of papers on political organizing and Boston Chinatown’s neighborhood mobilization. He is presently working on a text on the history of Asian American activism. Dr. Liu is a native of Boston Chinatown and helped found a number of local community-based organizations. Paul Watanabe, PhD, Director of the IAAS, served as a co-investigator. Dr. Watanabe is Associate Professor in the Department of Political Science and also serves on the faculty of the PhD Program in Public Policy at the University of Massachusetts at Boston. He received his Bachelor’s Degree in Political Science at the University of Utah and a doctorate from Harvard University.

About The Mauricio Gastón Institute at the University of Massachusetts-Boston

The Mauricio Gastón Institute for Latino Community Development and Public Policy was established in 1989 at the University of Massachusetts Boston. Latino community activists and scholars founded the institute to respond to a need for improved understanding of Latino experiences and living conditions in Massachusetts. The mission of the Institute is to inform policy makers about issues vital to the Commonwealth’s growing Latino community and to provide this community with information and analysis necessary for effective participation in public policy development. Institute research projects are intended to be relevant and useful to policy-makers and Latino groups. With an advisory board comprising Latino academics and leaders of the Latino community, the Gastón Institute seeks to set research and policy goals that reflect the interests of the community it serves.

The Gastón Institute is a member of the *Inter-University Program for Latino Research*, a consortium of 16 Latino research centers based at major universities across the United States.

Professor Ramón Borges-Méndez was responsible for carrying out the East Boston portion of the study with the Public Policy PhD Program at UMass Boston. Dr. Borges-Mendez was born in San Juan, Puerto Rico. He holds a Bachelor's Degree from the University of Massachusetts at Amherst and a Masters and PhD in Urban Studies and Regional Planning from MIT. He has held academic positions at American University's School of International Service, the Johns Hopkins' School of Advanced International Studies and the University of Chile's Public Policy Program. Professor Borges-Méndez has served as a Research Associate at the Mauricio Gastón Institute for Latino Community Development and Public Policy. He has also worked as a consultant for the Ford Foundation, the World Bank, the Economics Commission on Latin American and the Caribbean of the United Nations (ECLAC), the Inter-American Development Bank, the Brookings Institution, the Japanese International Cooperation Agency and the government of Chile. He has written on various public policy issues ranging from Latino poverty and community development in the United States (especially in Massachusetts) to decentralization and civil society matters in Latin America. He has evaluated participatory practices in sustainable forestry and environmental services in Costa Rica; assessed programmatic options to support innovative practices in local government; and assessed the value-added contributions of community-based organizations to workforce development.

Acknowledgements

The debts incurred in the preparation of these studies are many. We are pleased, therefore, to express our gratitude to those who helped make this work possible. First, The Immigrant Learning Center, Inc. (ILC) and its Co-Founder and Director Diane Portnoy who had the vision to initiate this project, to see its importance and to raise and provide the resources to do the research. Marcia Hohn of The ILC masterfully performed the duties of alternating between encouraging and prodding us. John Ciccarelli, Assistant to the Chancellor for Economic Development at the UMass Boston, was instrumental in bringing The ILC and the two UMass Boston institutes together. Jennifer Rose of Allston Village Main Streets, Ernie Torgersen of East Boston Main Streets, Madeleine Steczyncki of ZUMIX and Long Nguyen, formerly of Viet-AID, were helpful in identifying immigrant businesses. We leaned heavily on research teams that included in Allston Village: Helen Liu, Ramona Olvera, Juan Gorlier, Woong Soon Lee and Anna Ishii; in Fields Corner: Long Nguyen and Shiho Shinke; and in East Boston: Brandynn Holgate, Carlos Maynard, Robin Reale and Jennifer Shea from the PhD Public Policy Program. Mary Jo Marion of the Gastón Institute and Shauna Lo of the Institute for Asian American Studies assisted in the administration of the project. Finally, our deep appreciation goes out to the immigrant business owners and key informants who generously took time from their hectic lives to offer their candid insights that form the core of these studies. To the extent that we “got it right,” we have them to thank. If there are mistakes, we are solely responsible.

Ramón Borges-Méndez
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Overview of the Three Neighborhoods

By Paul Watanabe

Background and Purpose of the Studies

Although somewhat later than other major urban areas, Boston has been experiencing fundamental demographic changes. The 2000 Census reported that for the first time non-Hispanic whites constitute a minority of the city's population (Mauricio Gastón Institute, 2003). Subsequent Census estimates confirm an even stronger trend toward a rapidly diversifying population (U.S. Census Bureau, 2005).

Immigration has been a major factor in this growth and diversification. A recent report shows that over the last 15 years more than 22,000 new immigrants have annually settled in Massachusetts (U.S. Department of Homeland Security, 2004). The foreign-born as a percentage of the population has grown from 9.4 percent in 1980 to 14.3 percent in 2004 (Sum, et. al., 2005).

The sources of immigration are found increasingly in the southern part of the globe. Over the last 25 years, immigrants came most frequently from the Caribbean and Asia, followed by Central and Southern America, Europe and Africa. About one of every two immigrants entering Massachusetts from 2000-2004 was from Latin America and the Caribbean; another one of every four was from Asia (Sum, et. al., 2005).

Throughout most of the period during which these dramatic changes have been taking place, the immigrant community has attracted relatively little scholarly attention. One of the first efforts to rectify this situation was the report, *The Changing Workforce: Immigrants and the New Economy in Massachusetts*, a joint project of Citizens Bank and MassINC, which was published six years ago (Sum, et al., 1999). This

past June, MassINC teamed with the Center for Labor Market Studies to describe *The Changing Face of Massachusetts* (Sum, et al., 2005). The former study demonstrated the vital role of immigrant workers in the Massachusetts economy and the latter report chronicled the dramatic growth and diversification of the state's immigrant population.

The creation of immigrant enterprises has accompanied the expansion of the immigrant population. Often marked by bilingual signage and bright colors, immigrant businesses, largely storefronts, are common features in the neighborhoods that serve as the hubs of the Hub. It seems remarkable now that only two decades ago a story in *The Boston Globe*, observed that, "Boston's international population, unlike the Cubans of Miami, has yet to assert itself economically through the establishment of businesses" (Longcope, 1983).

The studies featured in this report are another attempt to examine diverse dimensions of the immigrant experience by taking a close look at immigrant entrepreneurs and their connection to Boston's community and economic development. The major goal of this work is to assess the ways these entrepreneurs contribute to the neighborhoods they serve through economic revitalization and improvements in the quality of life.

Identifying myriad factors influencing neighborhood revitalization is complicated. Unraveling all of the potential threads is not the objective of these studies. Instead, they look at one major phenomenon - immigrant entrepreneurship. Much of the recent thinking on urban planning and revitalization has stressed the importance of improving the quality of life in neighborhoods, especially those that have undergone the shocks of economic restructuring and decline. In this context, traditional amenities such as big highways or large shopping malls and highly invasive means of revitalization such as urban renewal are unsuitable or less attractive for a host of reasons. Instead, as part of

attracting new residents and resources to these neighborhoods, the nurturing of a diverse, small-business driven sector might be a key ingredient. Immigrant entrepreneurs are significant forces in developing this sector.

Although the recent immigrant entrepreneurship phenomenon in Boston has not received much

Immigrants, by a significant margin, in every national Census since 1880, have been more likely to be self-employed than the native born population.

attention, the perception that immigrants are naturally entrepreneurial has been part of American folk wisdom for quite some time. There is a good deal of empirical evidence to support such a perception since self-employment is a very important route for the economic incorporation of immigrants. Immigrants, by a significant margin, in every national Census since 1880, have been more likely to be self-employed than the native-born population (Research Perspectives on Migration, 1997).

Approach

These studies rely largely on an approach that is centered on the perspective of immigrant entrepreneurs themselves. Personal interviews with immigrant business owners are used as the principal medium to assess their contribution. Unlike many studies of immigrants, therefore, this examination lets the words of selected immigrants serve as essential parts of the conversation. Indeed, this method reflects in no small way the mission of The Immigrant Learning Center (ILC), which commissioned this project, and the approach of the institutions represented by the researchers, the Institute for Asian American Studies and the Mauricio Gastón Institute. The ILC helps immigrants find their voices, and the two research institutes emphasize listening carefully to what they have to say. In part, the method is the message.

There are hundreds of immigrant entrepreneurs active in areas throughout Boston; this project looks carefully at the experiences and observations of 35 of them in three neighborhoods: Allston Village, Fields Corner, and East Boston. In Allston Village, the owners interviewed represent diverse ethnicities. In East Boston and Fields Corner, the owners are from a single ethnic group - Latinos and Vietnamese respectively.

In addition to the immigrant business owners, interviews were conducted with a carefully chosen group of key informants, e.g., police, staff of community-based organizations and associations and local officials, who are knowledgeable observers of the neighborhoods and businesses that operate within them. The narratives by entrepreneurs and informants are then used as a “mini-panel.”

While the business owners commented on their perceptions regarding the immediate impact of their business activity on the quality of life in the areas in which they were located, their narratives also provide insights and data on start-up decisions, neighborhood responses, basic business operations, relations with other businesses and associations, use of public services and programs and future plans.

We recognize that the accelerated demographic transition largely driven by immigration, which is the backdrop for our analysis, is only one of the many forces within which the narratives could be interpreted. For example, immigrant entrepreneurial dynamism has certainly been influenced locally by major endeavors such as the “Big Dig,” the cleanup of the harbor, development of the waterfront and remodeling/expansion of Logan Airport. The globalization of finance, trade and labor activities also has important local consequences. Although these factors are not fully explored in this analysis, we acknowledge their relevance.

In the Allston Village section of Allston, the immigrant businesses operate in a remarkably rich, multi-ethnic environment. Immigrants from many nations are attracted to a vibrant area that reflects an ethnically heterogeneous clientele dominated by students. The appeal of the area, therefore, for prospective business owners and customers is its diversity. At least in its current configuration, Allston Village is beyond domination by any one ethnic group, and keeping things that way is how the neighborhood is revitalized. While the Allston Village area reflects broad racial and ethnic diversity, growth in East Boston and Fields Corner is built upon the foundations of urban ethnic enclaves. The formation of these enclaves emphasizes that immigrant groups can organize themselves to influence their spatial surroundings by forming a cluster of businesses whose owners and employees are co-ethnics. In the formation of the ethnic enclave, an initial beachhead of a handful of small businesses serving the local immigrant customer base expands and consolidates geographically and develops networks, supply chains, channels of capital circulation, labor markets, banking and financial institutions that could even have transnational reach. This consolidation enhances sustainability. In the ethnic enclave, immigrant business activity can perhaps generate political empowerment and control of a certain area.

Although elements of this ethnic enclave dynamic are clearly evident among the Vietnamese in Fields Corner and the Latinos in East Boston, the full realization of the process from entry to consolidation to control is far from being achieved. This process, however, does provide a framework for contemplating the course of growth and revitalization in those neighborhoods.

All in all, the immigrant businesses have proven to be engines of change that contribute to a feeling of stability.

Summary of Major Findings Looking Across the Three Neighborhoods

Neighborhood Revitalization

The major objective of these studies was to assess the impact that immigrant entrepreneurs have on the three neighborhoods. The immigrant entrepreneurs we encountered contribute to the economy and quality of life of the neighborhoods they serve in a number of ways.

- Reviving commerce and investment in areas that had declined.
- Providing needed products and services.
- Addressing the particular needs of distinctive ethnic niches.
- Expanding beyond those niches.
- Incubating new businesses and, in some instances, mentoring new ethnic entrepreneurs.
- Attracting new customers.
- Providing some employment opportunities.
- Improving the physical quality and appearance of the buildings in which they operate and surrounding areas.
- Enhancing public safety.

The impact of immigrant entrepreneurs, therefore, is a positive one. They provide needed goods and services to existing residents and attract new customers adding to the economic life of the neighborhood. They enhance the physical well-being and appearance of the areas in which they operate and, in addition, help make them safer. Although many of the businesses are small operations, they provide some jobs and, as the size and number of businesses grow, those opportunities will increase. Many of the entrepreneurs do not sit still.

They look to expand, branch-out and diversify. All in all, the immigrant businesses have proven to be engines of change that contribute to a feeling of stability.

As we have noted, our interviews also elicited information on areas other than the impact of immigrant businesses on neighborhood revitalization. The narratives provide some insights into decisions about starting the businesses, business operations, neighborhood relationships and the use of various programs and services. The business owners also reflected on their future plans and expectations. Here are some of the findings in these areas:

Startup

- The businesses were initially financed by the owners themselves or their families. When traditional sources of credit and financial support were utilized, they were after the startup phase.
- Almost none of the business owners prepared a traditional business plan. For most of them, daily life and moving into self-employment were practically one. Their initial decisions to start a business were enmeshed with wanting and building a family and enhancing opportunities for other members of their extended family.
- The owners started their businesses about a decade after arrival in Fields Corner and East Boston and earlier in Allston Village.
- Some established business owners, particularly in East Boston, served as mentors for new entrepreneurs.

Business Operations

- Although drawn initially, especially in Fields Corner and East Boston, to serving co-ethnics, many owners serve a clientele that is often more diverse and stretches beyond neighborhood residents. In Allston Village, the norm is to serve a multi-ethnic and young customer base.
- The average hours of operation of the immigrant businesses range from 60 to 70 hours per week.
- For businesses that employ workers, the average number of employees is generally small - two in Fields Corner, four in Allston Village, and nine in East Boston.

Neighborhood Relationships, Associations and Services

- The owners have experienced only sporadic hostile reactions from established business owners.
- The immigrant entrepreneurs did not report heavy involvement in neighborhood associations such as mainstream business associations. Latino owners in East Boston are the most inclined to participate in these organizations. Most of the owners do donate money to and participate at times in neighborhood festivals such as the “Taste of Allston.”
- The owners are not well connected to government programs and business startup and assistance services. Once again, to the extent that there is involvement in these programs after the startup phase, East Boston leads the other neighborhoods.
- In Fields Corner and East Boston, some owners formed their own ethnic-specific business organizations.

Future Plans

- Most of the business entrepreneurs are interested in expansion. Indeed, many owners have already opened new locations, diversified their range of goods and services or taken on entirely new ventures.
- Independence and self-reliance continue to mark the approach of the owners to their growth plans. There is, however, some recognition on the part of owners of the need to tap traditional financial and legal institutions and community programs that could provide assistance.

In their rich narratives, the business owners clearly show that traversing the difficult road to business ownership and staying the course require a complex combination of hard work, savvy, creativity and an ability to deal with life's twists and turns. Indeed, for many in our sample, talk about business and personal life is intermingled. The effective differentiation between life and the business enterprise takes some time to happen.

Remarkable creativity and adaptability are common traits in these entrepreneurs. These owners tackled enterprises that did not always reflect their formal

One is left with wonder and appreciation for what they have achieved for themselves and for their communities.

training or prior experience. An immigrant entrepreneur in Allston Village, for example, who had worked abroad in the import/export business, was employed as a sushi chef in the area before first opening an herbal shop and then a healing arts and learning center. In Fields Corner, a Vietnamese immigrant with a strong entrepreneurial bent has opened a bookstore, flower shop and food distribution business. A Latino business owner in East Boston noted that he was assessing the feasibility of acquiring a Chinese restaurant and not turning it into a Latino restaurant but would continue to serve Chinese food. The prospective owner reasons that East Boston is small and it cannot hold that many Latino restaurants. Also in East Boston, an owner of several food establishments used a hot dog stand as a "seed" business.

Although a popular allegation leveled at immigrants is that they place an undue strain on public services and programs, the evidence reported in these studies suggests that when it comes to assistance with their businesses, immigrant owners seldom partake. Cultural and language barriers, a strong sense of self-reliance, and other factors help account for this and the low levels of participation in mainstream business associations. When there is low use of public services, the perennial

question arises: Is it due to a lack of need or a lack of accessibility?

Many of these business owners project an image of strength and confidence. Their words and actions speak convincingly of self-reliance, "going it alone," and, in Fields Corner, for example, of "owning" the neighborhood. Indeed, as the data here attest, they have built successful businesses that have helped to revitalize communities. We should be cautious, however, in believing fully these declarations of independence. Less frequently, but in several instances, immigrant owners reveal their uncertainty. Some owners, for

example, wonder whether their own accomplishments may come back to haunt them in higher rents and larger, big league competitors moving in to what are now newly desirable locales. What they have helped to make desirable may no longer be affordable for them.

The owners feel vulnerable as well to the machinations of institutions much larger than themselves, such as the universities in Allston Village, the airport in East Boston and the Boston Redevelopment Authority in Dorchester, that in a heartbeat can alter their livelihoods. The challenges for those who care about these businesses and the people they serve are to help the businesses ride the wave when those institutions and other powerful forces create opportunities and to shelter them as much as possible from negative consequences.

In the end, among these entrepreneurs, there is a special determination and fortitude. One is left with wonder and appreciation for what they have achieved for themselves and for their communities. Their example, just as much as their impact on the economic and physical well-being of the neighborhoods they serve, might be their most important contributions to their communities.



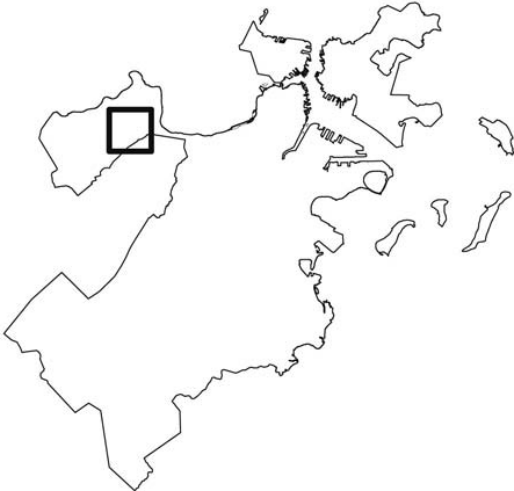
Allston Village



Allston Village

Allston-Brighton

- Legend**
- 1 Family Residential
 - 2 Family Residential
 - 3 Family Residential
 - Apartments/Condos
 - Mixed Use (Res./Comm.)
 - Commercial
 - Institutional
 - Industrial
 - Open Space
 - Surface Parking
 - Main Streets District
 - MBTA Stations
 - MBTA Surface Subway Lines
 - MBTA Underground Subway Lines
 - Commuter Rail
 - Below Ground Commuter Rail
 - Water Transit Facilities
 - Water Transit Routes
 - Bus Routes



Source: Boston Redevelopment Authority

Allston Village

By Michael Liu

Profile of Allston-Brighton and Allston Village

Allston-Brighton is the northwestern extension of Boston. It is one of the most densely populated neighborhoods in the city with one-third of its 70,000 residents being people of color. The area teems with young adults. A majority of the inhabitants are between the ages of 25-34 and are increasingly residing in non-family households (Selvarajah, Goetze et al., 2003).

Immigrants abound. While the 1960 census reported that Brighton was still 99 percent white (Action for Boston Community Development, 1969), the number of residents of color, many of them immigrants from Asia and Latin America, has increased steadily since the 1960s and transformed the neighborhood. Data from the 1980 census indicated that the area witnessed the largest population increase of any Boston neighborhood, an increase that local observers attributed to immigrant flows that more than offset a middle-class white exodus (Quill, 1985; Sege, 1985).

For the Allston area¹, i.e., excluding the more westerly Brighton area, these trends are more pronounced. Of Allston's 21,000 residents, two out of five are non-white. The largest minority groups, Asian Americans at 17 percent followed by Hispanic/Latinos at 13 percent, are predominantly foreign-born. Other immigrant groups - Russians, Middle Easterners and Eastern Europeans - are also well represented (Kerstetter, 1990).

According to local historian Bill Marchione, the expansion of the area's higher education institutions and their subsequent failure to build sufficient student housing, transformed a family-oriented neighborhood into an eclectic mix of young adults, elderly and small families

(Marchione, 1986). This had a particularly marked effect on the Allston section of the neighborhood. From 1950 to 1967, for example, Boston University expanded from 15 to 45 acres with the number of university buildings more than tripling (Kydd, 2002). Subsequent BU administrations, particularly under John Silber, continued the trend of vigorous expansion. Students began moving into the area in large numbers in the 1970s. As a result of these trends, a remarkable two-thirds of the residents of Allston are between the ages of 18 - 35.

The Boston Police Department's District 14 Community Relations Officer describes the population in the following way:

You have three categories out here: you have the student population, very large; you have a transient population, which is usually, they graduate from college and they live out here...because it's cheaper to live out here than it is downtown, they work downtown or outside of Boston, they're transient, they're two or three years, they're young professionals, they're moving up the chain of the thing; and you have your stable population, people who live here their whole lives, and that's basically the three classifications. Now there's starting to get a fourth classification, which I think is an immigrant population.

Census data give a sense of the present day Allston population. Only a quarter of the neighborhood population resided in the same house for five years. Notably, despite being overwhelmingly immigrant, Asian Americans and Latinos contribute to the stability of the neighborhood population; a larger percentage of Asians and Latinos than the total population maintain their place of residence in the neighborhood once they arrive. Data on residents in the 02134 zip code, which covers most of Allston capture this dynamic.

¹ In terms of delineating Allston, zip code 02134 was utilized.

Residence	Percent of 02134* Population	Percent of 02134* Asian Population	Percent of 02134* Latino Population
Same house in 1995	25.5%	34.5%	30.5%
In U.S. in 1995	58.2%	34.3%	45.0%
U.S. born	64.7%	26.4%	30.5%

*refers to zip code area

Allston Village is a triangular-shaped commercial area within Allston-Brighton about 1.3 miles long.² It is in the South Allston area, which was once home to the city’s automobile-related businesses with a complex of dealerships and parts warehouses and retailers. Harvard Street, Cambridge Street and Brighton Avenue roughly bound Allston Village. Three large, adjacent universities, Boston University, Boston College and Harvard University, profoundly influence Allston as whole. Harvard, however, primarily impinges upon North Allston. BU’s and BC’s major impact is on South Allston and, consequently, Allston Village.

Immigrant Businesses in Allston Village

At mid century, the area was a fairly typical urban area that featured butcher shops and family restaurants which began to go into decline in the 1960s. Initially bars and clubs replaced these traditional businesses as the student population moved in and as Boston University expanded its holdings, forcing out similar businesses closer to the school. Key informants observed that the mix of businesses has tracked the demographic shifts in the city. An Allston-Brighton Community Development Corporation (ABCDC) staff person said that in the last decade immigrant businesses have shifted toward Asian businesses along with the growth of the Asian population. Interestingly, the most noticeable Asian businesses have been Korean, although few Koreans live in the area. By 1987, a *Boston Globe* reporter called the area

the city’s “premier bazaar of cheap and ethnic eats” (Muro, 1987).

Allston Village Main Street (AVMS), a local business improvement agency, lists 276 businesses in Allston Village.³ Jennifer Rose, Director of AVMS, identified 84 of those businesses as meeting our criteria for examination: immigrant-run and having been in operation continuously for three years or more as of summer of 2004. There are 20 immigrant-owned businesses that have been in operation less than three years. Thus, nearly two out every five businesses in the neighborhood are immigrant-owned.

Of the immigrant businesses, nearly half (46) were in the food services retail trade; 14 in other retail trades; 17 in personal services; 15 in other services; 7 in financial, insurance or real estate (FIRE); 4 in travel and public utilities (primarily travel and mobile phone services); and 1 in a construction-related business.

NCAIS Category ⁴	Number of Businesses
Food Retail Trade	46
Other Retail Trade	14
Personal Services	17
Other Services	15
FIRE	7
Transportation/Public Utilities	4
Construction	1
Total	104

Methodology

In Allston Village, 14 in-person interviews were conducted, of which 11 were with immigrant entrepreneurs and the remainder with key informants who had regular interactions with immigrant businesses. In Allston Village, the key informants were from the District 14 Boston Police Department’s community relations operation, the Allston-Brighton Community

² Allston Village Main Streets’ (AVMS) area is not defined by major streets. Linear measures of AVMS’ boundaries are thus more natural.

³ December 6, 2004 listing provided by AVMS.

⁴ North American Industry Classification System

Development Corporation and Allston-Brighton Area Planning Action Council, an anti-poverty agency.

The sampled immigrant-owned businesses were selected from the more established storefront businesses that had been in operation for three or more years. Franchises and business branches that were based outside of the neighborhood were excluded.

The immigrant businesses that met the selection criteria were grouped into categories created to achieve the widest ethnic breakdown and diversity. For example, the Asian American immigrant businesses were broken down into those of Bangladeshi, Cambodian, Chinese, Thai and Vietnamese ownership. Within each category, business owners were randomly selected to be interviewed. Efforts to obtain consent included a process of repeated personal, written and telephone contacts. If obtaining consent for interviews failed after three attempts, an attempt was made to interview the next randomly chosen business. If an ethnic category became exhausted, interviewees were chosen from the larger categories with the aim of seeking diversity.

The interviews covered four areas focusing on the experiences of the business owners in the Allston Village area: business operation, neighborhood relations, public services and policies and future plans. The interviews were given anonymously.

Profile of Business Owners Interviewed

Of the eleven business owners, five were Asian Americans (one Chinese, two Korean and two Vietnamese) and five were Latino (two Colombian, one Brazilian, one Chilean and one Peruvian). There was also an interview with a Greek immigrant business owner. The businesses provided a variety of products and services. Four were restaurants, the most popular type of business in Allston (over 70 of the approximately 270 establishments in Allston are restaurants). Others were hair salons, gift shops, a grocery store, a video-rental store, an herbal shop and a jewelry store.

Neighborhood Relationships

For many of the owners, the student presence was a key element in deciding to locate in the Allston Village area. It provided a ready customer base with identifiable and steady needs. A smaller number of the owners looked for a site with a specific ethnic population, which the diverse composition of the Allston area often provided. However, for a good number, they simply “inherited” the location as a consequence of purchasing the business from the previous owners for whom they worked. A significant number of owners no longer live in the area. This was largely due to escalating housing costs.



Some immigrant-owned businesses on Harvard Street

Key informants, particularly one long-term resident who was an anti-poverty agency director, noted that demand for commercial space in Allston is high. He stated that people have even come into his agency and asked if their space was available. “They’re dying to come in here,” he said.

The owners had few complaints about how they were received when they moved into the neighborhood. Only one owner cited hostility from other businesses, and it came from business owners who were from his own ethnic group and regarded him as a potential competitor.

The immigrant business owners’ participation in various neighborhood activities has been uneven. Many donated to various events and organizations. As one restaurant

owner said, “If...they need help, they call up, and we do it. But if they don’t call up, we don’t know how to help.” A hairdresser said, “I don’t have time, but I just support a lot. I just support the Western (sic) End House, for the school, for everything. I donate a lot of money.” Others, particularly Latino owners, mentioned little participation in neighborhood activities.

A number of the immigrant entrepreneurs have belonged to local business associations such as Allston Village Main Streets (AVMS) and the Allston Board of Trade and participate in activities, like “Taste of Allston,” a large event that highlights the restaurants in the neighborhood. The small business development person from Allston-Brighton Community Development Corporation (CDC) acknowledged that it was very difficult to interest immigrant business owners into CDC meetings.

Most of the business owners cite a lack of time as the reason for failing to participate in these groups. This claim correlates with the long hours that their businesses are open. Similarly, their contact with other business owners is limited and does not involve much socializing, although a few have made efforts to meet others through the various business associations. Some immigrant owners appeared to be familiar with the proprietors of the businesses around them. As one Asian owner described it, “I think the neighborhood was pretty fair receiving us as the owner of the business. We made some friends, right next door. There used to be a furniture store; we used to be pretty close to them too. We used to go over there and buy furniture, talk, ‘how’s business doing?’” Another Asian owner said:

I know quite a few business owners in this area. I personally, like, I don’t have that close a relationship with them. I’m just saying hi; they say hi. That’s about it, but, you know when some issues coming up, maybe we just get it together and talk about - uh, about, three years ago, when a realtor group wants to open up like a building, a big apartment around this area, so we gathered and we discuss about it, and we worried

about our, like, traffic, so that brings too much traffic into the area, so I think the plan has been denied for that reason.

The business owners felt that, aside from making a living, they were introducing diversity into the area and increasing understanding of different cultures.

Observations about Neighborhood Relationships

None of the business owners display a consistent, high level of involvement in the neighborhood, reflecting a tendency toward independence and self-reliance. Several of the immigrant business owners, however, do



demonstrate some attachment to the neighborhood through episodes of collective action, contributions to service agencies, occasional civic participation, lengthy tenure and reinvestment in the neighborhood. In a heterogeneous environment, where culture, language

and identity might present barriers, many of these immigrant owners feel that they are trying to be civic minded. In light of the obstacles that some face, it is legitimate to wonder what an appropriate expectation is of neighborhood involvement for immigrant owners.

The Allston Village community does have a number of potential avenues for immigrant businesses to get involved in community affairs. In addition to the Allston Village Main Streets program, Allston-Brighton CDC and Allston-Brighton Area Planning Action Council, which are organizations represented by the key informants, there are also four service groups within Allston Village’s boundaries - DEAF, Jackson-Mann Community Center, The Brazilian Immigrant Center and the Russian Community Association of Massachusetts. There are also other civic and service groups in the immediate surrounding area, including the Brighton Board of Trade, the Massachusetts Chapter of the National Organization for Women, the Islamic Multi-Service Center and the West End House Boys and Girls Club.

Business Operations

The businesses in the sample are fairly well established, having been open on average for more than a decade.

This figure is biased, of course, by our sample criterion that the businesses must have been open three years or more. The overwhelming majority of the entrepreneurs started their businesses within a few years of immigrating to the United States.

Average Number of Years in U.S. Before Starting Business	Average Years of Operation	Median Hours of Operation	Median Number of Employees
5	11.8	69	4

For the most part, self-help accounts for the relative success of these immigrant business owners. They are highly reliant on their own efforts and their ethnic social networks. Conversely, they seldom rely on public services and programs. Not a single owner interviewed identified an economic development or small business improvement program that they had used. When asked to elaborate on these programs, the owners simply stressed their self-reliance and replied that they work very hard at their businesses. Indeed, most of their businesses are open every day of the week and a median of 69 hours.

These businesses are generally small, often family-run. The largest establishment employed 25 people, primarily part-time students. Most employed a handful of employees with only a fraction being neighborhood residents. The median number was four employees. At times, the employees that the businesses hired locally moved out of the neighborhood after leaving the job.

The types of enterprises owners were engaged in reflected a number of inspirations, including past experience working in a particular establishment or industry, family business experiences in their home countries or a long-term entrepreneurial desire to open a certain type of business. The businesses, therefore, did not always reflect the formal training their owners had received either in their homelands or in the U.S.

Because of Allston Village’s heterogeneous development, customer bases varied. Some of the business owners’ decisions to locate in Allston were influenced by the presence of certain immigrant groups. The readily available customer base of off-campus students from Boston University and Boston College influenced the decisions of others. International students were often one of the specifically targeted groups.

The Latino businesses tended to rely more heavily on other Latinos for customers. The customer base for one Latino hair salon was 90 percent Latinos, drawn from all over the metropolitan area. The most ethnic-focused

Asian business, a grocery store, estimated that 60 percent of its customer base was Asian. On the other hand, two Latino businesses, a pizza shop and a book and music store, had no specific focus on Latino customers and tended to serve younger people and students. Two of the Asian businesses, a restaurant and a hair salon, had no ethnic-specific focus. The restaurant owner said that their first customers were non-Asian for several months before Asian customers started to patronize the establishment.

Allston is now like the Mecca of ethnic food establishments.

Owners and key informants both acknowledged that the immigrant businesses initially attracted a particular market but broadened as residents became more familiar with them. A typical pattern would be an ethnic restaurant's initially attracting customers from that ethnic group. Later, however, others in the neighborhood, particularly students, would become familiar with the business and patronize it on a regular basis, diversifying its clientele. Established immigrant businesses whose base market was their own local ethnic group thus branched out to serve a sector of the broader community.

There is little doubt that immigrant businesses have brought people into the neighborhood. As an anti-poverty agency director said:

Allston is now like the Mecca of ethnic food establishments. I mean they have everything pretty much out there - Middle Eastern, Asian, Southeast Asian, Southwestern Asian, and it goes on and on, there's Japanese... Allston always had nightclubs and a drinking and entertainment kind of environment for 80 years anyway. There are a lot of college kids around here, a lot of post-grad, college-age types, post-college-age people that live in these apartments and they go out at night, and then people come from all over.

The CDC staff person agreed:

The retail and service businesses are serving people in the neighborhood but then there are also people who come from outside of the neighborhood and they see Allston and Brighton as a destination place for such types of businesses as restaurants, pubs, bars . . . or some specialty shops that exist here. So people would come here from outside the neighborhood, and that also may be true for some of the more ethnic based businesses where they may not be able to find similar products in their own neighborhoods.

For the most part, the business owners interviewed did not rely more than incidentally on supplier relationships in the neighborhood. However, a number of them did work with suppliers in the metro area.

Observations about Business Operations

By helping to create this enclave of diverse businesses, immigrant owners have benefited the neighborhood. First, they have opened businesses that meet residents' needs. Although it is true that many of the businesses have concentrated initially on more limited markets and the transient student population, the intense concentration of businesses both fulfills existing demand and provides a base for expanding eventually into other resident sectors. Second, the immigrant entrepreneurs have contributed to a multi-ethnic enclave that clearly attracts customers into the area, increasing commercial activity and vitalizing the neighborhood economy. Third, on a more limited level, they provide employment opportunity to neighborhood residents and an ancillary market for other local businesses.

For whatever reasons, e.g., language and cultural barriers or an independent attitude, the immigrant businesses' present operations impose a low burden upon existing public services. It is reasonable to assume that the appropriate application and utilization of public services

and programs could improve the survival rate and performance of immigrant businesses and thus provide additional benefits to neighborhoods.

Public Services and Programs

The Allston-Brighton area has a number of business improvement programs. For example,

- Allston Village Main Streets,
- Allston Brighton CDC Small Business Assistance Program,
- Brighton Board of Trade, and
- City of Boston Department of Neighborhood Development's Office of Business Development.

None of the owners who were interviewed, however, reported receiving assistance from these programs in opening their businesses. Very few expressed any need for startup or business development help. Indeed, the key informants perceived a greater need for services than did the business owners.

Two owners reported needing some guidance relating to regulations and permits when starting businesses. One of these two thought that using startup and business development programs would have been somewhat helpful. The overwhelming impression from the immigrant entrepreneurs, however, was that they regarded their start-ups efforts as something that they were expected to manage independently.

Perhaps because of the absence of a perceived need for assistance, the owners had few complaints about the small business assistance programs. Moreover, most expressed satisfaction with the area's public services and there were few complaints about neighborhood support and their treatment in the neighborhood. Assuredly, the growing activity and prosperity of the area contribute to this level of satisfaction.

When prodded lightly, some of the owners did complain about unkempt streets, graffiti, rents and especially inadequate parking as problems in the area. For the most part, however, the owners saw the proverbial glass as closer to full than empty. Their general observations were that the area has gotten more active, cleaner and upscale over the years.

The key informants, in contrast, had a broad range of opinion about public services that ranged from "very good" to "brutal."

Observations about Public Services and Programs

It is clear that the immigrant owners interviewed did not avail themselves to any significant degree of public business assistance programs. However, information provided by key informants and other sources indicates that other immigrant entrepreneurs have participated in these programs. For example, a number of newer immigrant businesses have made use of a grants program from Allston Village Main Streets (Boston Main Streets, 2003). Immigrant restaurants and food retailers also participate in the annual "Taste of Allston" that Allston Village Main Streets organizes. Others have participated in the Allston-Brighton Ethnic Festival in past years. A key informant also identified an immigrant-owned electronics business that Allston-Brighton CDC provided some funds for after a fire had damaged the business.

There was also some indication that if the programs were appropriately structured and delivered they might be better able to respond to a genuine need of some immigrant entrepreneurs. Language and other practical barriers hinder dissemination of information about what services these programs offer, thus limiting their use.

There was some sentiment that immigrant businesses did not consider neighborhood services as a factor in locating their businesses. Ethnic affinities more than

availability of services seems to have driven location decisions. It is clear that a “ready market” of students was an important factor driving business decisions. There is nothing automatic about where businesses, including those owned by immigrants, are located. Supportive and welcoming neighborhood policies could make those areas more desirable for new businesses and thereby advance the interests of those businesses, their clientele and the larger community.

Future Plans and Expectations

Most of the immigrant owners reported that they intend to expand their presence either by adding services, branches or related businesses. Seven of the

Most of the immigrant owners reported that they intend to expand their presence either by adding services, branches or related businesses.

ten interviewed stated that they intend to expand within five years. Some had already done so. Beginning with his video business, one owner has already established two other branches in the neighborhood. Others plan to expand to additional locations.

The owners did not indicate an extensive list of expectations for the city to address. They would like the city to first help with the parking issues and then assist with things like façade improvements.

Observations about Future Plans and Expectations

A number of owners were aware, and some wary, of the impact that universities could have on the neighborhood and their businesses. The owners are aware of the future plans of those powerful institutions. A key informant noted, for example, the potential significance of recent decisions by Boston University and Boston College to construct more on-campus housing. As a result, the young population that has been such a significant support for many of these

businesses might shrink. It is unclear how neighborhood demographics would change as the present high demand for urban housing interacts with the vacated small units that might become available if students turn to campus housing. These demographic alterations would of course affect the immigrant businesses largely developed to meet those needs.

Findings for Allston Village

Aggregation

These interviews reinforce the significance of concentration in leveraging the effects of immigrant businesses. The distinctive nature of Allston Village, marked by its variety, openness and youthful energy, influences decisions by immigrant businesses to locate there and

helps attract outsiders to come to the area. Part of this area’s ability to be a destination neighborhood is its perception as a young, party place, but also as a “Mecca of ethnic food establishments” and other kinds of diverse enterprises. Immigrant businesses and the overall neighborhood economy benefit immensely from these characteristics.

Neighborhood Benefits

Immigrant businesses fulfill a socially useful function in meeting consumer needs and providing employment opportunities for local residents and a limited market for other area businesses. In addition, these businesses, in particular, enrich the lives of neighborhood residents by introducing them to different products and, indirectly, to different cultures. To a considerable degree, ethnic businesses bestow a distinctive character to the neighborhood.

It is certainly difficult to determine the reasons why business owners, including those who are immigrants, choose to participate or not in the social and business

life of the neighborhoods in which they operate. It does seem reasonable to suggest that while contributing resources and energy to civic, service and social agencies the immigrant businesses could be more consciously engaged in improving the neighborhood.

Although our data indicate that immigrant businesses on balance have a positive effect by providing jobs and customers for local vendors, there could be even more effort by owners to look to the neighborhood when hiring, buying goods and contracting for services.

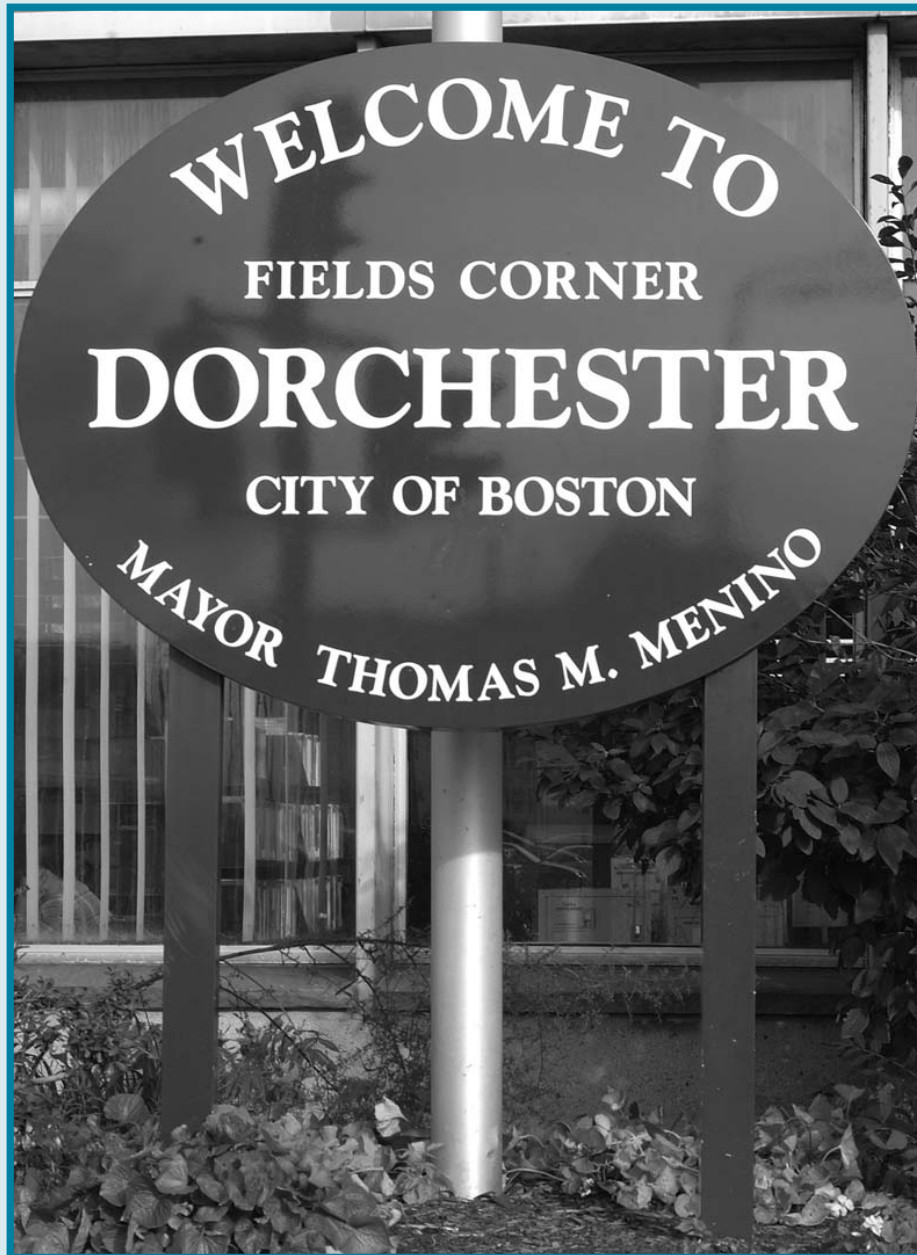
Low Burden on Public Services

Generally speaking, it is clear that these businesses impose a low burden on public services. Lack of familiarity with local agencies, the absence of facilitators, and language/cultural barriers restrict awareness and use of public service providers and business support programs. Most immigrant owners assume that resources, other than their own, are largely unavailable or inaccessible.

Self-reliance is no doubt a good characteristic for entrepreneurs to possess. There is some danger, however, in assuming that lack of use of available programs and services implies lack of need. Maintaining viable neighborhood economies normally requires that specific establishments and the neighborhood in general have resources effectively utilized, services fully accessed, and needs addressed to the fullest extent possible.

Need for Institutional Adaptations

When existing institutional structures and immigrant businesses are disconnected, the service providers need to seek ways to bridge the gap. Immigrant entrepreneurs must be seen as fulfilling critical roles in the economic and social lives of their neighborhoods. They are not simply aberrations; they are central to the well-being of the neighborhood. Some energy needs to be invested in rethinking traditional business and service associations so that they can do a better job of forging ongoing relationships with immigrant businesses.

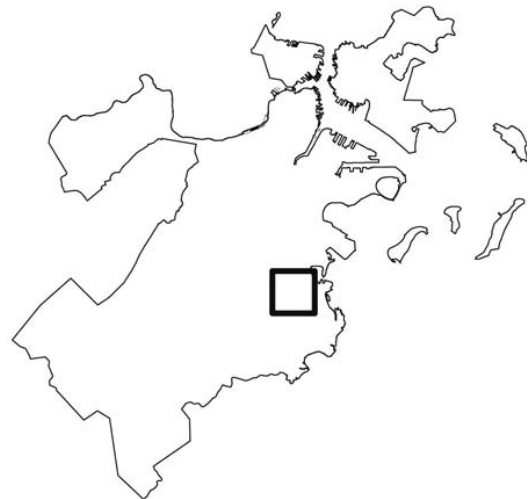


Fields Corner



Fields Corner Dorchester

- Legend**
- 1 Family Residential
 - 2 Family Residential
 - 3 Family Residential
 - Apartments/Condos
 - Mixed Use (Res./Comm.)
 - Commercial
 - Institutional
 - Industrial
 - Open Space
 - Surface Parking
 - Main Streets District
 - MBTA Stations
 - MBTA Surface Subway Lines
 - MBTA Underground Subway Lines
 - Commuter Rail
 - Below Ground Commuter Rail
 - Water Transit Facilities
 - Bus Routes



Source: Boston Redevelopment Authority

Fields Corner

By Michael Liu

Profile of Dorchester and Fields Corner

Strong evidence of the growing immigrant presence in Boston is demonstrated by Dorchester's changing demographics. In 1980 in North and South Dorchester, respectively, the *Boston Globe* reported 0 percent and 2 percent "Orientals," 58 percent and 75 percent whites, and 39 percent and 22 percent combined Blacks and Hispanics (*Boston Globe*, 1980). Ten years later, whites had dropped to 56 percent of the total Dorchester population, African Americans were 22.7 percent, Latinos 14.3 percent, and Asian/Pacific Islanders (API)⁵ had increased to 6.3 percent. In 2000, APIs at 13.2 percent more than doubled their share of the population from ten years earlier. The white share of the population continued to decline to 35.6 percent. African Americans increased to 24.3 percent, while Latinos were proportionately steady at 14.2 percent (Goetze, 1995; Selvarajah, Goetze et al., 2003).

The primary engine driving these demographic changes has been immigration. The Asian population in the city is nearly three-quarters immigrant, while the Latino population is 43 percent immigrant. From 1990 to 2000, the Dorchester foreign-born population grew from 23.5 percent to 32 percent.⁶

Fields Corner is located in the central area of the Dorchester section of Boston. It is organized around the intersection of two major arteries, Adams Street and Dorchester Avenue. The 35,000 residents in the ten census tracts around that intersection that roughly define Fields Corner are very diverse, with no dominant

racial category. The largest racial category is African American, nearly 37 percent of the total population. Asian Americans account for fewer than 12 percent of the population in these census tracts.⁷ Over nine out of every ten Asians in Dorchester are Vietnamese. The age distribution is more heavily concentrated in the younger age cohorts compared to the rest of the city (U.S. Census Bureau, 2000). The population is relatively stable. Over half the residents reside in the same house as they did five years ago.⁸

According to a long-time resident and former president of the Fields Corner Civic Association, Fields Corner in the early 1960s was primarily a white, middle-class neighborhood of police officers, firefighters, and teachers. The neighborhood began changing significantly with court-ordered busing in the 1970s. A fair number of people from the traditional population moved out of Fields Corner, and some African Americans moved into the area. For a host of reasons, conditions in the area deteriorated and the police regarded the Fields Corner business section to be a high crime area (Carr, 1982; Vennoch, 1982; Brady, 1983).

In the 1980s, Vietnamese immigrants, mostly refugees from the Southeast Asian war, began arriving in the area. They began to establish businesses in the latter part of the decade. The number of Vietnamese businesses grew steadily even through the recession period of the early 1990s, when newspaper accounts reported about 35 in the area (Bennet, 1991). By 1993 reporters referred to Fields Corner as an area "revitalized by Vietnamese entrepreneurs" (Kurkjian and Bennet, 1993).

Not everyone welcomed the presence of the Vietnamese. The newcomers were subjected to various forms of harassment and vandalism (Mancusi, 1982).

⁵ Asian/Pacific Islanders was an official Census aggregate racial/ethnic category in 1990. Pacific Islanders were listed separately as a category in the 2000 Census.

For the City of Boston, the variance in the two counts are relatively small, since the Pacific Islander population is quite small (Pacific Islanders were less than 1% of the API population in 1990 and 2000).

⁶ 1990 U.S. Census STF3, BRA Neighborhood 2000 Reports derived from 2000 U.S. Census.

⁷ The Boston Redevelopment Authority's defined neighborhood.

⁸ For this calculation, the ten census tracts around Fields Corner were used. It should be noted that nativity data for the Asian American population was available only for the three census tracts that had the largest Asian American populations.

Even some officials harshly criticized the growth of the Vietnamese population in the neighborhood. The most well-known incident, captured on video, had a City Councilor denouncing the transformation of the neighborhood, snarling, “I thought I was in Saigon, for Chrissakes. For Chrissakes, it makes you sick” (McGrory, 1992).

Councilor O’Neil’s comments proved to be an important watershed for both the Vietnamese and their neighbors. For the first time, Vietnamese mounted a concerted response denouncing O’Neil’s characterization of their presence and demanding an apology. For many in the larger community, steps were taken to build acceptance of the Vietnamese and to treat Vietnamese residents and businesses as integral parts of the neighborhood.

Fields Corner is the area’s largest business district. A knowledgeable informant estimates that of the 225 businesses in the area, 126 are Vietnamese-owned. The Vietnamese entrepreneurs play diversified roles in the neighborhood economy. One-third are in retail trade with most involving food. More than half of all businesses are services, most of them professional - lawyers, medical doctors, architects - followed by personal beauty and automotive. Ten percent are in FIRE businesses - financial, insurance and real estate.

NCAIS (No. American Industry Classification System) category	Number of Businesses
FIRE	13
Food Retail Trade - Eating & Drinking Places, Groceries, Bakeries	20
Other Retail Trades	22
Personal Services - Beauty Salons	15
Professional Services	23
Other Services	33
Wholesale Trade	
Total	126

Methodology

As in the Allston Village sample, the Fields Corner immigrant businesses sampled were storefront

businesses that had been in operation for three or more years. Unlike the Allston Village study, the work in Fields Corner focused on only one racial/ethnic group - Vietnamese immigrants. In Fields Corner, twelve interviews were conducted in Vietnamese with immigrant business owners. In addition, three key informants, who had regular interactions with immigrant businesses, were interviewed. These informants were from the Boston Police Department’s Community Relations unit, the Fields Corner Civic Association, and Fields Corner Main Streets, a business development agency. The businesses were randomly chosen from a supplemented list compiled by Viet-AID (a community and business development organization). If, after three attempts, interviews could not be completed with businesses initially selected, additional subjects were randomly chosen.

The interview instrument employed in Fields Corner was identical to the one used in Allston Village. It, therefore, covered four areas: business operations, neighborhood relations, public services and policies and future plans. All the interviews were conducted in person and anonymously. With the interviewee’s consent, which was typically given, the session was recorded and an English-language transcription prepared.

Profile of Business Owners Interviewed

The 12 business owners interviewed provide a broad variety of products and services. Three are in financial services and real estate, two in legal and seven in the retail trade, e.g., restaurant, electronics store, gift shop, grocery, bookstore, pharmacy and sign making. Of the seven owners in the retail trade, one also operated as a wholesaler.⁹ For the most part, the retail businesses are small and mid-sized with a dozen or fewer employees.

⁹ This respondent was identified as a retailer in the selection process. In the course of the interview process, it was found that he had additional business activities and operated primarily as a wholesaler.

Types of Businesses in Sample

- Insurance Agency
- Mortgage Brokerage
- Real Estate Management and Development
- Law Practice
- Sign Company
- Restaurant or Fast food
- Bookstore
- Electronics Store
- Gift Shop
- Grocery
- Pharmacy

Neighborhood Relationships

The growing Vietnamese population in Fields Corner was the reason most often cited for the decisions to locate there. Initial low rents and the availability of public transportation were additional factors that the respondents considered in their location decision-making. Most of the businesses were newly started by the Vietnamese owners. In one case, the Vietnamese owner purchased an existing business.



View of Dorchester Avenue in Fields Corner

Despite some of the unwelcoming comments voiced by politicians and others about the emerging Vietnamese population, there were few complaints from the Vietnamese owners about how they were received in the neighborhood. Only one owner, who was among the first to move into the area, cited any hostility.

The immigrant business owners interviewed reported limited participation in the neighborhood. Key informants acknowledged that it was very difficult to bring immigrant businesses into established associations. The five owners who belonged to an association were members of the Vietnamese Merchants Association or the Dorchester Board of Trade. Most business owners typically indicated that a lack of time, exacerbated by the long hours that their businesses are open, made it difficult for them to engage in these activities. Similarly, their contact with other business owners was limited and did not extend to socializing, although some made efforts to meet others. Half of the business owners expressed no complaints about other businesses in the neighborhood. Only two cited what they regarded as unethical competition or jealousy.

Beyond business associations, one business owner reported belonging to a neighborhood agency board, and another belonged to the Fields Corner CDC board. About half of the owners donated to various events and organizations.

Observations about Neighborhood Relationships

The Vietnamese American business owners exemplify commitment to the neighborhood through their long-standing operations, the creation of their own ethnic institutions, a genuine (albeit limited) role in established institutions and financial contributions to social services and other programs. The tone of their business responses revealed a sense of “ownership” of the area. This sense might be attributable to the fact that the Vietnamese ventured into a neighborhood in decline and have established an improved ethnic enclave.

The development of an ethnic-based business association (Vietnamese Merchants Association) sheds insight on the disconnection between existing institutional structures and immigrant business owners. It points to the need for change in traditional institutional structures and is not due to immigrants’ lack of understanding about the role of these institutions.

One possible avenue for integrating immigrant business owners into the community might be through developing relationships between traditional and ethnic business associations.

Although neighborhood relationships were characterized as good by the interviewees, there is some evidence to indicate that the quality might be overstated. Indeed, one business owner who said the neighborhood was supportive actually faced opposition from residents in the neighborhood approval process.

Business Operations

The businesses have a broad range of hours of operation. For those in professional services and financial, insurance and real estate categories, they range from 40 to 60 hours a week. For businesses engaged in retail trade, they were typically open seven days a week with hours ranging from 48 - 98 hours per week.

Average Number of Years in U.S. Before Starting Business	Average Years of Operation	Median Hours of Operation	Median Number of Employees
10.4	11.4	60	2

Having been open for more than ten years on average, the businesses in the sample are fairly well-established, especially for immigrant-owned enterprises. They started their businesses about a decade after arriving in the U.S., waiting significantly longer than the merchants in Allston Village.

Many of the businesses are small, family-run operations. Most businesses have only a few employees, typically family members, some of whom live in the neighborhood. Most of the owners live outside of the neighborhood.

The type of business entered into reflected a number of aspirations. Fields Corner business owners, more than those in Allston Village, began their businesses largely as a means of survival and employment for their families and to serve the community. The businesses chosen did not always reflect the formal training of their owners.

Most of Fields Corner's businesses depend on the Vietnamese enclave customer base. The existence of this base was the primary factor influencing the owners' decision to locate their businesses in Fields Corner. All of them added that low rent initially available was another factor. Of the 12 businesses, nine said that their customers are primarily or exclusively Vietnamese. Two, however, stated that their clientele are exclusively American, which for immigrants often means non-immigrant.

While initially focused on the Vietnamese population, some of the businesses have diversified their customer base over time. As neighborhood residents of all backgrounds have become more familiar with the businesses, they have patronized the Vietnamese establishments. A restaurant owner said that his first customers were exclusively Asian, but non-Asian customers have slowly increased to account for one-fifth of the customers. A Vietnamese pharmacist explained:

For most Vietnamese, because of language and cultural barriers, Vietnamese, especially for medicine and pharmacy, often come to us because we take time to explain to them what and how they should take their medicine. Because of the language barrier, they don't take the right medicines or follow the correct instructions. It might not be effective or even harmful. Because of the language barrier, they can't go to an American pharmacy. That's why they come to us. In addition, many doctors working in the hospitals in and around here, whenever they see Vietnamese patients and can't speak to them, they call me up, and I help provide interpretation.

Observations about Business Operations

The Vietnamese business owners in Fields Corner took significantly longer than the Allston Village owners to open their establishments. The conditions under which they arrived in this country and in Boston explain this. Since Vietnamese arrived overwhelmingly as refugees, their first years in the United States and their future

Most often mentioned is the revival of an area once regarded as a dangerous, under-utilized neighborhood.

intentions were probably muddled and they probably had to spend a long period adjusting to the new environment.

The Vietnamese enclave and family loom large in the remarks of the Fields Corner business owners. The owners always considered the family and the larger Vietnamese community when deciding to open a business.

The respondents, although modest in their assertions, do believe that they have brought a number of benefits to the Fields Corner neighborhood. Most often mentioned is the revival of an area once regarded as a dangerous, under-utilized neighborhood. Their businesses fulfill the needs of many residents by expanding beyond their initial Vietnamese base into different sectors. Like Allston Village, the area's present reputation as a distinct enclave attracts customers to the neighborhood, primarily from the greater Vietnamese American community or those interested in a distinct cuisine. This, in turn, increases commercial activity of all kinds in the area.

The present operations of the immigrant businesses impose a low burden upon existing public services. Only in the last few years have they made some limited requests such as for Vietnamese-speaking liaisons with certain governmental agencies (Bennett, 1993).

Public Services and Programs

The immigrant business owners reported that for their business startup and working capital they relied on their own efforts and their ethnic social networks; they seldom relied on public services and programs. None of the Fields Corner business owners indicated participating

in an economic development program or small business improvement program. In general, the business owners perceived support as something that was unnecessary. However, there was some indication that they would consider using certain programs under the right circumstances.

Although an independent streak seemed to lie behind most of the responses, there are indications that access as well as lack of desire explain their attitudes toward public services. For example, some owners cited lack of awareness and overly complex paperwork and documentation as barriers to using business support and credit programs. One typical response was as follows:

I did not receive any help. However, I believe that we must believe in ourselves. We must help ourselves first before God helps you. For so many years, we depended on ourselves. We did it ourselves. We did not receive any support. Again, we must help ourselves before we ask others to help.

[Some challenges were] not enough startup capital, not enough money. When we first opened, we did not have enough money, we could only buy used equipment. The used equipment broke down often and did not last. It costs more to fix and to maintain them than to buy new equipment. But we did not have enough money, and we didn't know better.

In response to a question about why he didn't borrow, the business owner said:

There are two reasons for not borrowing. First, it is difficult to borrow. Second, Asians don't want to borrow. You borrow only to buy heavy and expensive equipment like trucks etc.

One-third of the owners indicated that they had no help in starting their businesses. Those owners who admitted some needs most often cited the desire for available credit. One owner stated that he needed to



Some immigrant-owned businesses in Fields Corner

have more knowledge about his business, and another reported difficulty in finding bilingual employees. There were few complaints about the degree of support received from the neighborhood and the way they have been treated by locals.

Several owners were dissatisfied with public services. They mentioned street cleaning, safety, parking and traffic in that order as the most difficult problems in the area. One third cited no problems at all. The general impression of the owners was that the area has become dramatically more active and revitalized in recent years.

Observations about Public Services and Programs

In Fields Corner there are some vibrant business-related entities to which Vietnamese businesses can turn. Most notable of these is the decade old Viet-AID. On the other hand, local merchants associations are not very active and only the Fields Corner Main Streets, a

local commercial district support program, has been recently revived.

While the immigrant business owners generally voiced their self-reliance, there is some reason, as in the Allston Village case, to treat their assessment cautiously. For example, Viet-AID had assisted one of the respondents in applying for a façade improvement grant. However, the respondent abandoned the application after he became frustrated with the process. With the proper approaches and outreach, business assistance could be provided to owners who could really use it.

Future Plans and Expectations

Expansion is clearly on the agenda for most of the Vietnamese entrepreneurs. Three-quarters of the business owners intend to expand their businesses either by adding services or additional businesses. Some had already done so. One very enterprising individual owns a bookstore, a flower shop and a food distribution business. Another has bought many properties in the area and now wants to move into commercial real estate.

Almost all of the owners credited their fellow Vietnamese merchants for helping to transform an abandoned, declining area into a thriving one, creating economic value. They also saw themselves providing important services and products, filling in gaps in the neighborhood and not just for Vietnamese clientele. A typical assessment of their role was as follows:

Of course [my business] makes this neighborhood better. It makes this neighborhood more beautiful. The community ignored this neighborhood before. People did not want to move here because it was desolate and unsafe. Now, people want to come here.

In the process of upgrading the area, the business owners expected support from the city in first addressing matters of safety and police presence. Second, they were concerned about street cleaning and the appearance of the neighborhood. Two said that more

business assistance programs would be helpful. One owner suggested closing down fraudulent businesses, and another suggested creating a powerful business association.

Observations about Future Plans and Expectations

Most of the owners appeared to be doing sufficiently well enough to think realistically about expanding. Plans primarily involve extending the present businesses; one or two mentioned adding additional retail operations. Some of the owners view their businesses as a legacy for their children. The more these plans are fulfilled, the longer the neighborhood benefits.

Immigrant businesses have also introduced neighborhood residents to different products and indirectly to different cultures and languages.

Findings for Fields Corner

Aggregation

The Vietnamese entrepreneurs who pioneered businesses in Fields Corner took more than their share of risks. Their decisions have paid off for the neighborhood. As in other areas of Boston, the growing concentration of immigrant enterprises has been a significant factor in first starting and then sustaining businesses.

Neighborhood Impact

The Vietnamese businesses, for the most part, have been slow to provide extensive employment opportunities to neighborhood residents. Many of these businesses primarily employ family members. When expansions occur, more non-family job opportunities might arise. Immigrant businesses have also introduced neighborhood residents to different products and indirectly to different cultures and languages. Indeed, one key informant, a life-long resident of the area, identified these

contributions as a major asset. Vietnamese businesses have contributed to the distinctive character of a Vietnamese enclave, a so-called “Little Saigon.” While some of these changes have evoked displeasure, from the vantage point of simple commerce, they have attracted a large number of entrepreneurs and customers to the area. Most observers acknowledge that in doing so, they have revived economic activity in the area and generated a new and distinct community life. There is a sense among the immigrant owners that they have been important contributors to these recent successes in the neighborhood’s revitalization.

Vietnamese owners, especially as they become more established, can participate more actively in improving the neighborhood by contributing resources and energy to various agencies. The interviews indicated that in these areas and in hiring and buying from local vendors, the participation of immigrant businesses could be further strengthened.

Low burden on Public Services

These businesses impose a relatively low burden on public services. It appears that language/cultural barriers and attitudes may restrict demands on public service providers. The creation of Viet-AID and the hiring of liaisons by some public institutions such as the police have improved access, although services apparently remain underused.



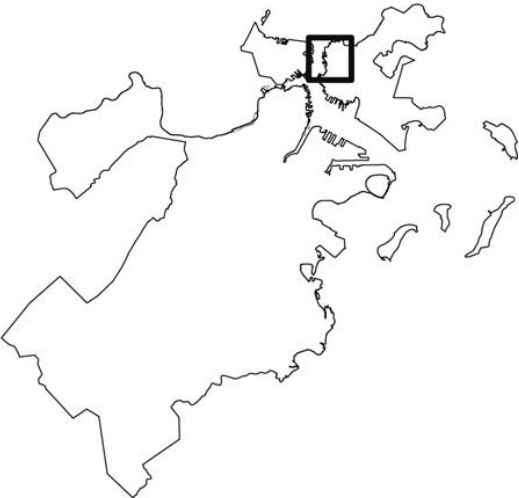
View of Downtown Boston from East Boston

East Boston



Central Square East Boston

- Legend**
- 1 Family Residential
 - 2 Family Residential
 - 3 Family Residential
 - Apartments/Condos
 - Mixed Use (Res./Comm.)
 - Commercial
 - Institutional
 - Industrial
 - Open Space
 - Surface Parking
 - Main Streets District
 - MBTA Stations
 - MBTA Surface Subway Lines
 - MBTA Underground Subway Lines
 - Commuter Rail
 - Below Ground Commuter Rail
 - Water Transit Facilities
 - Water Transit Routes
 - Bus Routes



Source: Boston Redevelopment Authority



Day Square East Boston

- Legend
- 1 Family Residential
 - 2 Family Residential
 - 3 Family Residential
 - Apartments/Condos
 - Mixed Use (Res./Comm.)
 - Commercial
 - Institutional
 - Industrial
 - Open Space
 - Surface Parking
 - Main Streets District
 - MBTA Stations
 - MBTA Surface Subway Lines
 - MBTA Underground Subway Lines
 - Commuter Rail
 - Below Ground Commuter Rail
 - Water Transit Facilities
 - Water Transit Routes
 - Bus Routes

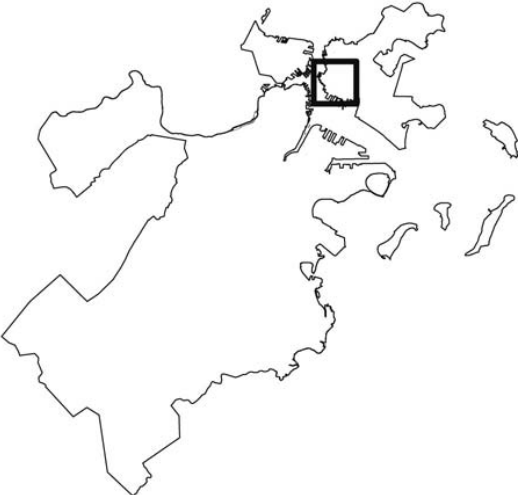


Source: Boston Redevelopment Authority



Maverick Square East Boston

- Legend**
- 1 Family Residential
 - 2 Family Residential
 - 3 Family Residential
 - Apartments/Condos
 - Mixed Use (Res./Comm.)
 - Commercial
 - Institutional
 - Industrial
 - Open Space
 - Surface Parking
 - Main Streets District
 - MBTA Stations
 - MBTA Surface Subway Lines
 - MBTA Underground Subway Lines
 - Commuter Rail
 - Below Ground Commuter Rail
 - Water Transit Facilities
 - Water Transit Routes
 - Bus Routes



Source: Boston Redevelopment Authority

East Boston

By Ramón Borges-Méndez

Profile of Latinos in East Boston

Boston's Latino population increased from 6.4 percent of the city's population in 1980 to 14.5 percent in 2000. In East Boston, the increase has been far more dramatic, from 2.9 percent in 1980 to almost 40 percent of the population in 2000. East Boston has become home to the largest concentration of Latinos in Boston.

While Latino growth was experienced throughout East Boston, it was more intense in some areas. For example, Latinos represented close to 50 percent or more of the population in and around Maverick and Central Squares. In four other areas, Latinos represent between 40 and 50 percent of the residents. This group is the core customer base for most Latino businesses in the area.

In contrast to other urban concentrations of Latinos statewide, East Boston's Latinos are predominantly from Central American countries, especially El Salvador and Colombia. Up until the mid-1980s, Latinos in Massachusetts were mainly from Puerto Rico, Cuba, and the Dominican Republic. The new Latino immigrants have been moving to Greater Boston in significant numbers since the mid-1980s, mainly as a result of the civil wars, violence, and poor socio-economic conditions in their countries of origin. Large numbers of the new Latino immigrants have found their way to East Boston. Almost 75 percent of Salvadorans and about 52 percent of Colombians in Boston live in East Boston (Uriarte, et al., 2003). The Latino institutional infrastructure of the area is also recently arrived, mostly composed of institutions that did not originate in East Boston and which do not have a broader community-base, like Centro Presenté or the East Boston Ecumenical Community Council.

Data show that this population does not generally possess high levels of educational achievement. Latinos

put in very long hours at work to overcome socioeconomic disadvantages. The figures on self-employment also speak strongly about the autonomy and efforts of Latinos to carve a niche in the economy of East Boston. For Latino households in East Boston, 8.2 percent report income from self-employment compared to 6.2 percent and 2.4 percent for the general population and whites respectively. The Latino percentage in East Boston is also higher than the city and statewide percentages for Latinos, which stand at 6.6 and 6.1 percent respectively.

Regarding housing, Latinos are predominantly renters. In East Boston, only 20 percent of Latinos were owners relative to 29 percent for the general population and 35 percent for whites.

East Boston and Urban Restructuring

East Boston is enclosed by three major spatial features: Logan International Airport; the Sumner and Callahan Tunnels; and the Boston inner harbor maritime infrastructure. All three have had negative effects on the quality of life in East Boston but have undergone significant functional changes during the last decade. The airport has expanded and modernized and officials have attempted to mitigate the impact of its activities upon this area. The use of the Sumner and Callahan Tunnels has been reduced by the opening of the Ted Williams Tunnel. The obsolete inner harbor infrastructure (shipyard, warehouses, cranes and other industrial uses) is being slowly dismantled and replaced with newer mixed uses.

The combined effects of these changes seem to be transforming East Boston and catching the attention of private developers and public officials who now see the area's economic potential. The East Boston Master Plan, presented by the Boston Redevelopment Authority in April 2000, listed some 25 planning and development projects.

Although these reconstruction and revitalization efforts are making East Boston an attractive area, their impact on the Latino community and businesses that have settled there is almost completely unexplored. The East Boston Master Plan makes only marginal reference to the issue, yet clearly warns that “East Boston’s economy is also small in size, which creates a vulnerability to the fortunes of individual companies, property owners and industries” (BRA/East Boston Master Plan, 2000, p.14). The document’s only direct mention of possible impact is that the influx of recent immigrant populations has produced some changes in the character of retail services in the neighborhoods’ commercial centers, mainly Maverick and Central Squares.



Some immigrant-owned businesses in East Boston

Without any kind of adequate commercial planning and development framework to include Latino businesses in this transformation, their economic prospects seem threatened. Actually, several government officials and program directors involved in the economic development have recognized that the institutional support for small business development in East Boston is rather weak and disconnected from Latinos business owners. However, the few attempts at improving such a relationship have been met with skepticism on the part of owners, who have yet to see their value and usefulness.

The current and future success of Latino business owners may depend on East Boston’s ability to remain

viable economic actors, which rests on their ability to address the changes which may be imposed upon this area by outside forces.

Latino Businesses in East Boston

In 2002, there were 682 business establishments in East Boston. About 83 percent of them had less than 20 employees. Between 1998 and 2002, most of the growth in this business segment was due to an increase in the number of establishments with less than five employees. In the most important neighborhood commercial areas in East Boston, excluding a local shopping mall, there is an abundance of Latino businesses. Latino business owners are mostly



concentrated in Maverick Square and along Meridian Street, connecting into Central Square, and further along Bennington Street, connecting with Day Square (see Maps).

There is a spatially-consolidated Latino business presence in East Boston that is attracting businesses to locate in East Boston as well as incubating new Latino and non-Latino businesses and promoting general commercial stability. For instance, TACA, the Central American Airline, recently located its main business office in a Central Square building that was rehabilitated by a Latino real estate entrepreneur. This building also created commercial space for non-Latino businesses. In the same cluster, two Italian restaurants, one Latino

restaurant and a Latino hair salon comfortably co-exist as business neighbors. Given this context, it is possible to say that Latino business activity is creating a positive business climate. Similarly, the quadrangle enclosing the plaza in Maverick Square contains several Latino businesses including a restaurant, a grocery market, and a bakery. Latino businesses definitely contribute to the commercial stability of the Square.

Methodology

The 12 Latino business owners interviewed were selected through referrals from various knowledgeable sources: Main Streets Program-East Boston; local leaders; members of the Latino business themselves (snowball sampling); and through direct contact by researchers. The interviewees were selected by also taking into consideration key areas of Latino economic activity, such as retail, food and other services and the geographic location of the businesses. Sixteen supporting interviews were conducted to obtain information about specific areas of interest such as the overall spatial changes taking place in East Boston, the impact of various governmental programs related to small business and economic development and social and political relations in East Boston.

The interviews lasted about one hour. They were conducted in English, Spanish and Portuguese, often alternating among all three languages during the interview. All of the completed interviews were recorded and transcribed. As a condition of the research protocol, all interviewees remain anonymous.

The interview questionnaire served more as a flexible guide than as a rigid instrument. It was constructed for maximum compatibility with parallel research underway by the Institute for Asian American Studies and the Mauricio Gastón Institute for Latino Community Development in the Fields Corner area of Dorchester and in the Allston Village area of Allston-Brighton.

The questionnaire was also in part modeled on the Little Village Small Business Survey carried out by the Federal Reserve Bank of Chicago and the University of Chicago in 1994.

The interview guide was divided into six broad sections: (1) respondent characteristics, (2) business history/current business, (3) business relations, (4) customers and community, (5) problems and barriers and (6) future plans.

Profile of Businesses Interviewed

The 12 East Boston business owners included eleven men and one woman between the ages of 30 and 55. All of the owners were originally from Central or South America. The countries of origin represented among this group were Colombia (7), El Salvador (2), Brazil (1), Venezuela (1) and Peru (1). Almost all of them considered themselves to have working class backgrounds, often having experienced harsh economic times or poverty in their countries of origin. The business owners have lived in the Boston area for 10 to 20 years, with over half of that time in East Boston. About two thirds of the interviewees came to the United States in their late teens or early twenties; two came in their early thirties, and one of them arrived as a small child.

The interviewees originally came to the U.S. for a variety of reasons, including tourism, education, following family members, simply looking for better opportunities and escaping political instability at home. East Boston was not always their original destination. Some stopped first in other U.S. cities, such as Miami, Houston or Chicago, to stay with relatives from their extended family or with acquaintances. Prior to moving to East Boston, some lived in the Greater Boston area and decided to move to East Boston to work, to find cheap housing or to start their own businesses. Along that path of settlement some were accompanied by spouses, children or siblings. About three-fourths of the business owners have assisted family members moving to and settling in the U.S.

The interviewees express a strong feeling of belonging to their adopted country; for almost all of them, the U.S. is home. Three interviewees mentioned that throughout the last 15 years their kinship networks have grown to include siblings settling in other cities in the U.S. Although regular contacts with and visits to the countries of origin were mentioned in the interviews, instances of circular migration were not apparent. In one case, however, members from the same family circulate between Colombia and the United States at intervals, rotating the management of the business as a way to give new members opportunities to spend time in the U.S. In all cases, family members play some kind of role in the business, either as employees or partners.

Hard work, reliability, trustworthiness and attentiveness opened doors for advancement.

The business owners did not necessarily have entrepreneurial aspirations when they migrated to the United States, or moved to East Boston, except for three who had some minor business experience in their countries of origin. One had run a variety store in Brazil, which he shut down in order to come to this country. Two Colombian immigrant business owners had some prior experience: one had owned a lottery shop and the other a small jewelry/clothing business.

Most of the business owners came as young adults, sometimes without appropriate working permits or visas. Prior to starting their own business, they worked for some 10-12 years and gained practical experience in entry-level service or manual labor jobs in restaurants, factories, nursing homes and sales offices. They worked very long hours, sometimes 16 hours a day, including weekends and multiple jobs. They deemed this necessary not only to secure a basic income, but also to build savings accounts and to support family.

Entrepreneurial ideas began to occur to the owners in the midst of such long work shifts. Although they held mostly unskilled jobs, they focused on learning the “inner workings of the business”. In some cases, this

attracted the attention of supervisors or owners. Hard work, reliability, trustworthiness and attentiveness opened doors for advancement. The business owners described a variety of opportunities that became available to them. For instance, starting in the kitchen of an Italian restaurant in Faneuil Hall, one of the interviewees learned the “restaurant business” from the “bottom-up,” gaining knowledge about suppliers, permits, hiring, cooking and inventories. Eventually, the restaurant owner loaned \$4,000 to the worker to make a final bid on a food concession stand in East Boston. This small stand became the “seed business” of an enterprise that today includes three food establishments.

In another example, one future business owner first arrived in the Boston area as a child with her family. Prior to finishing high school, she began working for a Cuban lawyer who was also an insurance broker. Although she wanted to be a lawyer, for several reasons she decided to pursue the insurance business. With financial assistance from her family and a drive to serve the Latino community, she started her own business. She opened an office in Jamaica Plain about 14 years ago and, more recently, another one in East Boston. She worked hard the first three years before her agency really took off, and today it is one of the oldest Latino insurance agencies in the area.

A real estate broker relates a similar story of mentorship and opportunity in his journey from office help to office manager, to real estate agent, and now to one of the most successful real estate brokers in East Boston and Boston’s North Shore. Stories of mentorship in real estate, insurance and construction were common among the narratives of the immigrant business owners interviewed. The new business owners benefited from opportunities offered by their employers, who sometimes were immigrants themselves or children of immigrants and had seen their parents struggling in the same way to build businesses.

Among the owners, there was a wide range of educational attainment, ranging from only an eight-grade education to completion of bachelor's degrees and professional certifications and licenses. Three of the interviewees expressed strong desires to acquire more education (college work and executive education) to grow their business or simply accomplish a lifetime dream of finishing college.

As with education, there was a range of language skills within this group of business owners. All, however, were bilingual, Spanish/English, Portuguese/English, and, in one case, a business owner spoke Spanish, English, and Italian, the last learned working among Italians in his first factory job at a stitching shop in East Boston. A few described some formal training in English in community-based programs, but most found that busy work schedules and other demands made it easier to learn English or other languages through employment and other practical experiences.

Business Operations and Neighborhood Relationships

The owners interviewed were active in real estate, accounting, food service (both dine-in and take-out/delivery), laundry, amusement, recreation, hair and beauty, print media, insurance and retail operations in sporting goods and grocery.

None of the interviewees relied on banking institutions or special government programs to start their first business. Nor have they received any other kind of business development advising. In two cases, business owners benefited from small enterprise development funding provided by state or local agencies after they were established businesses, and about four of them received grants from the Mains Streets Program to improve the façades of their businesses.

Proudly, business owners in their narratives told stories of saving every penny and of raising funds among friends, employers and family members who had



Some immigrant-owned businesses in East Boston

confidence in the future success of the enterprises. Formal banking institutions were accessed four to five years after opening their businesses, mainly to buy new equipment, remodel their building, buy new commercial property or expand into a new business. All of the business owners spoke highly of the local banking institutions after having developed a trusting working relationship with their banking and credit officers.

The narratives reveal unique stories about business startups, the path to stabilization and further growth. The business owners spoke about assistance and encouragement from family, friends and employers. Yet, they demonstrated creativity in their ability to get operations off the ground. As mentioned earlier, one owner was able to start from a single leased hot-dog stand to later owning three different eating establishments. An insurance broker spoke of persisting for three years, borrowing from friends, families, credit cards and working “in the red” until her business stabilized. Another business owner converted his failing gift shop

to a very successful specialized sporting goods store that now attracts customers from throughout the Greater Boston area.

Many entrepreneurs with successful, startups pushed themselves to be more venturesome and to get involved in more complex business dealings. A Colombian entrepreneur, for example, undertook his first contracting job as a housing developer. He is now developing four new housing units, which has entailed borrowing over \$2 million in capital, conducting difficult negotiations with neighbors and adapting the initial architectural design. The owner of a tax preparation business described leaving his job with H&R Block to start working from home and now owns three establishments in East Boston, Chelsea and Lawrence.

Underlying these accounts of business savvy is the important role that real estate investment has played in practically all of these startup and expansion stories. Almost all of the owners interviewed have built equity and created income through property ownership, which they have reinvested in their businesses or used as collateral to borrow more capital. Many of the business owners have also invested in remodeling and rehabilitating buildings in the community and made aesthetic improvements of which they are very proud. Five of them made their start in business through real estate, using personal savings for the first down-payment and then fixing up the properties for either resale or rent. Six other business owners established their capital base through their operations and then used it to purchase real estate. Several of them described the changes taking place in the East Boston real estate market over the past 20 years. Establishing their businesses has coincided with the rapid appreciation of real estate values in the area, which has contributed to successful and sustainable business operations. Of course, this rapid appreciation in values might turn into a double-edged sword in the future by forcing property taxes and commercial rents too high too fast, resulting in the displacement of businesses and clients.

In terms of employees, two of the business owners are not employers and one business is a more traditional family-run operation. The remaining owners each employ between 4 - 25 people. We estimate that as a group these owners provide more than 90 full-time/full-year positions and 15 - 20 part-time or seasonal jobs.

Four important employment patterns emerged that are worth mentioning. First, eight owners employ primarily Latino immigrants, not necessarily co-ethnics, although one mentioned hiring exclusively from the same ethnic group. To recruit new employees, they rely heavily on word-of-mouth and internal references from current employees, and occasionally use the local print media. Second, two business owners emphasized tapping into supplies of labor from outside the Latino community, especially to perform high-skill jobs in construction, electrical contracting and other specialized services. Another Latino business owner has hired several experienced non-Latino real estate agents that can reach out to non-Latino clients. Third, a female entrepreneur especially emphasized hiring Latino single mothers who need special support to get ahead. She has been especially pleased with their good work and strong work ethic. Finally, family members work in various positions, ranging from general help to partners and managers. Two owners related stories of family members holding extra jobs to help secure survival of their businesses.

The path from startup business to greater consolidation and onto further expansion described by several owners indicates their solid sense of autonomy and confidence, and understanding of how to do business within East Boston and the broader economy of Greater Boston. These business owners have operated their current establishments for 2 - 15 years, with an average of eight years.

The expansions have resulted in several kinds of business organizations that defy the conventional image of the “pop and mom store”. Undeniably, many

of these kinds of units exist in East Boston: two of the interviewees, for example, own single establishments under sole proprietorship. However, seven of the interviewees own and operate more than one establishment and four own businesses in areas beyond East Boston (Chelsea, Lawrence, Everett, Jamaica Plain and Central Falls, Rhode Island).

entrepreneurs have come to rely upon and trust non-Latino lawyers for legal services. A hair salon owner reported using a few local suppliers, but also others from outside the community, based simply on the products he prefers. One owner of a local shop that sells primarily Central American and Colombian products relies on a network of Colombian distributors

Latino entrepreneurs continue to display a deep work ethic that is combined with a strong feeling of connectedness to the community.

In their narratives describing how they moved from pre-ownership into self-employment and beyond, Latino entrepreneurs continue to display a deep work ethic that is combined with a strong feeling of connectedness to the community in which they have decided to locate their businesses. But they also want the opportunity to move up and possibly out of East Boston into well-to-do suburbs or communities with presumably better schools, nice gardens, and shopping malls. A couple of them have actually done so. Many of them spoke of the geography of East Boston as a bit peculiar in the sense that it appears to be isolated, which initially attracted them since they knew that the immigrant enclave there comprised their customer base. This situation is changing, however, because improvements in transportation and the housing market are attracting new people to East Boston, which is likely to have an impact on the area's business dynamics.

Practically all of the business owners reported that they use Latino suppliers and professional services whenever possible. They also stress, however, that they would use non-Latino suppliers and services if prices, services, reliability and quality were better. One restaurant owner reported using a diverse pool of suppliers including a local Italian purveyor of vegetables and meat, a New England-wide Mexican supplier and a non-Latino supplier of restaurant equipment and materials. Two business owners said they use a local Latino financial professional to keep their books. The real estate

in Rhode Island, New Jersey and New York, with local offices in Lynn, Massachusetts. One of the restaurant owners appears to tap into that same Colombian distribution network.

A few of the entrepreneurs have established relationships with traditional financial institutions with lines of credit or loans from major banks. One of the financial professionals said that many of the Latino entrepreneurs simply are not aware of the opportunities or qualification requirements for loans and other assistance. In fact, he offers workshops on taxes and other financial issues to members of the Latino community. A real estate agent says he uses many different banks, making new professional contacts through closings.

The interviews with various city and state officials (BRA, MassPort, Mass Turnpike Authority) suggest that they are aware of the dynamic force that Latino entrepreneurs represent in the area. Yet those same officials recognize that there is a disconnect between Latino business owners in East Boston and the assistance programs available to business owners. Among the owners interviewed, only two restaurant owners seemed aware of the citywide programs aimed at small business owners or for local economic development.

According to both the business owners and agency officials, the roots of the problem, however, are not deep-seated antagonisms but rather programmatic

deficiencies, such as institutional infrastructure too weak to reach out to and support these business owners. Perceiving this deficiency, ACCION/ USA in partnership with the Lawyers Committee for Civil Rights and the accounting firm Sánchez & Santiago, has been offering workshops on topics such as tax preparation and incorporation at the East Boston Main Streets office for small Latino business owners in the area.

The relationship between Latino business owners and local politicians seems stronger than with government officials. Half of the business owners interviewed said that they have had some contact with local political representatives such as city councilors and state legislators. Types of contact were varied, with some reporting ongoing personal communications, attendance at

These business owners draw their customers predominately from East Boston, but they report reaching customers in other Latino communities in the Greater Boston area.

community-based events or support in navigating the bureaucracies to obtain business licenses or permits.

The remaining business owners reported no relationships with city hall or local and state political representatives outside of the normal bureaucratic interactions required in order to operate their business. The reasons for the lack of interaction varied from simply not having enough time, to not being aware of the opportunities to develop the relationships, to being uninterested or even disaffected. In fact, one hair salon owner felt that the city has abandoned the Latino community. Another restaurant owner, however, gave a totally opposite view, noting the good relations he has maintained with the Mayor's Office when dealing with several matters.

Business association life in East Boston seems to reflect some of the tensions that the whole area is undergoing as it experiences the accelerated growth of the Latino

community and the exit of residents of largely Italian and Irish descent. In terms of access to formal business networks, only one business owner reported being an active member of the East Boston Chamber of Commerce. One other quit after belonging to the Chamber for just one year. Two others reported initially attending a couple of meetings of the Chamber but soon came to the conclusion "that there was nothing for them" there. The remaining business owners did not report any involvement with the Chamber. One of the business owners claimed that it is dominated by the old business interests with no real intention of opening up to Latinos. Four interviewees did know about the Main Streets Program: two have benefited from it and one reported past membership.

Almost all of the business owners interviewed claimed that the relationships among Latino business owners in East Boston were good and spoke highly of their fellow entrepreneurs, but they also complained that these relationships were relatively weak and largely informal. As a result of the lack of associational interactions, some Latino business owners, mainly from El Salvador, organized the Salvadoran Chamber of Commerce of New England between 2004-2005.

When asked about their involvement with other networks including the associations mentioned above, the entrepreneurs reported a range from non-participation to some participation in one or more of the following networks:

- Informal networks around real estate opportunities, dubbed "relationships of convenience",
- Freemasons (fraternal organization),

- Salvadoran Chamber of Commerce of New England,
- A local Latino youth program,
- Small Business Association,
- Boston Better Business Association,
- Real Estate Board,
- East Boston Main Streets Association,
- Kiwanis Club, and
- Organizations working for better opportunities for immigrant students.

Clearly, the institutional infrastructure of networks and associations in East Boston reflects some of the tensions and fragmentation that characterize areas experiencing accelerated racial/ethnic succession. The old fraternal and ethnic-based organizations are disappearing or are slow to accept the new population. At the same time, the new organizations are incipient and fragile for various reasons, including lack of resources, poor institutional support and inexperienced leadership. In East Boston, the impasse is perhaps stronger, given the few opportunities new immigrant communities are being given to strengthen the organizational base of their communities after the events of 9/11. The retreat of the state from community and capacity building activities, which used to accompany the implementation of many social and urban policies, undoubtedly played a role also. The business owners interviewed did not necessarily voice these concerns in such terms. Yet they were certainly aware that the customer base cannot be seen simply as clients. Their legal status and work, education and housing opportunities strongly affect their consumption capacity and geographic stability. These are critical for many of these businesses to survive.

These business owners draw their customers predominately from East Boston, but they report reaching customers in other Latino communities in the Greater Boston area. Business owners asserted that their client base is between 70-100 percent Latino. While some businesses specifically identified Brazilians

as a separate component of their customer base, most of them broke it down between Latinos and Anglos. A salon owner identified people of Middle Eastern descent as a significant part of his customer base. The Brazilian owner of a sporting goods store said that many of his customers come from outside of East Boston - Framingham, Malden and Somerville, cities with significant concentrations of Brazilians. In general, all of the business owners emphasized their expertise at catering to the Latino community, which in most cases is a very important part of their business.

Neighborhood Impact

The entrepreneurs who had been living in East Boston for a while all noted the significant changes that have taken place there over the last 10-15 years. Most agree that the Latino population in East Boston began to expand rapidly in the mid-1990s, and with that came the establishment of more Latino-owned businesses. The businesses revitalized the life of very specific areas such as Maverick, Day, and Central Squares. Each of these areas contain a considerable concentration of Latino businesses of all kinds: food and grocery shops, music stores, personal and beauty services, travel and legal services. The owners claim that the human activity generated by the businesses has dispelled criminal and gang activity, something that the local liaison of the Boston Police Department to the East Boston neighborhood confirmed. The Police Department in East Boston is emphatic about the positive influence Latino businesses have on community security.

As far as physical appearance is concerned, one of the business owners argued that, until recently, many of the establishments located in Maverick or Central Squares looked very unwelcoming. He went on to boast about his efforts to change that. He removed dirty and rusted grates, refurbished his street windows and kept the lights in his office on at night. He rehabilitated old building facades and encouraged his neighbors to do

the same. As a result, the small commercial strip looks brighter and more appealing, and people feel safer. Beyond that, he claims to measure success in three ways: making money, helping the neighborhood and increasing the quality of the local housing stock.

A restaurant owner who owns one of the few establishments licensed to remain open 24 hours has also encouraged greater security around the perimeter of his restaurant. A local librarian for the City of Boston who works in East Boston observed that “immigrant businesses keep sidewalks extra clean in front of their stores.” In summary, the business owners claimed important contributions in employment, physical improvement of buildings and areas, and, to some extent, better security.

Problems and Barriers

In general, all 12 business owners said that they have not confronted serious problems that have hindered their economic activities. But that is not to say that they have had a “free ride.” A few reported some problems with social ostracism. Three of them identified situations in which they had experienced the backlash resulting from the area rapidly becoming Latino. Also, some Latino business owners did voice problems related to the operation of their businesses. Even after many years of hard work and experience, some still say that they continue to work excessively long hours. They are aware that there might be ways to help remedy this situation, but that they are caught in the dilemma of how to find time in their busy schedules to study or even find programs that might help them.

Although English language and communication skills were not identified as tremendous obstacles, three of the business owners very much want to become more proficient in English. According to them, the levels of English necessary to complete a business transaction in a familiar setting, with vocabulary learned through

repetition of familiar transactions, differ greatly from the competency required to gain new information and skills.

One business owner said that he confronted problems with what he suspected were the “redlining” practices of large insurance companies, who may charge more expensive premiums in Latino areas and for Latinos clients, especially in car, commercial and residential insurance.

Two business owners complained of increasingly higher costs and fees for various licenses and permits. They also mentioned, parenthetically, that the stricter laws that have been contemplated for issuing driver licenses to immigrants will have a negative effect on some of their employees.

Finally, there were indications that the Latino entrepreneurs fear that they might be victims of their own success. A few owners commented that East Boston is becoming more appealing and that property values are rising. The rapid rate of appreciation in rents and property taxes might displace the Latino population, the customer base, and affect the viability of many businesses, which would also experience higher rents for commercial space. Government officials at the BRA and MassPort knowledgeable about these matters confirmed this dynamic and the resulting retail space crunch that East Boston is beginning to experience.

Future Plans and Expectations

When asked about their plans and expectations for the next five to ten years, the business owners’ responses were varied and intermingled business plans and life plans. Regarding business, five described plans already in place, or in the making, to grow and expand within or outside of East Boston. One business owner was even exploring the feasibility of acquiring a Chinese restaurant and having it continue to serve Chinese

food. After all, he reasoned, East Boston is small and it cannot support too many Latino restaurants. Two other restaurant owners also have plans. One is planning to get more involved in the food manufacturing business and perhaps shutter his retail business. The other, who recently opened a restaurant in Everett, thinks that he might want to consolidate his four current businesses into a single large restaurant that caters to a diverse clientele.

The two real estate entrepreneurs have ambitious plans, one to expand into a franchise and the other to become a developer for large properties along the East Boston waterfront. The owner of a tax preparation business wants to become, in his words, “as big as H&R Block.” The owner of a hair salon wants to buy the building in which his business is located.

Regarding more personal plans, about ten of them framed their responses by emphasizing that they now have strong roots in the United States and see themselves as full participants in their community. They see no major contradiction in keeping strong ties to their countries of origin; however, returning to their homelands is not something they think much about for now. Two of the business owners, nearing retirement, said that they plan to retire and return with their wives to their native countries.

Several of the business owners did express a few concerns that could greatly influence their future outlook. First, they want to be sure that their families and children have better opportunities for education. An insurance broker was emphatic about conveying to her children the importance of pursuing a good education. A real estate business owner has been very active supporting Latino students advocating for immigrant students right to pay in-state tuition rates. Secondly, about eight of the owners mentioned that the future of the Latino business community hinges on getting better organized to voice common interests and to have the broader non-Latino community acknowledge the

contributions they make. Thirdly, some Latino entrepreneurs expressed concerns about the major redevelopment projects being considered for East Boston. This would include developing a better understanding of plans for the airport and other major transportation projects, cleaning the shoreline, massive housing construction projects, rehabilitation of the MBTA Blue Line and other projects periodically discussed in the press.

Observations

During the 1990s, the rapid expansion of the Latino community in East Boston and the delayed ripening of the area for redevelopment that already had taken place in other parts of the city, produced the conditions for Latino business to settle and expand. These conditions, however, can no longer be taken for granted.

This research illustrates the many contributions that Latino business owners make in East Boston. Their impact is a very positive one. They provide employment, neighborhood stability, needed goods and services and direct improvements of the physical quality of the buildings in which they are located and surrounding areas, all of which contribute to neighborhood safety.

The business owners maintain strong relationships with customers, politicians and various kinds of local organizations, although somewhat weaker relationships with local business and trade associations and government agencies.

Clearly, the institutional infrastructure of networks and associations in East Boston reflects some of the tensions and fragmentation that characterize areas experiencing accelerated racial/ethnic succession.

Few intractable barriers or problems were reported by the Latino businesses. The owners feel strongly grounded in their community, and for the most part, see their

futures as integrally linked with people in the neighborhood and strongly affected by forces at work in East Boston. They do, however, generally keep in close touch with their countries of origin, and some see themselves possibly returning to them in some distant time. For some business owners, this horizon of returning might be nearer than for others.

As East Boston is brought aboard as a “late bloomer” relative to other areas of the city, the forces of large-scale transformation might undermine the economic prospects of immigrant businesses and their customer base. It is critical to explore policy avenues that could mitigate the impact of such large-scale forces upon these businesses. One avenue is to give the East

Boston Latino business community tools to assess opportunities within the changing environment. Another avenue is providing more direct involvement in city planning. Inherent in these policy avenues is developing a better understanding of the inner working of the ethnic economy and its connection to the mainstream economy. It would be important to help these business owners learn about new approaches for support in urban economic development and to further develop their access to financial resources and networks. In these ways, the East Boston neighborhood and its Latino business owners can continue to thrive and enhance the stability and growth of the community.

Notes about Research and Limitations of the Study

Sample Selection

Given the criteria of interviewing established, “storefront” businesses, immigrant businesses that failed, were informal, or lacked a storefront were not considered. Franchises and branches of larger immigrant businesses based elsewhere were also excluded. By looking at established businesses, the sample contains businesses that are by that definition at least “successful.”

Substantial efforts were made to overcome several major obstacles in researching this population. There were significant language and cultural challenges in conducting the research on multi-ethnic immigrants. Although the desired goal was to elicit responses from the broadest range of business owners as possible, in practice the most responses came from those groups who identified closest with the field interviewers. Consequently, Latino and Asian business owners were best represented among the respondents, as our field interviewers were Latino and Asian. Even within a particular racial category, ethnic affinity helped in achieving interviews.

Sample Size

The total number of interviews, 12 in each neighborhood, offer a respectable number of respondents for useful mini-panels, but they obviously offer some limitations in the scope and applications of the findings. The limited number and the many differences that mark each of the neighborhoods often make it difficult to render direct comparisons and what can be concluded across neighborhoods.

Responses

The business owners who were the focus of this research generally have numerous responsibilities. They often considered the interviews to be an inconvenience or at times an intrusion. A few times, owners lectured interviewers about these issues. In some cultures, responses to requests are indirect, and it took repeated attempts to determine that the subjects were not willing to grant interviews although there was never an outright refusal. Some interviews failed to occur even under optimal conditions. Though we tried to schedule our interviews at the slowest hours, some were punctuated by interruptions. On the other hand, those owners who granted interviews were, as a group, gracious in giving their time and vital information.

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Appendix A:

Interview Schedule for Immigrant Entrepreneurs

Basic Business Operation

When did you start your business? How long after immigrating to the U.S. did you start your business?

How many days a week and what hours is your business open?

How many people work in your business? (Are any of them from the neighborhood?). Has this changed over time?

Who are your primary customers (probe for immigrants from their immigrant group, other immigrant, non-immigrant)? Has this changed over time?

Where did you get your first supplies? (Are any of them from the neighborhood?) Did it take some time to build these connections?

Why did you start this type of business? What type of work did you do before opening this business?

Neighborhood

Why did you choose this location? Do you live in the (Allston) area?

How did the neighborhood receive your business? How did existing businesses receive your businesses?

Tell me about some of the other businesses in the neighborhood.

What was the neighborhood like when you started your business? How has the neighborhood changed since you started your business? Crime, graffiti, safety?

Do you belong to any business group? Local business association?

Do you know other community business owners? Do you see other business owners in the community outside of business hours?

Do you belong to any other type of neighborhood groups or organizations?

Do you participate in any neighborhood events or activities?

Is there anything that you'd like to add about other ways that you've participated in the neighborhood.

Public Services and Policies

Did you get any help with starting your business?

Did you get help from a business-training program or other type of business program? Was the program local?

Were there challenges in starting your business where you could have used some help?

How were city services such as street cleaning, snow removal, policing or fire protection in relation to your business?

Were there challenges in maintaining or building your business where you could have used some help through some public or community program? (Use examples if necessary).

As an immigrant business, do you think that small business and other local services have treated you fairly and been supportive?

Future

What would you like to see for you and your business in five years? In ten years or longer?

How do you think that your business has affected this neighborhood?

Are there any things that need to be better done to improve your business or this neighborhood?

Appendix B: Interview Schedule for Community Informants

Observations about Business Operation

What can you tell us about the history of the number and types of immigrant businesses in this area?
Have there been major changes (if so, could you please describe them)?
Who do you observe are the people hired by the businesses?
Are they from the neighborhood? Has this changed over time?
Who do you observe are the customers served by the businesses (probe for immigrants from their immigrant group, other immigrant, non-immigrant)?
Are any of them from the neighborhood? Has this changed over time?
Are you aware of whether the immigrants businesses have relationships with other businesses in the neighborhood e.g. they may buy supplies from each other?
Did it take some time to build these connections?
Do the immigrant businesses belong to any business group? Local business association? that you're aware of?

Neighborhood

Why did you think the area is attractive to immigrant businesses?
How did the neighborhood receive the businesses?
How did existing businesses receive new immigrant businesses?
Could you tell me about some of the other businesses in the neighborhood?
What was the neighborhood like when immigrant businesses began to open in the area?
How has the neighborhood changed since these businesses became more common? Crime, graffiti, safety?
Do the immigrant businesses belong to any other type of neighborhood groups or organizations?
Do the immigrant businesses participate in any neighborhood events or activities?
Is there anything that you'd like to add about other ways that the immigrant businesses participate in the neighborhood?

Public Services and Policies

Did any of the immigrant businesses seek help from your (agency, office, organization)? Does your (agency, office, organization) provide any help to immigrant businesses starting out?
Did you provide help through a business-training program or other type of business program? Was the program local?
Do you think that these businesses could have used some help through some public or community program starting up or in maintaining or building the businesses? (Use examples if necessary).
How would you characterize the quality of city services such as street cleaning, snow removal, policing or fire protection in relation to these businesses?
Do you think that public and local programs have been as helpful as they should toward immigrant businesses?

Future

What would you anticipate for immigrant businesses in this neighborhood in five years? In ten years or longer?
What would you like to see as the role of immigrant businesses in this neighborhood in the future?
Are there any things that need to be better done to improve the businesses or this neighborhood?
How do you think you or your (agency, office, organization) could better serve immigrant businesses?

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