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Latino Entrepreneurs in Nontraditional Destinations: The Case of Northern Utah

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LATINO ENTREPRENEURS IN NONTRADITIONAL DESTINATIONS:

THE CASE OF NORTHERN UTAH

by

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A dissertation submitted in partial fulfillment
of the requirements for the degree

of

DOCTOR OF PHILOSOPHY

in

Sociology

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2010

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ABSTRACT

Latino Entrepreneurs in Nontraditional Destinations:

The Case of Northern Utah

by

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Utah State University, 2010

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Department: Sociology

A recent trend in immigration is the arrival of foreign-born Latinos to new destinations in the American West and South. The influx of these immigrants has been accompanied by growth in Latino-owned businesses. Although we know a great deal about ethnic entrepreneurship in traditional immigrant destinations, few studies have been conducted to examine this phenomenon in new immigrant destinations. The purpose of this study was to collect, analyze, and report the experiences of Latino entrepreneurs in one new immigrant destination, namely Cache County, Utah. The study finds that Latino entrepreneurs in the study draw heavily on family ties in their business development, that they lack support at the community and institutional level, and that their role in the host and co-ethnic communities is more complex than the existing literature captures.

(123 pages)

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Rebecca A. Smith

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CHAPTER 1

INTRODUCTION

Contemporary immigration scholars have focused heavily on the social and economic integration of U.S. immigrants (Hondagneu-Sotelo 1994; Light and Gold 2000; 1996; Portes 1995; Van Tubergen 2006). One segment of this research concentrates on ethnic entrepreneurship, emphasizing the nature and role of ethnic entrepreneurs and ethnic businesses in the economic life of immigrants (Fairlie 1996; Nee and Ingram 1998; Portes and Zhou 1996; Sanders and Nee 1996; Sanders, Nee, and Sernau 2002). Given the fact that persons of Hispanic or Latino origin constitute the fastest growing minority population in the United States, this study looks at Latino entrepreneurs and their experiences in new immigrant destinations in particular.

The study of Latino entrepreneurship is important for several reasons. First, entrepreneurship could be a viable pathway toward social and economic mobility for immigrant newcomers who are otherwise relegated to low-wage service work. Second, Latino entrepreneurs provide goods and services to members of the co-ethnic population, and contribute to the economic dynamism of many U.S. communities. In fact, several studies affirm that Latino immigrants, as workers, consumers and/or entrepreneurs, are assets to the host communities in which they have settled (Broadway 2007; Donato et al. 2007; Flora and Maldonado 2006; Hernández-León and Zúñiga 2000; Saenz 2004; Zarrugh 2007). Third, Latino entrepreneurs could play an important role in the consolidation of the immigrant community as possible leaders or liaisons. In short,

studying Latino entrepreneurship is important to understanding immigrant well-being, economic development, and ethnic relations across the United States.

Given that most foreign-born immigrants continue to migrate to the traditional immigrant magnet states of California, Texas, New York, Florida, and Illinois, immigration scholars interested in ethnic entrepreneurship have focused on entrepreneurship in cities like Los Angeles, Houston, New York City, Miami, and Chicago. Yet increasing numbers of Latino immigrants are making their way to new destinations (Frey 2002; Kandel and Cromartie 2004). Many urban and rural places in states like Georgia, North Carolina, Nevada, Utah, and Idaho, for example, are experiencing dramatic increases in their foreign-born population (Frey 2002). Given these recent trends in Latino immigration and settlement, scholars have begun to focus on immigrant settlement and adaptation experiences in new destinations. With the exception of a few studies (e.g. Zarrugh 2007), there is a dearth of information concerning immigrant entrepreneurship in these new locales. As such, the present study aims to understand Latino entrepreneurship in one new destination in northern Utah.

Between 1990 and 2008, Utah saw a 289 percent increase in its Latino population. By 2008, Latinos constituted 12 percent of Utah's population. Population projections suggest that by the year 2030, 20 percent of Utahns will be of Latino origin (Utah Office of Ethnic Affairs). In terms of metropolitan foreign-born population growth, Salt Lake City has been named an "emerging community" for Latino immigrants, with a 174 percent increase in Latino population between 1990 and 2000 (Suro and Singer 2002). Outside Salt Lake City, people in small cities and towns have also noticed the emergence of a Latino population. Just over an hour's drive north of Salt Lake City sits Cache

County. Otherwise known as Cache Valley, the area consists of Logan City (population 49,534) and several small towns nestled between two large mountain ranges. In 2008, the total population of Cache County was 112,616, of which 10,392 were Latino (U.S. Bureau of the Census 2008). While the number of Latinos for the county does not seem great, it reflects a growth of 489 percent between 1990 and 2008.

One of the most visible signs of Latino population growth in Cache Valley is the increasing presence of Latino-owned small businesses. Indeed, businesses that look “foreign”, with brightly colored facades and “strange” sounding names, appear to be increasing just as rapidly as the general Latino population. Although national statistics suggest that most Latino groups have low rates of entrepreneurship in the United States, we know that Latino immigrants typically exhibit high rates of self-employment and entrepreneurship in their home countries (Robles and Cordero-Guzmán 2007). And despite the notion that smaller cities and towns do not seem the most likely places to attract small ethnic businesses (Light and Gold 2000), we are in fact seeing considerable increases in the number of ethnic businesses in these places (Zarrugh 2007). Here, immigrants find that they can carve out their own space in the local labor market by serving growing immigrant communities through entrepreneurship (Zarrugh 2007). While the increase in Latino businesses in new destinations does not necessarily constitute a full-fledged ethnic economy, it does raise questions about the role that Latino businesses play in both the ethnic and host communities of new destinations.

The purpose of this research is to reach an in-depth understanding of Latino entrepreneurship in one nontraditional immigrant destination. Focusing on a nontraditional immigrant destination provides a window into Latino business

development in areas with few ethnic businesses and in areas where Latino in-migration is a hotly contested issue. In this context, how do Latinos harness the social and financial capital to start a business? What role do their businesses play in the immigrant and host communities? And what are the implications of Latino business development for Latino adaptation and mobility? Examining these questions will contribute to a growing scholarly literature on immigrant experiences in new immigrant destinations in the United States, as well as the literature on ethnic entrepreneurship. Given that the Latino population is expected to grow in new destinations, understanding the prospects and challenges of Latino entrepreneurs in these areas will be of interest not only to immigration scholars, but to local policymakers, business organizations, and prospective entrepreneurs.

CHAPTER 2

REVIEW OF THE LITERATURE

In this chapter, I draw on literature from the subfield of urban and community sociology, as well as the more recent economic sociology of immigration. I use these particular literatures to show how people in communities are bonded to one another and how these bonds influence their social and economic lives. In the first section, I draw on classical sociological understandings of how population growth and diversity impact individual and community relations. I also highlight competing perspectives on what happens to social relationships as communities grow and diversify. In the second section, I draw on the economic sociology of immigration literature, highlighting immigrant settlement processes including assimilation and integration. In this section, I focus on social capital as it relates to immigrant adaptation and integration. In the final section, I use the reviewed literatures to propose research questions and to hypothesize how Latino entrepreneurship might play out in a particular nontraditional destination.

Migration, Urbanization, and Community

Community studies tend to focus on what happens to communities as they change in important ways. Many classical theorists of urban sociology understood population growth and diversity to be negative, contributing to the loss of community and the breakdown of family ties (Simmel 1903; Toennies [1887] 1957). Increased size, density, and heterogeneity in cities were understood to break down primary relationships, as individuals became involved in many social worlds at superficial rather than at intimate levels (Simmel 1903; Wirth 1938). In short, urbanites came to meet their needs through

impersonal interaction with strangers, rather than through personal interaction with family, friends, and neighbors. As such, community relations were weakened by population growth and diversity.

In his theory of *Gemeinschaft* and *Gesellschaft*, Toennies ([1887] 1957) explained the nature of social relationships in the modern world. He used *Gemeinschaft* to refer to a social organization in which people are closely tied by kinship and tradition. This notion was based on community relations in rural areas and villages. The Industrial Revolution sparked the movement of many people from small villages to cities where they no longer experienced community in the *Gemeinschaft* sense, but rather in terms of *Gesellschaft*, a social organization in which people come together only on the basis of self-interest. Toennies ([1887] 1957) argued that such an organization weakened the social fabric of family and tradition by introducing a businesslike emphasis on facts, efficiency and money. For him, the result was that modern society became rootless and impersonal as people basically lived among strangers. This new social organization meant that people no longer trusted each other and put their personal needs ahead of group loyalty.

Toennies was not the only one to recognize the increasingly impersonal nature of interactions in urban communities. Simmel (1903), for example, put forth the notion of the blasé urbanite. In his attempt to understand how urban life shaped individual experiences, he illuminated the detachment of individuals who were overwhelmed by all of the stimulation in the city, crowds, objects, and events. He argued that people tune out others or shut down as a survival strategy. Whether “tuned out” or “shut down,” migrants to cities experienced a real loss of community.

Among the earliest U.S. scholars to study the impacts of rapidly growing cities were Robert Park and Louis Wirth of the Chicago School. Park found the city to be an organized mosaic of distinctive ethnic communities, commercial centers, and industrial districts that touched but did not interpenetrate. In other words, strong communities existed, but only within certain areas of the city and with few relationships extending across communities. Whereas Park saw the existence of strong community relationships within the city, Wirth sided with Toennies and Simmel emphasizing the impersonal nature of urban relationships.

Both Park and Wirth believed that it was the role of the urban sociologist to discover the forms of social action and organization that typically emerge in relatively permanent, compact settlements of large numbers of heterogeneous individuals (Wirth 1938). As such, there began a movement to examine the settlement and assimilation processes of immigrants who concentrated in particular urban areas (Glazer and Moynihan 1963; Gordon 1964; Thomas and Znaniecki 1958). Many studies emphasized urban ecology and “natural areas” such as ethnic enclaves, business and manufacturing zones, neighborhoods or ghettos, and physically separated areas like rivers and railroads (Hunter 1978). Much of this research focused on the social problems found in such areas and supported the notion that size, density, and heterogeneity did indeed lead to a breakdown in community relationships.

Other studies of urban ethnic populations showed that community was not completely lost, at least not within ethnic subcultures where primary and peer relationships were found to be strong (Gans 1962; Suttles 1968; Whyte 1943). Whyte (1943), for example, found that ethnic street corner gangs were highly organized with

very strong ties to one another. While studying working class Italian-Americans, Gans (1962) found that in the “urban village” ties were so strong that the idea of upward mobility and moving to another neighborhood was virtually unthinkable. Likewise, Suttles (1968) found that the expansion of primary ties across age, sex, and ethnic divisions fostered a system of personal accountability, acceptance, and social control in such communities. Suttles (1968) noted the “segmental social order” of diverse societies in which disparate groups were territorially separated and primary ties were strong within each group. According to Suttles, there were many strong communities functioning within the city, but they were segmented.

Building off of Suttle’s (1968) notion of a “segmental social order,” Claude Fischer (1982) examined how social bonds are strengthened through the processes of selective migration, critical mass, and inter-group friction. In his view, structural characteristics of mass society in urban areas facilitated the development of strong communities. As migrants from surrounding areas selectively migrated to urban centers and reached a critical mass, sub-cultural institutions were established that provided organization and support for the group. These institutions promoted the viability, visibility, and vitality of the sub-culture.

Membership within sub-cultural institutions helped individuals establish, sustain, and strengthen personal networks within their group. It was through sub-cultural institutions and their resultant networks that community members met their needs. But as the group grew and strengthened, it became more visible to other groups and thereby created conflict or inter-group friction, often over what the larger community considered scarce resources. According to Fischer (1982) and proponents of conflict theory, such

tension increased intra-group solidarity and further strengthened the sub-cultural community. In other words, increased diversity made for strong social solidarity within sub-community boundaries of the city, and not for isolation and anomie as Wirth (1938), and others before him, had proposed. In this sense, community was not lost, but was concentrated in the disparate areas where people settled among others who were like themselves in some important way (e.g. language, religion).

More recently, Putnam (2007) has suggested that increased immigrant and ethnic diversity might actually trigger isolation and anomie for all people living in ethnically diverse settings, at least in the short run. In his words, they tend to “hunker down” or “pull in like a turtle” (Putnam 2007:149). This view is similar to Simmel’s (1903) idea about how people tune out or shut down as a society becomes more heterogeneous. The principal idea here is that there is no trust, not only between members who are different in terms of race and ethnicity, but within the ethnic sub-culture as well. Putnam refers to this as “constrict theory” (2007:149). He finds that in areas of greater ethnic diversity people demonstrate lower confidence in local government, lower frequency of registering to vote, less expectation of cooperation in resolving problems, less volunteering, fewer close friends, and lower perceived quality of life. His conclusion is that “diversity does not produce ‘bad race relations’ or ethnically-defined group hostility”, but that “inhabitants tend to withdraw from collective life, to distrust their neighbors, regardless of the colour of their skin..., and to huddle unhappily in front of the television” (Putnam 2007:151).

Understanding the impact of population growth and diversity on the nature of social relations is important for this study. As Latino immigrants make their way to small

cities and towns, communities grow in size and diversity. Do community members and community newcomers pull inward and hunker down, and otherwise withdraw from public life? Or do they develop tighter bonds within their sub-culture as they react against tensions between themselves and others? The answers to these questions will help determine the resources into which Latino entrepreneurs tap, as well as the business challenges they experience.

Immigration, Assimilation, and Integration

The literature of the previous section dealt with what happens to social relationships when there are increases in population and diversity. The weight of the evidence suggests that population growth and diversity may lead to impersonal relations within large cities, but that social ties are strong in sub-communities in which membership is based on some common attribute. The ethnic enclave is an illustrative example of a sub-community in which social ties are strong based on ethnicity and shared culture. In this section, I turn to more recent attempts at understanding how social ties based on ethnicity influence the social and economic integration of immigrants. First, I lay out the literature on how immigrants assimilate and integrate into the host society. I focus on theories of assimilation and ethnic entrepreneurship. Then, I discuss network formation and how belonging to a network affords immigrants the social capital to facilitate their social and economic integration and potential for entrepreneurship.

Prior research has contributed a great deal to our understanding of immigrant settlement and assimilation processes. The classical conceptualization of assimilation, as put forth in Gordon's *Assimilation in American Life* (1964), maintained that immigrants

would shed their cultural patterns as they came into contact with the dominant group. This model explained assimilation as a linear process that occurred over several generations and led to social and economic mobility as immigrants became *like* Americans. In other words, immigrants would gradually take on the values, customs, language, manner, and dress of the dominant society, facilitating their entry into the social structure of the host country. As immigrants took on cultural characteristics of mainstream society, they would be inserted in larger institutions in the same way as non-immigrants. It is important, however, to note that classical assimilation theorists used the experiences of early European immigrants, such as the Irish and Italians, as the basis for their model.

Transformations in the demographic characteristics of post-1965 immigrants have complicated this early understanding of immigrant assimilation and integration. In 1965, amendments were made to the Immigration and Nationality Act of 1952, ending national-origin quotas and developing a preference system for gaining legal status based on labor certification and family reunification. The result was increased immigration from Latin America and Asia. Today, the perceived racial status of these new immigrants has made it more difficult for them to acculturate into mainstream U.S. society (Waldinger 1986; Waters 2001). Additionally, industrial restructuring since the 1970s has limited job opportunities for low-skilled immigrants. Whereas generations of European immigrants were able to insert themselves into relatively well-paid low-skilled manufacturing jobs, today's immigrants confront a polarized labor market in which they have access to fewer mobility ladders.

Among the critics of the classic assimilation model are Portes and Zhou (1994). They propose an alternative theory of assimilation, known as segmented assimilation. This theory acknowledges three distinct assimilation pathways. In one path, immigrants assimilate in the same way as previous European immigrants, shedding their cultural heritage and becoming fully integrated into the majority society. These immigrants experience economic mobility over time. In another path, immigrants, especially those who are racially marked, are incorporated into the minority-dominated underclass and face downward mobility as a result. Still other immigrants follow a third assimilation pathway, in which they hold tightly to their traditional culture and ethnic networks. In this way, they achieve some kind of economic mobility, but they do so by not becoming incorporated into either the dominant or underclass cultures (Portes and Zhou 1994). Generally speaking, ethnic entrepreneurs are an example of immigrants who have experienced economic mobility through this third pathway.

Ethnic entrepreneurship has long been one avenue through which immigrant assimilation has occurred. Bonacich (1973), for example, pointed out immigrants' propensity toward entrepreneurship. Bonacich and others have used the term "middleman minorities" to refer to entrepreneurial ethnic minorities that specialized in commercial and financial services among a large but impoverished population (Bonacich 1973; Light and Bonacich 1988). Middlemen minorities are often distinct in nationality, culture, and sometimes race from the dominant and subordinate groups with whom they interact. An example would be Koreans serving a large black population in Los Angeles. Because middlemen only plan to stay in the receiving country long enough to accumulate financial capital, they tend to concentrate in businesses that can be easily liquidated when

it is time to return home (Bonacich 1973). They tend to work excessively long hours to save and remit as much money as they can. In addition, they do not integrate themselves into the community.

For the most part, then, middleman minorities do not fully participate in the community life of their adopted land. They do, however, maintain ties with other co-ethnics. Many middleman minorities, for example, run family stores and rely heavily on the use of unpaid family labor as a means of accumulating greater capital. If family is not available, middlemen will turn to other co-ethnics, most of whom are willing to work for very low pay in the hopes that the work may lead them to owning their own business (Bonacich 1973). Their inward-orientation often results in middlemen facing hostility in their adopted lands. According to Bonacich, “middleman groups are charged with being clannish, alien, and unassimilable. They are seen as holding themselves aloof, believing they are superior to those around them (a “chosen people”), and insisting on remaining different” (1973:591). The beating of Korean shopkeepers and the looting and vandalism of stores during the Los Angeles riots in 1992 are evidence of such hostility.

Although the theory of middleman minorities addresses the overrepresentation of minorities in business and explains the intergroup tensions that arise as a result, it has proved too restrictive and given immigrant entrepreneurs a sort of pariah status (Light and Bonacich 1988). Therefore, scholars have widened the terminology from middleman minorities to immigrant or ethnic entrepreneurs and illuminated the use of ethnic and class resources by entrepreneurs. Ethnic resources are “social features of a group which co-ethnic business owners use in business or from which their business passively benefits” (Light and Bonacich 1988:18-19). These resources may include skills,

information, solidarity, and institutions. Class resources, on the other hand, are cultural and material, including values, information, and skills that have been transmitted through private property, personal wealth, and human capital investments (Light and Bonacich 1988). In terms of Korean entrepreneurs, Light and Bonacich (1988) found that it was in their best interest to form a web of associations based on both ethnicity and class, which would link them to several levels of defense against the hostilities of the native-born.

Because immigrant entrepreneurs tend to start out with few resources and lack access to mainstream sources of financial and technical assistance, their ties with other co-ethnics are important. Ethnic solidarity plays an important role in the business start-up process, from securing financial capital to finding employees. Entrepreneurs need to rely on trusted relationships with relatives or friends for information on everything from business permits, commercial laws, business locations, management practices, and reliable suppliers (Waldinger et al. 1990). Ethnic entrepreneurs gain economically by providing goods and services to the ethnic population, while co-ethnics benefit by being employed by entrepreneurs based primarily on co-membership in the ethnic group. Often co-ethnic employees gain entrepreneurial experience through such employment and later use that experience to start their own enterprises (Light and Gold 2000). Immigrant entrepreneurs may continue to use ethnic resources to maintain and expand their businesses, though recent scholarship suggests that entrepreneurs draw more on class resources once their businesses are established (Zarrugh 2007).

In the use of both ethnic and class resources, social networks are crucial. Social networks are “sets of recurrent associations between groups of people linked by occupational, familial, cultural, or affective ties” (Portes 1995:8). The network is a social

structure in which economic action is embedded, and it is through such networks that immigrants are able to accumulate and mobilize social capital. Social capital is a much used and debated concept within the discipline of Sociology. Generally, sociologists explain social capital in terms of networks, norms of reciprocity, and mutual trust. Bourdieu, for example, defined social capital as actual or potential resources that derive from “a durable network of more or less institutionalized relationships of mutual acquaintance and recognition-or in other words- to membership in a group-which provides each of its members with the backing of the collectivity owned capital” (1986:248-249). In turn, Coleman defined social capital as a variety of entities with two characteristics in common: “They all consist of some aspect of social structures, and they facilitate actions within that structure” (1988:S98). Portes has defined social capital as “the capacity of individuals to command scarce resources by virtue of membership in networks and broader social structures” (1995:12). When I refer to social capital in this study, I am employing this definition.

Most research on social capital and its use by ethnic entrepreneurs focuses on ethnic-based networks (Portes and Sensenbrenner 1993; Portes and Zhou 1994). But others have argued that weak ties between individuals who differ in some important way are more beneficial for accessing resources such as information and employment (Granovetter 1973). Indeed, Putnam (2000) identifies two types of social capital: bonding and bridging. Bonding social capital comes from ties to people who are like you. The source of bonding capital is, to borrow from Portes and Sensenbrenner (1993), bounded solidarity. Bridging social capital, on the other hand, comes from ties with people who are not like you. Putnam (2000) describes bonding social capital as a kind of

“superglue” that holds a group together by creating loyalty within the group, and bridging social capital as a “WD-40” that allows members from one group to slide in and out of other groups, creating broader identities and reciprocity (2000:23). Groups may bond along one social dimension and bridge across another. Players in a men’s soccer league, for instance, may bond along gender lines and bridge across race/ethnicity.

In terms of social capital’s influence on social and economic mobility, Granovetter (1973) asserts that “weak ties,” or in Putnam’s (2000) language bridging social capital, have more potential for increasing mobility. The more people we know, especially as distant acquaintances, the broader access we have to resources. An illustrative example is that of information. Granovetter (1973) finds that people who have ties to others outside their intimate personal network have access to non-redundant information about available jobs, thereby increasing their chances for employment and mobility. Those who rely on family and friends (i.e. those with whom they have “strong ties”) do not fare as well because they are limited to people who know similar pieces of information.

If Granovetter’s (1973) theoretical contribution holds true, then we can assume that bridging social capital has more value for fostering economic mobility than does bonding social capital. On the other hand, if Portes and Zhou’s (1994) theoretical contribution holds true, bonding social capital has the potential to benefit immigrants socio-economically to the extent that co-ethnic ties allow co-ethnic ties give immigrants access to ethnic-based resources. Alternatively, ethnic entrepreneurs may be tapping into some combination of bridging and bonding social capital. Understanding how Latinos are mobilizing bonding and bridging social capital could shed light on the importance of

inter- and intra-community relations for ethnic entrepreneurs. It is the aim of this study to explore this issue.

Research Questions and Expectations

This research has several purposes. The first is to capture a clear picture of how Latino entrepreneurship is structured in a nontraditional immigrant destination in the United States. Here, the goal is to learn as much about Cache Valley's Latino entrepreneurs as possible. I am particularly interested in finding out who the Latino entrepreneurs are, what types of businesses they are running, what their motives are for starting a business, who the businesses serve, who works in these businesses, and what challenges they experience in establishing and maintaining their businesses. Therefore, my primary research question is as follows: How is Latino entrepreneurship structured in northern Utah?

Given that Latinos in northern Utah constitute a relatively new and isolated population, I expect that demand for ethnic goods and services will be high. Therefore, I would expect that most of the Latino businesses will be restaurants and retail stores that sell ethnic food, clothing, and services. I also expect that the alternatives in the local labor market will encourage many Latinos to pursue business development. Most job opportunities for Latinos in this area are in low-wage agriculture, manufacturing, or service. It could be that many immigrants find the low wages provided in these sectors of the economy insufficient to produce the economic mobility they envisioned upon settlement. It could also be that Latino entrepreneurs are consciously creating a symbolic community of their own through ethnic entrepreneurship, especially since they are not

fully embraced by the host community. This symbolic community allows them to preserve their cultural heritage and to forge some kind of community membership.

The second purpose of this study is to understand if Latino entrepreneurs in this particular context are drawing on their social capital to engage in entrepreneurship, and if so, what types of social capital – bonding, bridging or some combination of these. This part of the study will allow me to see if and how particular entrepreneurs utilize resources from the host community (e.g. contacts at the local Chamber of Commerce) and/or resources from the ethnic community (e.g. immigrant networks). Investigating this question will allow me to explore the role that Latino entrepreneurs play in community relations and in the consolidation of a Latino identity in the study area. It will also highlight the various paths to entrepreneurship that today's immigrants are taking. Therefore, my second research question is: What (if any) forms of social capital are Latino entrepreneurs drawing on in this new immigrant destination?

Immigrants' limited financial capital and access to credit could mean that Latino entrepreneurs must mobilize their social capital to be able to start a business. What is less clear is what type of social capital Cache Valley's Latino entrepreneurs are drawing on and how that has shaped their entrepreneurial experiences. Given the theoretical insights of Fischer and Portes, we might expect that Latino immigration to a relatively homogeneous host community would lead to strong ethnic ties, since conflict between established residents and newcomers contributes to the bounded solidarity of Latino newcomers. Utah in general has little racial and ethnic diversity, and Cache Valley has even less than other areas in the state. The majority of Cache Valley's population is white and belongs to The Church of Jesus Christ of Latter-day Saints (LDS). The Latino

immigrant, marked by ethnicity and affiliation with the Catholic Church, is likely to be seen as an “other” in Cache Valley. Indeed, established residents tend to espouse an overarching narrative of “this is our place,” which further isolates newcomers. Such an environment may lead to reactive solidarity among immigrants. In this case, inter-group friction would lead to the development of a co-ethnic community in which social ties are strong (Fischer 1982; Portes 1995). Following this line of argument, I would expect Latino entrepreneurs to draw on bonding social capital through their networks with co-ethnics. The language barrier between immigrant newcomers and established residents may further cement this bonding capital and constrain opportunities for bridging capital. In comparison to traditional immigrant destinations, Latino immigrants in northern Utah are settling into a community with a small Latino population. Although a Latino ethnic community exists, that community consists of individuals from distinct Latin American nations, different class backgrounds, and varied migration histories. As such, this community may have yet to establish a collective identity and strong social network. Thus, it is possible that tensions within the ethnic community could make for weak community ties between the immigrants themselves. Indeed, prior research in this same study area found the existence of intra-Latino tensions in the workplace, neighborhood, and family. These tensions were due largely to divisions based on nationality, social class, and immigrant status (Mannon and Smith 2008). At the same time, some Latino immigrants have chosen this particular destination because they are affiliated with the LDS church. The dominant religion of the host community may actually provide opportunity for immigrant bridging with established residents based on shared religious

beliefs. Under these conditions, I would expect Latino entrepreneurs to draw more on bridging social capital or possibly bonding social capital with co-nationals.

Classical urban sociology tended to highlight the negative effects of growth and diversity on community relations. The most recent claim to this end is Putnam's (2007) constrict theory, which suggests that increased immigrant and ethnic diversity result in a loss of social capital for all members of a community as people "hunker down" and lose trust in all others. If this theory holds true, we might find that Latino entrepreneurs will not have access to either bonding or bridging social capital. If this is indeed the case, we may find other possible strategies employed by Latino entrepreneurs in starting and running their businesses.

The third purpose of this study is to contribute to theory-building on assimilation and entrepreneurship in new immigrant destinations. Using northern Utah as a case study, I will develop some theoretical ideas as to how Latino assimilation and entrepreneurship are structured differently in new immigrant destinations. I suspect that Latino entrepreneurs in Cache Valley will have smaller co-ethnic networks than their counterparts in established immigrant destinations who enjoy a more concentrated co-ethnic population. This could mean that Latino entrepreneurs must go beyond the co-ethnic community in drawing on resources to start and expand their businesses. New immigrant destinations like Cache Valley might also lack an institutional infrastructure to support ethnic entrepreneurship. For example, agencies and organizations like the Chamber of Commerce may not have adapted to meet the needs of Latino entrepreneurs. As such, it may be that Latino entrepreneurs in Cache Valley find themselves with fewer

co-ethnic and institutional resources to draw upon. As such, pathways to small business ownership may be more creative and diverse than in traditional immigrant destinations.

CHAPTER 3

METHODS

The data for this study come from both surveys and face-to-face interviews with Latino entrepreneurs in the five most populous towns in Cache County, Utah. The purpose of the survey was to provide a profile of Latino business owners and Latino-owned businesses in the study area. Survey data also reveal the motivations for entrepreneurship, the details of business development, and the social and economic contributions that Latino entrepreneurs are making to the host and immigrant communities. The purpose of the interviews was to dig beneath these surface statistics to better understand the history behind Latino business start-up in Cache County, the major challenges facing Latino business owners in the area, and the unique role they played in community relations. In the sections that follow, I outline the study area, the sampling techniques, the data collection, and the analysis procedures.

The Study Area

The study area for this project is Cache County, Utah (see Figure 1). Cache County (population 115,269) is located in northern Utah and includes Logan City and many smaller towns situated in a valley between two large mountain ranges (U.S. Census 2009). Given its inter-mountain valley location, the area is popularly known as Cache Valley.¹ The five most populous towns in Cache Valley are Logan City, Smithfield, Hyrum, North Logan, and Providence, and Hyrum. All were included as part of the study area. With a population of 49,534 in 2009, Logan City is the largest town. It is located

¹ For this project, we use the terms Cache Valley and Cache County interchangeably inasmuch as the area is most often referred to as Cache Valley.

in the center of the study area. Providence is the smallest of the five towns, with a population of 6,612 in 2009.

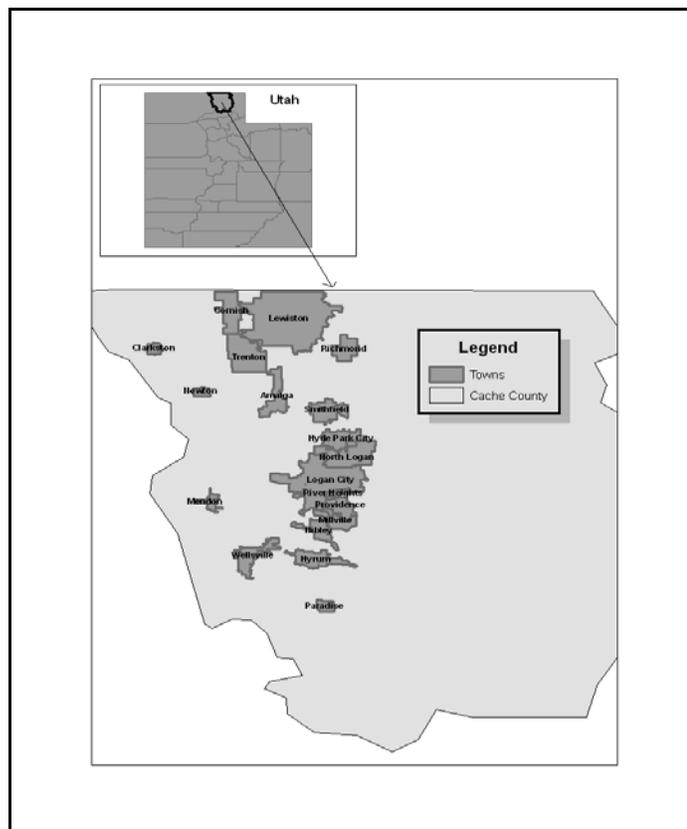


Figure 1. Map of the Study Area

Although Cache Valley was recently designated as metropolitan, it is still rural in some areas. Logan City is fairly large and is home to Utah State University, which attracts a relatively large number of residents from outside the area. The town's Main Street is flanked by businesses on both sides. In contrast, smaller towns in the valley are much more rural. Hyrum, for example, is dotted with residences, pastures, and corn fields. It is also home to a large meat processing and packaging industry that attracts many Latino workers.

As in many rural areas of the country, Cache Valley is homogeneous along several social dimensions. As of 2008, the majority of the area's population is white and belongs to The Church of Jesus Christ of Latter-day Saints (LDS). Blacks make up less than one percent of Cache Valley's population, Asians less than two percent, and Latinos just over nine percent.² Although relatively homogenous, there has been a tremendous increase in the area's Latino population over the past two decades. According to the U.S. Census, Utah's Latino population grew by 289 percent between 1990 and 2008. Cache County saw its Latino population grow by 484 percent during that same time period. Thus, although Latinos make up just 12 percent of Utah's population and nine percent of Cache County's population, the rapid growth of the population is noteworthy (U.S. Bureau of the Census 2008).

These demographic changes have not gone unnoticed by established residents. Evidence of tensions between Latino newcomers and established residents can be seen in numerous anti-immigrant letters to the editor of the local newspaper, *The Herald Journal*. The high growth nature of northern Utah's Latino population, the previous social homogeneity of the study area, and the tensions between the immigrant and host communities make Cache Valley an illustrative case study of Latinos in new immigrant destinations. Below, I describe how I found Latino entrepreneurs in this area and how I assessed their experience as both Latinos and business owners in a new immigrant destination.

² This last figure may be an underestimate inasmuch as undocumented immigrants tend to be undercounted in U.S. population estimates (U.S. Bureau of the Census 2008).

Sampling Techniques

The target population for this study was all persons of Latino origin who were, at the time of the study, running a licensed commercial business in Logan City, North Logan, Smithfield, Providence, or Hyrum. Although many ethnic businesses are operated out of the informal sector, and are therefore unlicensed, I limited this study to formally licensed businesses. My reasoning was both practical and strategic. In terms of practicality, it was easier to find those Latino businesses that were licensed. Locating informal Latino businesses would have been too time-consuming for the scope of this project. It would also have required a snowball sampling procedure with a high risk of coverage error.³ In terms of strategy, I wanted to learn about Latino businesses that bridged ethnic and host communities. These businesses were likely to be more visible and formal.

To create a list of all Latino commercial business owners in the five towns that make up the study area, I consulted commercial business license lists for all five towns. These lists included the name and contact information of the business owner, as well as the name and address of any business that held a commercial license. I narrowed this list down to commercial establishments, excluding home-based businesses. Although Latino home-based business owners account for a sizeable portion of the population, some of the lists excluded home business owner's information to protect their home privacy. Next, I systematically went through each list to determine which businesses were likely to be owned by a person of Latin origin (Mexican, Central, and South American). This step was necessary given that the local business license divisions do not ask about business

³ Informal business establishments are also more vulnerable due to their unlicensed nature. Ethically, I did not want to risk unnecessary exposure of unlicensed Latino businesses.

owners' race, ethnicity, or nationality. The criteria for inclusion in the population frame were that either the name of the business or the name of the owner appeared to be of Latin origin. The business owner's ethnic background was confirmed when s/he was asked, in person, to complete the survey.

The final step in compiling the population frame involved a driving tour of each town to determine if there were businesses that were not included on the lists provided by each town's business license division. This driving tour captured recently established their business and reduced the potential for coverage error. Two additional businesses were captured this way. The final list consisted of 37 businesses. Given that I could not distinguish between foreign-born and native-born Latinos on the basis of surname or business name, this final list included both immigrant and native-born Latino business owners. Collecting data from both groups allows for comparative analyses of U.S- and foreign-born Latino entrepreneurs.

Once the list of business owners was complete, I surveyed every willing business owner on the list in order to provide the clearest picture of how Latino entrepreneurship is structured in Cache Valley. In my initial contact with each Latino business owner, I confirmed whether they identified as Hispanic or Latino. I then asked whether they would be willing to complete a survey on Latino entrepreneurs in Cache Valley. Of the 37 businesses on the list, I could not physically locate one and I could not make contact with five. One business owner owned two businesses on the list, resulting in 30 business owners contacted. Of these, four declined to participate and 26 agreed to participate. The overall response rate was over 70 percent.

Each participant in the survey portion of the study was asked if they would be willing to participate in a future interview. Every third respondent to complete a survey and who had answered “yes” to this question was then asked to participate in a future interview. This produced a second data set consisting of a random sub-sample of respondents. The size of the sub-sample was 12. These interviews were sufficiently in-depth to answer my research questions and to compliment the quantitative data.

Data Collection

Once the sample population was identified, I visited each business in person to ask the business owner to participate in the study. According to Dillman (2000), this foot-in-the-door approach often leads to higher response rates. During that initial contact, I ensured that the participant identified as Hispanic or Latino. If they were Latino, I invited them to participate in the study. Specifically, I explained the purpose of the survey and asked for the owner’s permission to leave a survey with him/her. I estimated that the survey would take about 20 to 30 minutes to complete. As well, I explained that participation was completely voluntary and responses would be kept confidential.

If they agreed to participate, I left a survey and two informed consent forms, one for the respondent and one for him/her to sign and return with the survey. As well, I asked if the business owner would answer a few preliminary questions contained in a pre-survey instrument.⁴ This instrument included questions about when the business was started, if the individual was the sole proprietor, and what the primary good or service provided was. I also asked a few questions about how long they had been living in the

⁴ As I explained previously, I also asked whether or not they would be willing to participate in a later face-to-face interview.

United States and Cache County (see Pre-Survey Instrument in Appendix A). After providing the survey and obtaining preliminary data, the owner and I decided on a time for me to return to pick-up the survey.

The actual survey consisted of two parts and was offered in English or Spanish (see Appendices B and C for the English and Spanish version of the survey, respectively.) During the initial contact, I asked the business owners in which language they would prefer to complete the survey. Fifteen business owners chose to complete the survey in Spanish, the remainder in English. The first section posed closed and open-ended questions about the business and its operation. Experiences starting and managing their businesses were ascertained using Likert scales measuring the level of difficulty they experienced with certain aspects of business development and management. The Likert scales varied depending on the question being asked. Some had response categories ranging from “Strongly Agree” to “Strongly Disagree,” while others ranged from “Very Easy” to “Very Difficult” and “No Influence” to “A lot of Influence.” Other questions asked the business owners to identify sources of start-up funds and who they turned to for help with numerous aspects of business development. These questions were asked in a “check all that apply” format. The respondents were also asked to answer how many full-time, part-time, and seasonal employees they had.

The survey also included questions about the impact of the current economy on their businesses and how they have handled any problems. The open-ended questions in this part allowed the business owners to respond in writing to two important questions. The first question asked about the obstacles that the business owners have faced in Cache County. The second asked them to describe those resources that were most important to

them in starting and maintaining their businesses. These questions were followed by an empty text box, encouraging the respondent to fill the box with a written response (see English Survey in Appendix B). These questions allowed the business owners to describe their experiences in their own words. The second section of the survey dealt with individual and household information. Specifically, I asked about the entrepreneur's age, religion, English language ability, number of individuals living in the home, number of children, number of children under the age of 18 living in the home, and household income.

As the surveys were being collected, I began follow-up interviews (see Appendices D and E for interview questions in English and Spanish). I asked to interview every third person that completed a survey and responded "yes" to the pre-survey question about participation in a future interview. If the respondent agreed, then I scheduled an appointment for an interview during that initial contact. If the respondent declined to be interviewed, I asked the next owner who agreed to participate. Prior to the interview, the respondents had read and signed the informed consent form, but they were again reminded of the purpose of the study and that their participation was completely voluntary. They were also reminded that the information they shared would remain confidential and that they could terminate their participation at any time. The respondents were then asked which language they preferred for the interview: English or Spanish. Being fluent in both languages, I could interview them in either language. Seven of the 12 interviews were conducted in Spanish.

The interviews were usually conducted at the place of business, but occasionally in the owner's home. The interviews lasted between 45 and 90 minutes, depending on

how much time the owner could spare. The interviews were semi-structured. I prepared a list of questions concerning business start-up, operations, and expansion. These questions were open-ended and gave participants the opportunity to discuss their experiences in detail and to share as much as they wanted. Probes were used to keep the participants on track. During the interview, I digitally recorded the participants' responses. After conducting the interview, the participants' responses were transcribed, and, if given in Spanish, translated to English.

In terms of the face-to-face interviews that I conducted, ten of the participants were men and two were women. Four were restaurant owners; three were retail store owners; two were restaurant-retail owners, and three were service providers. They represented all five towns in the study area. Nine, however, were in Logan City, the most populous of the towns. Various national origins were represented, including Mexican, Guatemalan, Salvadoran, Peruvian, and Argentine. The amount of time these business owners had been in business varied. As the demographic information in the next chapter indicates, this sub-sample was relatively representative of the larger sample of survey respondents.

Analysis Procedures

Once all the data were collected, they were organized into a data set using Statistical Package for the Social Sciences (SPSS) for closed-ended responses and Microsoft Word for open-ended questions. The SPSS data set was used to analyze individual demographic variables, as well as business variables. With regard to the open-ended survey and interview questions, I performed an analysis of the interview transcripts

to identify patterns in the data. The initial phase involved a process similar to that described by Bogdan and Biklen (2003). First, all of the interview transcripts were read in one setting, referred to by Bogdan and Biklen as “getting immersed in the data.” Then, they were read again for themes. As themes emerged from the data, I compared them to what the quantitative data and existing literature had to say about Latino entrepreneurship.

As with any research design, there are some limitations to this study. First, there is a problem related to the sampling technique. Because no good sampling frame for this population existed, it is possible that some Latino business owners were excluded from the frame. Second, the interviews are specific to one time and place. For that reason, the findings are not generalizable to all Latino entrepreneurs in new immigrant destinations. The data, therefore, are only suggestive of Latino entrepreneurial experiences in other new destinations of a similar size and demographic make-up. Another limitation is that I did not capture the experiences of informal business owners. It could be that the experiences of informal business owners in Cache County are different in some important way from those of commercial business owners.

CHAPTER 4

FINDINGS

Because so few studies have focused on ethnic entrepreneurship in new immigrant destinations, my first task is to understand how Latino entrepreneurship is taking shape in Cache County. First, who are the Latino entrepreneurs in this new immigrant destination? Second, what were their work histories and what prompted them to start a business? Third, what types of businesses did they establish, what goods or services did they provide, and who did they serve and employ? Finally, what were their major challenges?

The Latino Business Owners

Seventeen of the business owners in this study were men and nine were women. Eleven of the respondents reported that their business was jointly owned by both husband and wife. Nine reported being the sole proprietor of the business, while the rest reported some other partnership. The majority of the owners were in their prime working years (25-44). The youngest entrepreneur was 23 years of age. Nine of the owners, however, were 45 years of age or older, with the oldest entrepreneur being 64 years old. The average age of the entrepreneurs was 42 years old. In terms of education, there was a wide range in number of years attained. One entrepreneur reported having as little as a second grade education, while one reported having as many as 20 years. Eighteen of the 26 respondents, or 69 percent, had 12 or more years of education. As such, we find that our sample is somewhat more educated than the general Latino population in the United

States, of which 46 percent have a high school education or greater (U.S. Bureau of the Census 2002).

As Table 1 indicates, five of the business owners surveyed were born and raised in the United States. A few of these U.S.-born Latinos, however, have foreign-born spouses who are joint owners in the business. Fifteen of the owners were born in Mexico, three in Central America (one in Guatemala and two in El Salvador), and three in South America (in Argentina, Peru, and Chile). The larger proportion of Mexican entrepreneurs in our sample is relatively consistent with what we see in the larger Utah and U.S. populations. In 2000, for example, individuals of Mexican origin made up 68 percent of Utah's Latino population (U.S. Bureau of the Census 2000). In this study, 58 percent of the business owners reported Mexican origin.

The majority of the foreign-born entrepreneurs in this sample had lived in the United States for quite some time. In fact, the median length of U.S. residency for foreign-born entrepreneurs was 20 years. The entrepreneur with the fewest years of U.S. residency had lived in the U.S. for five years, compared to 32 years for the entrepreneur with the longest length of U.S. residency. Five of the owners had lived in the United States for fewer than 10 years. Seven had lived here between 10 and 20 years; and nine of the respondents had been living in the United States for more than 20 years. With regard to the entrepreneurs' residency in Cache County, the average length was 11 years, with one year being the shortest length of residency and 23 years being the longest. Seven of the entrepreneurs were relative newcomers to the community, having lived in Cache County for fewer than five years. In terms of language ability, almost half of the respondents (n=12) reported speaking and understanding English well. On the other

hand, slightly more than half reported that they were limited in terms of either English speaking or listening ability. Indeed, when asked about obstacles they faced in their entrepreneurship, some specifically mentioned English and language difficulties.

According to U.S. Census estimates, in 2008, 67 percent of Latino families in Utah and 64 percent of Latino families in the United States consisted of a married couple (U.S. Census Bureau 2008). By comparison, I found that all but three of the respondents in my sample (88%) were married. As such, our respondents were more likely to be living as married families than the general Latino population in Utah. In terms of household size, the average number of people in the entrepreneurs' households was four. The median number of children was three, with two children under the age of 18 and living in the home. About 60 percent of the respondents (n=15) identified as Catholic, 24 percent (n=6) as LDS, and 16 percent (n=4) as other.

The response rate on the question regarding monthly household income was relatively low in comparison to that of the other questions. Only 17 of the 26 respondents answered the question. In 2008, the median annual household income in Cache County was about \$50,000 and \$34,000 for Latino households (U.S. Census Bureau 2008). The median income based on our data was about \$3,500 a month or \$42,000 a year. Four of the 17 entrepreneurs who answered this question reported earning more than the median household income for Cache County in general. Using a different measure of financial stability, I found that six of the 19 who responded felt financially unstable. That is, they believed that they "lack money for food," "it is difficult to buy clothes and shoes," or they "do not have sufficient money to buy a television or refrigerator." Face-to-face

Table 1. Characteristics of the Respondents

Variable	Attribute	f	%
Gender	Male	17	65.4
	Female	9	34.6
Age	24 or younger	1	3.8
	25-44	16	61.5
	45 or older	9	34.6
Education in Years	0-6	4	15.4
	7-11	4	15.4
	12-15	12	46.2
	16 or more	6	23.1
Country of Origin	USA	5	19.2
	Mexico	15	57.7
	Other	6	23.1
Length of residence in U.S.	0-5	1	4.0
	6-10	4	15.0
	More than 10	21	81.0
Length of residence in Cache Valley	0-5	7	28.0
	6-10	4	16.0
	more than 10	14	56.0
English Language Proficiency	No Language Ability	0	0.0
	Some Limitation	13	52.0
	Proficient	12	48.0
Marital Status	Never Married	1	3.8
	Married	23	88.5
	Divorced/Separated	2	7.7
Total Number of Children	0	2	7.7
	1-2	6	23.1
	3-5	18	69.2
Total Number of Children Under Age 18 in Household	0	6	23.1
	1-2	12	46.2
	3-5	8	30.8
Religious Affiliation	Catholic	15	60.0
	LDS	6	24.0
	Other	4	16.0
Total Monthly Income in Dollars	<2000	2	11.8
	2000-3999	7	41.2
	4000 or more	8	47.1

interviews with 12 of the entrepreneurs ultimately confirmed some of the economic hardships reported in the survey.

Work History and Entrepreneurial Motivations

Although national statistics suggest low rates of entrepreneurship for Latinos (excluding Cubans), small business ownership is quite common for individuals in Latin America. Indeed, previous business ownership was not uncommon among the participants of this study. Over a third of the entrepreneurs (n=9) had owned at least one business prior to the current one, either in the United States or in Latin America. Some business owners had not owned businesses, but had family members who did. This way, they were able to draw on the experience of their relatives and potentially gain experience through “helping out” with the business. Ricardo, for example, came from a family of restaurant owners on the East Coast, from whom he was able to learn the ropes of the business. Although he worked previously in management positions for nationally known companies, Ricardo claimed that the restaurant business “has always been in [his] blood.”

In another example, Juan explained that most of his family in Mexico owned their own businesses in transportation and professional services and that his family in the United States owned a car dealership and a small Mexican restaurant. Although Juan did not gain experience working in his family’s business, he “worked all the time in restaurants, so [he] got a lot of experience.” In fact, he started out as an employee in the restaurant that he owns today. Juan had also gained some business experience having previously opened a retail store in Cache Valley. Although Juan admitted to having made mistakes leading to the failure of that business, he felt very confident about taking

over his friend's restaurant in which he had worked for three years. In his words, "it was [his] time."

Recent research suggests that Latino immigrants who have been drawn to non-traditional destinations by the availability of agricultural and manufacturing work experience blocked mobility (Gozdziak and Bump 2004; Kandel and Cromartie 2004; Zuñiga and Hernandez-Leon 2005). Such blocked mobility could be an impetus for starting an independent business, which might prove more lucrative. Although survey respondents were not asked about the work they did prior to starting their business, the 12 interview participants were asked this question. Prior to starting their businesses, a majority of the interview participants had worked in manufacturing. Two had worked in window fabrication, two in printing and mailing, one in circuit board and GPS assembly, one in fitness equipment fabrication, one in meatpacking, and one was a manager for a bicycle manufacturer. One entrepreneur, who had been working for a local printing and mailing company discussed how she had thoughts of buying her own business, but had made no decision to do so until her husband had finally "had it" with his fitness equipment manufacturing job. Thus, it could be that these business owners were using entrepreneurship as a vehicle for upward mobility in a place where they have typically been viewed as low-wage manufacturing workers.

In terms of their motivations for engaging in entrepreneurship, respondents were asked to rate, on a scale of 1 (no influence) to 5 (a lot of influence), how much influence a number of factors had on their decision to start a business. The variables "to provide a better life for my children" and "to earn a living" were ranked highest, with means of 4.4 and 4.0 respectively. "To be my own boss," "to employ my family," and "to provide

ethnic-based goods and services” ranked at 3.9, 3.5, and 3.4, respectively. The goal, then, was to engage in work that would provide a better living and future than they otherwise would have. Indeed, when asked if, as a result of starting their business, they felt more financially stable now than in the past, 58 percent agreed or strongly agreed. One third, however, disagreed with such a statement. Some felt as though they were not better off for having started their own business. A few interview participants even discussed the possibility of selling or going out of business.

Of secondary importance in the minds of Cache County’s Latino business owners was the well-being of the Latino population. Nine of the entrepreneurs reported that the idea of helping other Latinos had a lot of influence on their decision. It is possible that respondents saw the provision of their goods and services as a help to the local Latino community. Six reported that the desire to create jobs in general had a lot of influence on their decision. And five reported that increasing the acceptance of Latinos in the community had a lot of influence on their decision to open their business. Although some may have wanted to represent their community well, only four reported that the desire to become a community leader had a lot of influence on their business pursuits. Nine respondents reported that this had no influence at all on them. In general, the variables that had less of an influence on the entrepreneurs included “to become a community leader,” “to preserve my culture,” and “to get rich.” Just four reported that the desire to preserve their culture had a lot of influence on their decision to start their business, and only three reported that the desire to get rich had a lot of influence on them.

Although Latino business owners in this sample may not have been motivated to become well known in the community and/or to preserve their cultural traditions, being

well known in the community and preserving cultural traditions were cited by one entrepreneur as his greatest successes. As Ricardo explained:

Greatest success? Well, you get that sense of security when you open a restaurant, self accomplishment. You know, you become somebody positive, and that even though the economy is doing bad, there is always that potential of you turning it around. So, it makes you more secure of yourself. You can be more proud. You know, you're recognized everywhere you go. People know you because of who you are. And one of the key things I think in my success is that people come to know our food and our culture. There's always been Salvadorans here in Cache Valley, but now there is a Salvadoran restaurant. The food actually has made people realize that this is not Mexican; this is different. So that's been the greatest accomplishment.

Two other entrepreneurs who were food service-oriented shared similar stories about their desire to share their traditions with members of the host community. One, in particular, was intent on mass marketing tortillas using her mother's family recipe. The same day I conducted the interview with her, she had been meeting with a printing company trying to obtain a label for her packaging. The other spoke proudly of his Mexican heritage and the wide variety of typical dishes he was able to offer his customers.

Only three respondents reported that the idea of getting rich had a lot of influence on their decision. In fact, Juan commented that he didn't "really care about the money." He explained; "I don't really want to be a millionaire or whatever. I just want to be able to have my dreams come true." As an example he mentioned how he allows his employees to eat whatever they like while they are working. Furthermore, he discussed the credit that he extends to members of his community:

We have some disabled customers that I don't really care if they pay me or not.... They say I am not getting my check until next week. Can I order some food and pay you later? I say no problem. Why not? They are disabled, you know. We try

to take care of them. They are lonely people. Nobody takes care of them. So birthdays and Christmas, we take care of them. And I don't care if they pay me.

Although getting rich did not have “a lot” of influence on the entrepreneurs, it did have at least some influence for a majority of them. In short, it seems that the Latino business owners in this study were hoping to better themselves and their families first and foremost, and to possibly contribute indirectly to the well-being of the larger Latino population. And as a result of their entrepreneurship, they could feel good about themselves and their cultural heritage.

The Latino-Owned Businesses

The types of businesses owned by Latinos in Cache County included restaurants, retail shops, groceries and bakeries, services, and transportation. Many businesses involved some combination of these business types. Restaurants made up the largest share of the businesses in my sample. Of the 26 respondents in my sample, nine owned restaurants, six owned retail shops, and three owned a combined restaurant-retail establishment (see Table 2). Restaurants, retail shops, and combinations of the two account for almost 70 percent of the businesses owned by respondents in the sample. All but one of the restaurants specialized in Latin American foods, including Mexican, Salvadoran, and Chilean cuisines. Although most of these restaurants appeared to cater specifically to the Latino market, given their ethnic menus and Spanish-speaking staff, only two of the restaurant owners agreed to the statement that the majority of their customers were Latinos. Latino-owned restaurants in the study area employed anywhere from one to sixteen employees, most of whom were Latino but not necessarily of the same nationality as the business owner. Somewhat surprisingly, fewer than half of the

Table 2. Characteristics of the Businesses in the Sample

Variable	Attribute	f	%
Type of Business	Restaurant	9	34.62
	Retail	6	23.08
	Retail/Restaurant	3	11.54
	Service	7	26.92
	Transportation	1	3.85
Number of Employees	0 or Family	6	24.00
	1-5	13	52.00
	6-10	4	16.00
	more than 10	2	8.00
Length of Ownership	0-4	15	57.69
	5-10	6	23.08
	11 or more	5	19.23

restaurant owners reported that the majority of their workers were members of their family. In terms of length of ownership, restaurants accounted for two of the five longest operating businesses at the time of the survey. Both of those restaurants were established in 1996.

After restaurants, the second most common type of Latino-owned business in Cache County was service provision, including three that specialized in financial-real estate, two in automotive-electronic repair, one in yard and property maintenance, and one in personal care-beauty. In all, there were seven businesses belonging to the service category. Two of these service providers had been in business for 16 or more years. Most of the service providers reported that their employees were not family members, from their country of origin, or Latino. As such, service businesses were more likely to employ members of the host community. In terms of clientele, however, most service providers indicated that the majority of their customers were Latino. As such, it seems

that while restaurants offer their food services to the larger community but employ primarily Latinos, service providers are catering to a primarily Latino clientele but employ fewer Latino workers.

Retailers in Cache County were the third largest group of Latino business owners. They provided a number of goods ranging from cowboy boots, wedding supplies and *Quinceañera* dresses, and aquarium accessories.⁵ Those retailers who sold ethnic food and other ethnic products were usually also operating as restaurants. They belonged to the combined category of restaurant and retail and account for three of the businesses in my sample. One retailer operated as both a grocery store and a *tortilleria* (a bakery that specializes in tortillas). In addition, this business location was frequently used as a place to hold dances and boxing matches for Latino youth. One of the clothing stores sold not only western wear but CDs, health and beauty products, candy, and international calling cards. This store also provided money wiring services, which seemed to be its biggest draw. Likewise, the computer retail shop not only provided computer accessories but also technical support in Spanish for customers. As such, the breakdown between types of business is complex and not entirely clear cut. All of the retailers in this study agreed that the majority of their customers were Latinos. The goods that they provided were particular to the Latino population and goods that could not be found in other local businesses. The remaining business was in transportation. This business is a trucking company that is entirely family-owned and operated.

⁵ A *Quinceañera* is a celebration to honor the passage from childhood into adolescence of a girl on her fifteenth birthday.

On average, the businesses in this study employed four workers. Twenty-one of the 26 respondents answered questions concerning the ethnicity and national origin of their employees. Of those who responded, a majority, or 76 percent, employed primarily Latino workers. Ten owners, or 48 percent, reported that the majority of their employees were of their same nationality. And almost half of all of business owners (n=12) reported that the majority of their customers were Latino. In terms of length of ownership, half of the businesses were relatively recent, having been established in 2006 or later. The longest standing business included in this study opened its doors in 1991. Although some of the businesses seemed to be experiencing a tough economic period due to the present recession, 17 of the 26 entrepreneurs reported that they agreed or strongly agreed that their business would be around for a long time to come.

Business Challenges

Both quantitative and qualitative methods were employed to uncover the challenges that the entrepreneurs in this study were facing. Respondents were asked to rate how difficult they found various aspects of business development and management. These aspects included generating the idea for the business, completing necessary documents, following local regulations, obtaining licenses and permits, obtaining start up money, managing business finances, marketing, recruiting workers, retaining workers, and expanding the business. On a scale of one to five, with one being very easy and five being very difficult, the respondents reported on average that obtaining start up money and expanding their businesses were the two most difficult aspects of developing and managing their businesses. The means for these variables were 4.2 and 4.0, respectively.

In fact, almost three quarters or 19 respondents reported that obtaining the start up money was difficult or very difficult, with 15 of those rating this aspect as very difficult.

Likewise, nearly three quarters reported that expanding their business was difficult or very difficult, with 13 rating this aspect as very difficult. Just over half of the respondents rated managing business finances and completing the necessary documents as difficult or very difficult. Respondents reported that the least difficult aspects of their business were recruiting workers and generating the business idea.

The respondents' answers to the open-ended questions affirm that the most difficult aspect was financial. Almost half cited some economic aspect as their greatest obstacle. Many mentioned that getting loans to invest and access to credit for both start up and expansion were real challenges. Additionally, some highlighted difficulties managing the business finances, such as paying taxes, insurance, supplies, salaries, and bills. Several others mentioned how difficult it was to make it through the first couple of months with no profit, while others noted the impact of the current economy on their business success. Indeed, when asked about the impact of the current economic crisis, 13 respondents reported that it had a very strong impact on their business operations. In fact, only three entrepreneurs reported that it had almost no impact on their businesses. Of those who felt the impact, almost all saw reduced earnings and fewer customers. Fifteen had difficulty paying their debts and 11 reported having difficulty getting credit during the year prior to the survey.

Although the entrepreneurs tapped several sources to form their start-up capital, the most common source of funds was personal savings, which was tapped by 21 of the entrepreneurs in this study. Carlos, a local mechanic, explained how he relied on

personal savings to get his business going and then continued getting equipment little by little because he has been unsuccessful at getting a bank loan:

The problem I think is that it's very difficult to get [a loan] at a bank. You have to have good credit. You have to have money for them to lend you money. If one doesn't have money they aren't going to lend you money...So little by little we have acquired the tools that we need. We didn't have to ask for money to buy the tools. If we need something else, we go and buy it with cash.

Due to the lack of credit, Carlos and other entrepreneurs have relied at times on alternative financial institutions, which charge excessive interest rates. Although Carlos has not had to use these alternative money lenders for business expenses, he has for household expenses:

The necessity of paying for the house on time sometimes makes me do that. One example, I asked for \$500 and I had to pay [them] \$600 in 15 days. So it was too much, this was the institution that does the advance check and all that. And they are very expensive, and well I have never liked it, but yes we have to use them sometimes. I don't want to return to those. I am sure of that.

Only eight entrepreneurs in this study reported obtaining start up funds from a commercial bank. One store owner noted having problems getting a bank loan until she received help with her business plan from the local university's Small Business Development Center. For those who struggled to get a bank loan, however, some turned to their families. Eight of the entrepreneurs reported obtaining a loan from a family member. Most combined the family loan with personal savings or some other loan. Lisa, for example, qualified for a home equity loan and borrowed ten thousand dollars from her mother to help purchase a cafeteria business at a local enterprise where she had been employed. According to Lisa, she did not really need the loan, but it served as a safety net during her first year of operation. She repaid her mother after one year.

Nine entrepreneurs relied on credit cards to get their businesses started. Sonny, a retail store owner, talked at length about his economic struggles related to his use of credit cards. In order to open his store in Cache County, he not only borrowed about ten thousand dollars from his nephew but used his own personal credit cards to purchase inventory. He has yet to repay these debts and claims that due to the current economy and a “collections mistake” his credit card limits have been reduced and the interest rates have risen, so much so that when sales are low he does not profit from the business. Sonny had also obtained a home equity loan for thirty-five thousand dollars and used his brother’s credit cards to open another store about forty-five minutes from his Cache County store. When asked about the challenges he faced, he stated: “More than anything else, the hardest thing is to get credit to be able to expand. We did it, but through the help of my brother who is still helping me with credit cards.” Sonny explained that his sales are unstable and he is worried about his Cache Valley business. He does not think that he “will make it out of this economy” and fears that he might have to claim bankruptcy.

Contrary to the findings of research on ethnic entrepreneurship in traditional immigrant destinations, not one entrepreneur reported using a rotating credit association between co-ethnic friends. Carlos made it clear that asking to borrow money from friends when he lived in Mexico was not uncommon, but that he could not do that here in the United States because he believes that his co-ethnics have adopted an attitude of “every man for himself.” It is likely that this is another reason Carlos sometimes turns to alternative lending institutions during tough times.

Of all the sources of financial support available, eight respondents, like Carlos, believed that their personal savings was the most important source and provided the most support for getting their business going. Five respondents believed that the bank loan they obtained provided them the most support. During a follow-up interview, I found that some entrepreneurs employed creative strategies to obtain bank loans sufficient enough to get their businesses up and running. Marco, for example, explained: “Well we, the five of us [siblings] asked for the loan mortgaging our houses. For example, we each had our home and each of us got a \$25,000 home equity loan. So each one owes money to the bank.” Although this strategy allowed the siblings to obtain the capital to start the business (and several others), maintaining it has not been as easy. Marco discussed how difficult it is to get five business partners and their spouses on the same page for making major decisions about the business.

An analysis of the open-ended survey question on greatest business challenges revealed a second challenge that had been less prominent in the closed-ended questions. Specifically, I found that relationships with customers, employees, and community agencies surfaced as obstacles for almost half of the entrepreneurs. Nine of the respondents mentioned difficulties with customers. These difficulties revolved around getting and retaining customers, as well as interacting and getting along with them. Many of the entrepreneurs agreed that they relied on word of mouth to publicize their business. Amelia believed that word of mouth was “very good advertising” for her business since she prided herself on making good products that keep her customers happy. Ricardo highlighted the difficulty he had getting customers when he moved his business from outside the city to a more central location. Having been closed to the public for four

months, he found it very difficult to regain his clientele. He also mentioned a recent reduction in lunch-time customers, which he attributes to recent changes in the economy. Although he had spent some money in the past on advertising, he is now relying on word of mouth during what he called “tough economic times.”

A few entrepreneurs believed that they had difficulty getting customers because they were not Anglo business owners. One survey respondent claimed, “Being Hispanic always has challenges. You lose some clients, but overall if you work hard and gain people’s trust, you will be successful.” Sonny recalled a time when he saw an Anglo customer refusing to enter the store with his friends. Sonny believed that the individual saw the Latino owners’ faces and did not want to enter because of their ethnicity. Whether this is what truly occurred that day or merely Sonny’s interpretation of the situation, the potential for divisions based on race and ethnicity is prevalent in the minds of a few of the entrepreneurs.

Other respondents noted the importance of keeping customers happy so as not to lose them. Amelia and Leonardo, both owners of retail stores, mentioned keeping prices low so they would not lose customers to larger chain stores. According to Leonardo, he does not only have to compete with “three Mexican stores that have opened in the past two years” but also with big businesses like Wal-Mart:

It’s like they want to erase the small stores like us. Wal-Mart is creating a lot of tension for the small ones because they are now putting products for Latinos in their stores.... It bothers me a little that they are taking our market and we have to change our prices.... Two Wal-Marts in Logan, it’s something unbelievable.

Amelia seconded that sentiment when she stated, “I just get upset because of these two great big Wal-Marts that they now have; it’s ridiculous.” Both of these entrepreneurs

feared that the lower prices that chain stores can offer and their adaptation to the growing Latino market could make it difficult to retain their customer base.

Two survey respondents reported difficulties in dealing with dishonest and prejudiced customers who abused the entrepreneurs' trust. Both of these respondents took part in a follow-up interview. Javier, a retailer, reported receiving falsified checks from his customers and customers abusing his willingness to extend them credit. Leonardo reported prejudice held against him by his Mexican customers given that he does not share their national origin. When asked about his experience opening his business, he shared that he did not feel accepted by members of the larger Latino population. Because he was not from Mexico and was "light-skinned," customers had a "What are you doing here?" attitude toward him and his business. He noted, "It seems stupid but they notice it, being light-skinned. It was like they felt a little fear of Americans, but it wasn't just really Americans; it was all people with light skin." Part of that prejudice could have stemmed, he suggests, from cultural differences in business practices because many customers wanted to barter for goods in his store. They had been accustomed to doing that, not only in Mexico, where many of them came from, but when the store had been owned previously by a fellow Mexican.

A few entrepreneurs believed that others "had it out" for them. Marco, a grocery and restaurant owner, believed that other businesses, like restaurants, could support his retail business by buying goods from him, but that "they don't want to help." He also mentioned "jealousy and discrimination by Hispanics that don't allow one from their own race to prosper" as the greatest obstacle to his success. Only about half of Marco's customers were Latinos. As such, he felt that his community had failed to patronize his

business in the way that he expected they would. He considered this a lack of support and lamented: “I would like for the Hispanic people to support me more. Those that I didn’t expect [Anglos], they are my customers. And those that I thought were my friends, they were not. I, personally, hoped for more.” Given that many of the products he sold were geared toward an ethnic consumer, he felt as though more members of the Latino community should support his business.

Amelia shared a similar frustration about seeing people in her community buying the same products she sells but at larger chain stores. She recalled a time when her son was embarrassed because she approached a shopper from her community who had a pack of tortillas in her cart and said “I know where you can get better tortillas than those, my store.” Amelia had hoped that a sense of solidarity and community among members of the Latino community would outweigh individual economics, given that she makes it a point to support other small business owners:

They say buy local and I try to support the local businesses. Not like McDonalds, but like the little tiny restaurants that are trying to make things work. I’d rather go there than anywhere else because I am a business owner and I want people to support me, but if there isn’t that support you are not going to have a business.

It was not just the Latino clientele, but Latino business owners with which the entrepreneurs had difficult relationships. While Leonardo struggled to win over his Mexican customers, he found his relationships with other Latino business owners also to be quite strained:

There are many people who did things against us. At one time our sales stopped because they said that we sell rotten meat, that we sell drugs, and that we are bad people.... People come and tell you that he [another business owner] says this or that, and that stresses you out.... One of them [a business owner] came and told me I was going to be cursed because I was opening my store on Sunday, a sacred day. I don’t want to associate with those types of people.... I think it is jealousy

and they don't want one to do well... I felt very frustrated knowing that someone was out there saying 'he sells drugs.' I think many people see us as being successful and they want to do the same, even people we have helped. So now, I don't trust anybody. I don't want to be involved with [other] Latinos. Maybe no one else will tell you this; maybe they will say there is a [unified group of Latino entrepreneurs], but it is a lie. Each one is out for himself. And if he has to step on you to be successful, he will.

Leonardo was not the only entrepreneur that discussed tense relationships with other Latino entrepreneurs. Sonny shared a story about another entrepreneur spreading rumors about the origins of his goods. Amelia mentioned having alliances with a few restaurant and retail owners who would buy or sell her products and strained relations with those who would not. And Jesus shared a story of being "robbed" by someone he thought was his friend. As such, he has lost trust in others and feels very much alone in his entrepreneurship.

Another challenge had to do with language. Three of the respondents mentioned difficulties related to working with an English speaking clientele. Marco, the grocery and restaurant owner, explained during a follow-up interview that when he opened his business, he thought the majority of his customers would be Spanish-speaking. He found, however, that about half were English-speakers. He noted that his wife spoke a little bit of English, but that the majority of his employees were Spanish-speaking. He believed that he could provide better service if he had some English-speaking staff, but his current economic situation would not permit additional hires.

In terms of their relationships with employees, two entrepreneurs cited difficulties obtaining workers with proper legal status and getting workers to show up to do their job. In response to the open-ended question about the greatest obstacles, a few respondents mentioned interactions with inflexible lenders, landlords, and state and local offices.

When asked about the level of support for small business owners in Cache Valley, for example, Amelia claimed:

There is no support. In fact, I went to the Small Business Administration right there on Main Street in Logan. It was the Small Business Administration counseling or something like that for small businesses. I filled out the paperwork and everything, and I waited for them to call. They never called.

She explained further that not only is there no support, but that local offices actually make things harder for small business development. One challenge, in particular, was finding a location that was “affordable,” “ideal,” or “profitable” within the City of Logan:

My husband and I wanted to lease out a building when we first started. That was before we got into this building. Just to lease out a building, the city wanted me to remodel everything. I wasn't going to remodel something that wasn't mine. They wanted me to put in a sprinkler system. If I left, was I going to take it with me? No! They made it hard, so that small businesses won't come in.

Sonny also found it extremely difficult to find a stable location with parking. At first, Sonny's store was located downtown. He had a verbal agreement with the landlord that he would rent the building for two years. He recalled that after just eight months the landlord went back on his word and asked him to leave. While this was difficult, he admitted that he was better off because that location had no parking. He did, however, note the difficulty of finding another place. He recalled an instance in which one landlord asked for a year's rent in advance and a ten thousand dollar deposit. He eventually found another location that had parking and was near Main Street. In another example, Ricardo found a good location within the City of Logan, but he had to spend tens of thousands of dollars bringing it up code.

I conducted this study during a time of financial crisis. As such, I made it a point to ask the respondents about how the current economic situation had impacted their

businesses. Thirteen of the 26 respondents reported that it had a very strong impact. All but three, or 88 percent, reported that the financial crisis had some impact on their business. The most common changes the owners saw in their business were reduced earnings, fewer clients, and difficulty getting credit. Despite the challenges our entrepreneurs faced and the uncertainty that many discussed in terms of the current economy, the survey data suggest that the majority of the entrepreneurs believed they were more financially stable as a result of starting their business and that the business earnings were indeed contributing to their monthly household income. In fact, 17 of them reported that they thought their business would be around for a long time to come.

Business Resources

The data suggest that Latino entrepreneurs in Cache Valley are tapping into various social networks for their businesses. Many of these social networks are ethnic-based. Among the things that social networks provide them are: securing financial capital, recruiting workers, accessing clientele, securing locations and equipment, advertising, and obtaining information about licenses and permits. For example, I found that three-quarters of the entrepreneurs were recruiting workers from the Latino community. These workers had the language and cultural know-how to interact with Latino customers and to understand ethnic-based goods and services. Such employees may also provide familiarity for a Latino customer base. One entrepreneur, for example, expressed how important it was for him to hire employees with whom his customers could identify. Because he was not Mexican, but his customer base was, he wanted to hire Mexican workers with whom his customers might feel more comfortable.

Another ethnic resource that the entrepreneurs tapped was the Latino market in general and immigrants' desires for ethnic goods and services. Indeed, most of the entrepreneurs had built their businesses around the demand for ethnic-based goods and services, a majority of which would not otherwise be available to the ethnic population. Spanish-speaking media were drawn upon as well. A little over a quarter of the respondents reported using Spanish radio to reach their customer base, and almost one-third reported using Spanish newspapers for advertising. Three-quarters of the entrepreneurs relied on word of mouth and ethnic networks to promote their businesses.

For more than half of the respondents, the family played an important role in generating the business idea, obtaining the start-up capital, and providing encouragement. In some businesses, immediate family members played an important role as laborers. In other respects, however, the family was not an important resource. A majority of respondents disagreed with the following statements: (1) "Without my family, I would not have been able to get a loan to start this business," (2) "Without my family, I would not have had the money to start this business," and (3) "Without my children, I would have trouble with the daily management of my business," and (4) "Without other family members, I would have trouble managing my business." Indeed, three-quarters of the respondents felt they did not need "other family members" to assist them in their entrepreneurship. The only statement with which a majority of the respondents agreed was: "Without my spouse, I would have trouble with the daily management of my business." Sixty percent or 15 entrepreneurs agreed with this statement, with 14 strongly agreeing.

When asked about resources that were most important, the most common response was that there were no resources available. Of the 21 respondents that answered this question, five of them felt that they were on their own. One wrote: “the resources were my own...you never find anyone to help you.” Another had reported that his greatest obstacle was “being alone in this state.” And Jesus, when interviewed, talked about how it was always his dream to own his own restaurant, but that his wife and children are no longer supportive of it. As such, he expressed uncertainty about how much longer he would be able to maintain his business. Jesus was not the only to express strained family relations as a result of running a small business. Four survey respondents agreed that their relationships with family had suffered. Specifically, they mentioned not having time to spend with their wives and children, not being able to take family vacations, allowing business problems to come home with them, working all day with and living with the same individual, and fighting with siblings and their spouses.

Not all entrepreneurs were without help. Four mentioned helpful family members, another four mentioned helpful friends, and another four mentioned helpful lenders. Supportive family included helpful brothers and family members who were also business owners. In terms of supportive friends, some were Latino friends and some were not. Non-Latino friends were most likely to help with aspects like location, equipment, and licenses and permits. Ricardo, for example, mentioned talking to someone at the Chamber of Commerce and a non-Latino real estate agent. He also talked at length about the support he received from another non-Latino business owner:

Before we did it I actually shared the idea with a few people in town, not Hispanics and they loved the fact that I would bring something different to Cache Valley. ...And then I met a guy named [Anglo business owner], he owns a

restaurant up in [small town] and he talked to me about it because he liked the idea of what I was doing. I was just talking back then, but he gave me the place where I could start and that's how I ended up starting.

This particular man allowed Ricardo to lease to own everything but the building itself. According to Ricardo, "he provided a restaurant with about thirty thousand dollars of equipment that I didn't have to pay up front. He gave me a year to pay it off." Indeed, when I asked Ricardo about the challenges he faced starting his business he claimed:

Well in the beginning we didn't have any problems because all the things were there, like the connections were there. We had people wanting to help us, you know. We didn't have to get any loans. We had [Anglo business owner] who was one of the key persons to help us because he gave me a restaurant already built, with all the equipment. I just had to walk in and start cooking.

It was not until he moved his business to the city that he faced major challenges. He explained:

Logan City was tougher on the rules and the restaurant that was here [current location] had been here for 15 years and there were a lot of things that they hadn't changed. The rules and the codes changed. We had to spend more money on things we didn't account for. So it took us about thirty thousand dollars to move in here.

Because he had been able to pay off his lease for the other location in six months and acquire a great deal of savings, he was able to "bring it up to standards and meet the codes" with no real problems.

Obtaining start-up capital, however, was a major concern for the entrepreneurs, and it is no wonder that four respondents mentioned lenders as the most important resource. One respondent wrote that "high interest lending institutions" were his most important resource. Three respondents believed that their customers were their most important resource. Only two of the twelve entrepreneurs that were interviewed were able to identify a local organization that helped them establish or maintain their business.

It was, namely the local university's Small Business Development Center. One received assistance in putting together a business plan that would allow her to get a small business loan. The other received extensive guidance from the business counselors and was featured on their website at one point. The rest of the entrepreneurs claimed that they knew very little to nothing about state and local organizations that might assist them in their entrepreneurial pursuits.

Community Relations

The entrepreneurs in this study played various roles in both the host and immigrant communities. These roles were primarily economic in nature. On average, the entrepreneurs believed their greatest economic contribution to be their support of other local businesses. Sixteen of the 25 who responded agreed with the statement, "I buy the necessary provisions for my business from other local businesses." Ten of 23 agreed that they had "created wealth to strengthen the economy of Cache Valley." Nine agreed that they "had provided jobs to members of the Latino community" and eight reported having "provided jobs to members of the community who are not Latino."

Most of the entrepreneurs did not see themselves as contributing much socially to the community. Four reported volunteering for Latino organizations, while six reported volunteering for non-Latino organizations. Five agreed that they had mentored a potential Latino business owner and five agreed that they had mentored a potential business owner that was not Latino. More entrepreneurs, however, agreed that they had contributed by offering ethnic-based services to the residents of Cache Valley, allowing the public to use their site for events or gatherings, and sponsoring local teams, programs,

and/or groups. Those who offered financial-real estate services contributed to the economic and social integration of those they served. They served as an important link between the Latino entrepreneur and the host community. On average, however, sponsorship was the most often reported social contribution the entrepreneurs made to the community. Somewhat surprisingly, only four of the entrepreneurs saw themselves as a leader in the community.

Although the survey question measuring social and economic contributions did not specifically ask the entrepreneurs if they believed their businesses contributed to maintaining their Latino or national culture, four of the 12 interviewees did discuss this aspect in their interviews. They typically mentioned this when asked directly about their contributions to the local community or when asked about their greatest success as entrepreneurs. All four of the entrepreneurs who discussed preserving their cultural ways were involved in the production and distribution of prepared or retail foods. Their efforts to preserve their culture were not only related to food. One of the entrepreneurs, for example, discussed how she used her business location to hold dances for the Latino population. Not only did entrepreneurs feel a need to provide goods and services to members of the Latino community, but they were happy to share their cultural goods and spaces with non-Latinos as well. In this sense, they may not have seen themselves as community leaders, but they may have been fulfilling the role of cultural broker between the Latino and host communities.

CHAPTER 5

DISCUSSION AND CONCLUSIONS

The purpose of this study was to reach an in-depth understanding of Latino entrepreneurship in a nontraditional immigrant destination. Given that there has been limited research conducted in nontraditional destinations, I began this study with the notion that the structure of entrepreneurship, and primarily the ways in which ethnic entrepreneurs harness the social and financial capital to engage in entrepreneurship, might be different in this particular context. I surmised that focusing on a nontraditional immigrant destination would provide insight into Latino business development in areas with few ethnic businesses and in areas where Latino in-migration is a hotly contested issue. I also thought it might shed some light on the role that Latino businesses play in the immigrant and host communities in new destinations. This study is of significant sociological importance in that it contributes to a growing scholarly literature on immigrant experiences in new immigrant destinations in the United States. It also contributes something new to the literature on ethnic entrepreneurship.

Using surveys and face-to-face interviews, I asked my respondents to answer questions about their business start-up, operations, and expansion. Specifically, I asked about whom they turned to for help and what their relationships were like with family members, friends, other business owners, and the larger community of Latinos and non-Latinos. I also asked how their lives had changed as a result of engaging in entrepreneurship, what they believed their greatest successes and contributions to the community were, and where they saw their businesses in the future. From these data,

numerous patterns emerged. In this final section, I will draw out these patterns and discuss what they mean for Latino entrepreneurs in this new immigrant destination. In doing so, I will return to my three research objectives. Again, those objectives were: (1) to create a profile of Latino entrepreneurship in Cache Valley, (2) to determine what forms of social capital (if any) Latino entrepreneurs are drawing on in Cache Valley, and (3) to theorize how Latino entrepreneurship in new immigrant destinations might compare to Latino entrepreneurship in established immigrant destinations. For each of these, I will draw on the existing literature and the data from this study to speculate on how Latino entrepreneurs in Cache Valley compare to small business owners in general, Latino business owners in other new immigrant destinations, and Latino business owners in traditional immigrant destinations.

Latino Entrepreneurship in Cache Valley

Latino entrepreneurs in Cache Valley are a diverse group. They have different backgrounds in terms of national origin, social class, and immigration and work history. Based on my research, however, there are patterns in Latino entrepreneurs. The typical Latino entrepreneur in Cache Valley is male, Mexican, and married with children. They have at least a high school education and they have been living in the United States for ten or more years. They are also likely to be of Catholic faith. In terms of their path toward entrepreneurship, they worked in a family member's or a friend's small business in the past, which is similar to the path taken by entrepreneurs in traditional immigrant destinations (Light and Gold 2000). Their motivation for engaging in entrepreneurship is a desire for independence and upward mobility for their family. As Portes and Zhou

(1994) and Zarrugh (2007) have found in both traditional and nontraditional destinations, entrepreneurship is a viable means to those ends.

In terms of business start-up, the typical entrepreneur tends to lack access to mainstream credit, which is in line with the findings of Waldinger et. al (1990) for Latino entrepreneurs in traditional destinations. But unlike those in traditional destinations, who rely on co-ethnic family and friends for loans, entrepreneurs in Cache Valley generally acquired personal savings or property by working in manufacturing or service work, which they used to finance their business. That is to say, without an established co-ethnic population, they had to find their own sources of start-up capital. They did rely, however, on immediate family members for assistance in maintaining the daily operations of their business. They were also likely to own a restaurant or retail business in which they could rely on the language and cultural skills of co-ethnics who they employed.

With respect to the challenges that Latino entrepreneurs faced in this particular new destination, they were very similar to the challenges faced by other entrepreneurs in the area. Latino entrepreneurs, like others, must deal with how to finance their business, how to expand their market, and how to advertise and become visible in the community. In other respects, they face unique challenges given their race/ethnicity. Latinos are the largest minority group in Cache Valley. Latinos' physical traits, like dark hair and eyes, set them apart from the majority blonde-haired, blue-eyed population, making them extremely visible to members of the host community. Thus, perceived differences based on race and ethnicity tend to complicate interactions with members of the host community, including neighbors, landlords, lenders, and consumers. These relations are

illustrative of the kind of intergroup-friction that Fischer (1982) theorized would lead to the consolidation of ethnic sub-communities. And we can certainly see this consolidation happening, a topic to which I will turn later. Suffice it to say here, racism, discrimination, language barriers, and cultural differences all complicate the process of establishing and growing a business.

The challenges faced by Latino entrepreneurs in Cache Valley are similar to the challenges faced by Latino entrepreneurs elsewhere. As previous research has demonstrated, strained racial/ethnic relations occur in both traditional (Bonacich 1973; Light and Gold 2000) and nontraditional destinations (Mannon and Smith 2008; Putnam 2000). But my research suggests that Latino entrepreneurs in new immigrant destinations face a third set of challenges given their settlement in communities with a limited co-ethnic community. Due to the small size of the co-ethnic population, they cannot merely shield themselves from ethnic issues by isolating themselves from the host community and melting into the co-ethnic community. At least in this new destination, relations within the Latino community were not strong enough to provide a basis for ethnic solidarity. Differences in national origin, social class, and immigration history divide the Latino population and create unique challenges for Latino entrepreneurs. Non-Mexican and fair-skinned business owners, for example, report discrimination by the larger Mexican population. Documented immigrants express difficult relationships in dealing with undocumented employees and customers. In addition, middle class Latino business owners have difficulty understanding the lifestyles and practices of poorer Latinos.

Given the lack of ethnic solidarity within the Latino population in Cache Valley, relationships with other business owners, customers, and employees tend to be

complicated. Cache Valley's Latino business owners express a sense of distrust in others, including members of their co-ethnic group. As such, it seems that in this context there is a tendency to "hunker down" or withdraw from collective life as Putnam suggests (2007). By this, I mean that many Latino small business owners often choose to withdraw from both the host and immigrant communities and "go it alone" in regard to their entrepreneurship.

Drawing on Resources

How do Latino entrepreneurs in Cache Valley cope with these challenges? And how do these coping mechanisms compare to Latino entrepreneurs in traditional destinations? One of the things we know from the literature is that Latino entrepreneurs in established destinations rely heavily on co-ethnic networks to help finance their businesses (Light and Gold 2000; Portes 1995; Waldinger et al. 1990). Some even rely on rotating credit associations, which are commonly used in Mexico and by U.S. Mexicans to raise money for large purchases and business start-ups. This is a striking contrast to non-Latino business owners, who are more likely to rely on commercial banks and credit cards to finance their businesses (Small Business Administration, 2010). In this study, I found that Cache Valley's Latino entrepreneurs do not draw on co-ethnic networks in the same way as Latino entrepreneurs in established destinations. The entrepreneurs in my study turned to their Latino friends rather infrequently and, when they did, it was primarily for help with advertising their businesses or obtaining information on licenses and permits, not for help in securing finances. Only three of the entrepreneurs in my study turned to other Latino business owners for support.

How do Latino entrepreneurs in non-traditional destinations deal with the challenge of obtaining start-up capital? In her research on Latino entrepreneurs in Harrisonburg, Virginia, a nontraditional immigrant destination not unlike Cache Valley, Zarrugh (2007) found that most Latino entrepreneurs used their own savings, which were often accumulated through long hours of work in poultry plants (Zarrugh 2007). In this study, I found that Latino entrepreneurs in Cache Valley relied less on co-ethnic networks than their counterparts in traditional immigrant destinations and more on their personal savings to engage in business. That is, my research supported the findings of Zarrugh (2007). It is likely that this is due to the small size of the Latino population in nontraditional destinations like Harrisonburg and Cache Valley. Latino entrepreneurs simply do not have the robust co-ethnic networks enjoyed by their entrepreneurial counterparts in traditional immigrant destinations. But like their counterparts, they lack access to mainstream sources of financial lending (e.g. commercial banks). In a sense, they must go it alone in starting and expanding their business operations.

It is possible that once the Latino population reaches a critical mass in places like Cache Valley, a solidified ethnic community could develop and lend the support of a co-ethnic network and other ethnic institutions. In the meantime, Cache Valley's Latino entrepreneurs have adapted to the challenge in a unique way. They are taking advantage of the area's employment opportunities and low cost housing. Most of the entrepreneurs in this study had been living and working in Cache Valley prior to starting their businesses. Many worked in manufacturing, which allowed them to accumulate savings and purchase property such as homes. As such, most of the entrepreneurs relied on their personal savings for starting their businesses and several of them relied on their home

equity in accessing credit. Because housing costs tend to be lower in new destinations than they are in traditional destinations, Latino entrepreneurs in nontraditional destinations like northern Utah may be more likely to use home mortgages for financing their businesses than entrepreneurs in traditional destinations.

Although Latino entrepreneurs in Cache County have found a way to adapt to the challenge of securing the financial capital to start their businesses, they feel that they lack the support of the host community and co-ethnic community in maintaining and expanding their businesses. Though the Latino population is growing in Cache Valley, it is not large enough for entrepreneurs to count solely on Latinos as their market, especially since there is quite a bit of competition between Latino-owned businesses in the area. In addition, non-Latino-owned stores have reacted to the growing population by stocking their shelves with ethnic-based goods. Because these stores tend to be larger and more established, they are able to provide the goods more cheaply to consumers. As is typical of small businesses, many of the Latino-owned businesses in Cache Valley have difficulty competing with large “box” stores where prices are more competitive and attractive to low-income and Latino shoppers. This dynamic makes it difficult for small business owners to grow their businesses.

Latino entrepreneurs in this study also do not get the support of the larger organizational environment in which their businesses are located. For the most part, Latino entrepreneurs are not aware of other organizations that are designed to help small business owners. When they are aware of such organizations, they tend to be skeptical of the organization’s ability to help and/or distrust their services. If we consider Fischer’s (1982) subcultural theory, it seems that Cache Valley’s Latino population has not yet

reached the critical mass required to foster high levels of ethnic solidarity and the establishment of subcultural institutions like a Hispanic Chamber of Commerce. As such, Latino entrepreneurs here lack individual, community, and organizational support when it comes to starting, maintaining, and growing their businesses.

When I began this research, I expected that Latino entrepreneurs would be drawing on social capital to engage in entrepreneurship. What was less clear was what types of social capital Cache Valley's Latino entrepreneurs were drawing on and how that has shaped their entrepreneurial experiences. I wondered if ties within the Latino community were strong as Fischer (1982) and his notion of sub-communities suggested they would be. I also wondered if those community ties would lead to bounded solidarity within the Latino population (Portes 1995). Would bounded solidarity give way to bonding social capital, or would divisions based on national origin, social, and class backgrounds divide Latinos, leading entrepreneurs to access bridging capital (Putnam 2000)? What I found was that Latinos in Cache Valley have yet to establish a collective identity and a strong co-ethnic network. Indeed, social bonds between co-ethnics appeared to be weak. As such, non-Latino friends were just as likely to be called on as Latino friends. Indeed, Latino members of the community do not support co-ethnic business as much as Latino entrepreneurs would like. "Envidia" or jealousy was often cited as impeding collaboration between Latino entrepreneurs. In sum, the challenges of starting, maintaining, and growing Latino owned small businesses are exacerbated by the fact that a strong Latino sub-community has yet to develop, thereby limiting the bonding capital upon which Latino entrepreneurs may draw.

The social bonds that were strong, however, were those between family members. In terms of securing the financial capital to engage in entrepreneurship, Cache Valley's Latino entrepreneurs drew upon family members over friends and other co-ethnics. They turned to parents, siblings, and extended family for small loans to supplement their personal savings or bank loans. They consulted their family members before making decisions and made use of their labor. And when they left their businesses, they put family members in charge because they trusted them. As such, the family is the most relied upon source of help and plays an important role in the Latino entrepreneurs' path toward and experience with entrepreneurship. In short, Latino entrepreneurs in Cache Valley were tapping bonding social capital made up of immediate family and other relatives for support.

Because co-ethnic social bonds between Latino entrepreneurs and other Latinos in Cache Valley tended to be weak, there was some bridging that occurred between Latinos and non-Latinos. Some of the entrepreneurs relied on their relationships with members of the host community to meet the challenges of engaging in small business. In fact, non-Latino friends and non-Latino business owners were called upon for help with almost all aspects of business development and especially for help with licenses and permits, finding locations, and obtaining equipment. Five of the entrepreneurs relied solely on non-Latinos for help with their business plan, finding a location, and obtaining equipment. Whereas only one entrepreneur accessed credit through a co-ethnic relationship, or bonding social capital, two entrepreneurs accessed credit through relationships with non-Latinos, indicating the use of bridging social capital.

Although the number of cases related to accessing credit are too small to say that one type of social capital was more important than another, my follow-up interview with one of the entrepreneurs who tapped bridging capital highlighted the critical role that relationships with non-Latino business owners played. He met the challenges of starting a business in a new destination by establishing a relationship with a member of the native-born population. Through that single relationship, he was able to obtain advice about his business idea and plan, find a location, obtain tens of thousands of dollars of equipment, and secure the necessary credit to get the business started. Because of the ease with which he was able to start his business, he was better prepared to deal with other potholes along the road to expansion.

The lack of solidarity within the Latino community means that Latino entrepreneurs “stick to themselves” and do not benefit from the knowledge and experience of other Latino entrepreneurs. Indeed, they opt to go it alone, rely on their families, or, in two cases, utilize relationships with members of the host community. Although two entrepreneurs took advantage of close relationships with non-Latino business owners, 10 of the 12 Latino entrepreneurs that I interviewed reported having few close relationships with non-Latinos in general. As such, getting Latino business owners more involved in the host community could lead to stronger ties between Latinos and non-Latinos, thereby increasing Latino entrepreneurs’ potential for accessing bridging social capital. As Gordon (1964) aptly pointed out, by coming into contact with members of the dominant group, immigrants begin to take on the host culture. It is possible that this could occur in regard to the culture of business and economic integration.

These bridges could also help ease some of the tensions that arise when Latino entrepreneurs rely too heavily on family networks and help. Although a majority of the entrepreneurs disagreed with the survey statement about their family relations being strained by their entrepreneurship, nine did not disagree with the statement. Indeed, four of the 12 entrepreneurs interviewed talked about strained family relations. By expanding ties between Latino entrepreneurs and the non-Latino business community, some of the stress and strain that falls on their families could potentially be reduced. In addition, entrepreneurship could be an important mechanism for integrating the immigrant community into the host community.

Cultural Brokering

At the beginning of this research, I wanted to contribute to theory-building on the relationship between entrepreneurship, assimilation, and settlement in nontraditional immigrant destinations. One of the most important findings of this research is that Latino entrepreneurs in this nontraditional destination act as cultural brokers. To begin, they facilitate the settlement and adaptation processes of Latino immigrants helping them to integrate socially, culturally, and economically. By doing so, they play a role in consolidating the Latino community, which has been divided. They are also linking the immigrant community to the host community through their business and organizational involvement. What is unique about Latino entrepreneurs in nontraditional destinations is that they cannot rely on an established co-ethnic community for help because it does not yet exist. Interestingly, through their business efforts, they are helping to construct the co-ethnic community.

Whereas research on Latino entrepreneurship in traditional destinations has tended to focus on how Latino entrepreneurs exploit co-ethnic networks for the purpose of business expansion, my research suggests something quite different. Given the context of the nontraditional destination, my research suggests that Latino entrepreneurs actually consolidate co-ethnic networks through their business expansion. To begin, Latino entrepreneurs are facilitating the settlement and adaptation of Latino immigrants in the community. One way that they do this is by creating jobs that take advantage of Latinos' specialized knowledge and skills. Because Latino employees typically possess the language and cultural skills necessary for interacting with co-ethnic clients, Latino entrepreneurs in Cache Valley tend to employ other Latinos. This relationship becomes a "win-win" arrangement as entrepreneurs access the talent they require and employees find work that does not require them to learn new skills, like English.

Another way that Latino entrepreneurs in Cache Valley are facilitating settlement and adaptation is by providing goods and services that are in demand in the Latino community. For example, one entrepreneur cited the lack of Salvadoran food in Cache Valley as one of the reasons he decided to open his restaurant. He mentioned tiring of traveling over one hour each time he wanted to take his family to a restaurant where they could eat food that was traditional to their culture. As Cache Valley's Latino population continues to increase, so too does the availability of ethnic foods from different nations. Likewise, small retail stores that cater to the Latino population provide a variety of goods that cannot be found in local Anglo-owned markets. Many of these goods are imported directly from the countries from which Cache Valley's Latinos hail. Additionally, particular cuts of meat that would not be found in local Anglo-owned supermarkets are

readily available at the Latino grocer's meat counter. As such, Cache Valley's Latinos are better able to maintain their cultural ways in the new destination.

A third way in which Latino entrepreneurs are facilitating settlement and adaptation is by creating spaces in which members of the Latino population can feel at home and speak Spanish. Most of the Latino businesses in this study have a very Latin American essence to them. Most notably, the facades of many of the buildings were painted bright colors, music in Spanish was played, televisions were set to "telenovelas" or soccer matches, and restaurant menus and signage were in Spanish. In one example, Amelia would hold Mexican music dances at her place of business. Indeed, about one-third of Latino business owners in Cache Valley allowed the public to gather in their spaces for purposes other than business. Most of these non-business purposes were related to the Latino community and culture. Finally, Amelia and others donated goods and services for special cultural celebrations and festivals.

A fourth way in which Latino entrepreneurs are helping to define and construct a Latino co-ethnic community is through their sponsorship and participation in Latino-based organizations. For example, Cache Valley has its own Hispanic soccer league with more than 20 teams, many sponsored by local businesses. Each Sunday, hundreds of Latino men, women, and children gather in local parks as players and spectators. Though not all of the sponsors are Latino business owners, many are. Indeed, at Marco's restaurant/grocery, trophies and photos of the soccer team he sponsors lined a counter in the dining area. Almost one fifth of the Latino entrepreneurs in this study reported that they volunteered time to local Latino organizations. Latino entrepreneurs are

contributing to the development of subcultural institutions that enhance the visibility, vitality, and viability of the co-ethnic community.

There were other ways in which Latino entrepreneurs helped the Latino population of Cache Valley. Some Latino service providers, for example, contributed to the economic adaptation of co-ethnics by providing assistance with financial, tax, and real estate matters. These service providers helped newcomers navigate the settlement process. In general, we can say that Latino entrepreneurs are facilitating the settlement and adaptation of Latinos, thereby helping to consolidate a collective Latino identity. Thus, although Latino entrepreneurs reported receiving very little assistance from co-ethnics, they play an important role in strengthening the Latino community. Latino entrepreneurs in Cache Valley are laying the groundwork for the kind of co-ethnic assistance we have seen in established destinations by creating jobs for Latino workers, providing goods and services that help to preserve Latino culture, and facilitating activities that bring the community together. Thus, the lack of support that current Latino entrepreneurs in Cache Valley experience may be a temporal phenomenon, as they strengthen the community by helping to meet the economic, cultural, and social needs of this growing population.

Latino entrepreneurs not only play a role in the consolidation of a Latino community, but they link the host and immigrant communities. Given that many of those consuming goods and services in Latino-owned businesses are members of the host community, Latino entrepreneurs in Cache Valley play an important role in introducing Latino culture to the host population. They spread their culture through food, music, and other cultural goods. Moreover, some Latino entrepreneurs volunteer in non-Latino

organizations. It is possible that within these organizations, Latino entrepreneurs serve as the voice of the Latino community. Thus, Latino entrepreneurs may serve as go-betweens, links, or mediators between the host community and the Latino community. Increased interaction between members of the host community and members of the immigrant community could result in more tolerant and favorable inter-ethnic relations as a whole, something that would benefit the community of Cache Valley.

In conclusion, this research highlights the unique experience of Latino entrepreneurs in nontraditional destinations in which the ethnic population is still relatively small. I argue that the size of the co-ethnic population has not yet fully reached the critical mass required by Fischer (1982) to consolidate the co-ethnic community and to establish subcultural institutions that exist in traditional destinations. As such, we are seeing signs of “hunkering down” on the part of many Latino entrepreneurs who choose to go it alone. Although this seems to support Putnam’s (2007) theory on how increasing diversity negatively influences social interaction and community participation, that may be true only in the short term. As Latino entrepreneurs establish and grow their businesses, they are creating opportunities for the consolidation of a Latino community.

As the Latino population continues to grow, it is likely that the divisions within will fade and a reactive solidarity will further promote the construction of an institutional framework designed to support the co-ethnic community. At the same time, the temporary lack of a consolidated Latino community means that Latino entrepreneurs must forge relationships with the native-born. These bridges into the host community may create more hospitable conditions for immigrant newcomers. Thus, the future of Cache Valley may not look the same as in traditional destinations wherein strong ethnic

sub-communities exist but do not interpenetrate. That is, the co-ethnic community may become a strong sub-community, but may benefit from the ties entrepreneurs have forged with the host community.

The Present Study and More

This study should be read with the following limitations in mind. First, this is exploratory and descriptive research based on surveys and interviews conducted with a small number of Latino small business owners. While I was able to reach most of Cache County's Latino business owners, there were a few who refused to participate. Likewise, I did not capture the experiences of informal business owners. These are important points because those who did not participate may have views and experiences that are different from those who did participate. It is possible that those who did not participate felt uncomfortable sharing personal and business information with an "outsider," an Anglo woman from the local university. It could be that their entrepreneurial experience has been difficult and something they prefer not to discuss. It could also be that managing their business requires so much of their time that they were unable to participate in this kind of study. Additionally, informal business owners' experiences may differ from those of formal business owners. First, informal business owners face a different set of challenges. At the same time, their businesses are often more flexible as they can expand and contract with the economy. Unlike the formal business owners in this study, informal business owners may have lower start-up costs, work out of their homes, deal less with employees, or operate "underground." In terms of their role in the community, informal

business owners who are not as visible may not play the same cultural brokering role that formal business owners are.

Second, this research captures the experiences of Latino entrepreneurs in one specific time and place. Therefore, it is not feasible to generalize the findings to all Latino entrepreneurs everywhere. The results, however, are suggestive of what we might find of Latino entrepreneurs starting and maintaining businesses in small metropolitan areas that have recently seen an influx of Latino immigrants. Cache Valley might be similar to other new immigrant destinations in several ways. Jobs in agriculture and manufacturing draw Latino immigrants to small towns and rural areas across the country. Labor market conditions and employment opportunities in these places are likely to be similar. Entrepreneurship might be a viable means to upward social mobility in these places where immigrants have typically been seen as mere laborers. Other similarities might concern the demographic composition of small towns and rural areas. Areas that have historically seen little racial/ethnic diversity may not be as able to adapt to the needs of newcomers and reactions by members of the host community may be less than favorable. These areas are likely to be more socially complex and culturally diverse than has typically been recognized. Cache Valley might be different from other new immigrant destinations as well. The dominant religion of the host community might make Cache Valley a unique case. The LDS church with its emphasis on family and community as well as the mission experiences of young Mormons, many of whom have lived in Latin America, might make for a smoother integration of the Latino population into the host community. Cache Valley may also be unique in that Logan City is a college town, home to Utah State University. In this case, many community members may not be

permanent residents of the area. They may not have that same sense of “this is our place.”

In addition, cultural diversity may be better received by a university population that is younger and more highly educated. Finally, university outreach to the community might facilitate the settlement and adaptation process of newcomers and provide institutional support for ethnic entrepreneurs.

Future research on this topic might include follow up interviews with those entrepreneurs who reported being involved with local community organizations to understand the role that they play as cultural brokers. Additionally, Cache Valley’s entrepreneurs talked quite a bit about the current economic recession, the opening of a second Wal-Mart in Cache County, and the impact of the 2007 immigration raids on the local meatpacking industry. Although most believed they would weather the storms, it might be interesting to follow up with any business owner that decides to sell or close his business within the next few months and years. A final area for future research would be to replicate this study in other nontraditional destinations, using this research as just one case in a larger project. Such a project might enable us to better understand how co-ethnic solidarity actually takes shape, or fails to take shape, in areas where Latino communities are just starting to form. It might also shed light on how relationships with non-Latinos assist or obstruct the formation of Latino-owned businesses. It could be that bridging capital is activated differently in small metropolitan areas that are less racially, ethnically, and religiously homogeneous than Cache Valley.

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APPENDICES

APPENDIX A
PRESURVEY INSTRUMENT

ID _____

Latino Entrepreneurship: A Survey of Business Owners in Cache County

1. In what year was your business established? _____
2. Is this the first business you have owned? Yes No
3. Which of the following best describes the ownership of the business?
 - Sole proprietorship
 - Husband and wife jointly own business→(primary operator _____)
 - Partnership or Limited Liability Partnership (LLP)
 - Partnership or Limited Liability Company (LLC)
 - Privately held corporation
 - Membership/cooperative
 - Other _____
4. Where were you born (city, state, country)? _____
5. Are you Hispanic/Latino? Yes No
6. How long have you lived in the United States? _____
7. How long have you lived in Cache County? _____
8. What is your marital status?
 - Never Married
 - Married
 - Living with partner
 - Divorced/Separated
 - Widowed
9. How many years of education do you have? _____
10. Would you be willing discuss your answers in an interview with me within the next month or so?
 - Yes No

11. What is the primary good or service you provide? _____

12. What is the primary industry in which your business falls?

- Agriculture
- Mining
- Construction
- Manufacturing
- Wholesale Trade
- Retail Trade
- Transportation and Warehousing
- Publishing, Broadcasting, and Telecommunications
- Finance and Insurance
- Real Estate
- Educational Services
- Professional, Scientific, and Technical Services
- Health Care and Social Assistance
- Arts, Entertainment, and Recreation
- Hospitality and Food Services
- Other (specify) _____

13. What is your sex?

Male Female

APPENDIX B

SURVEY IN ENGLISH

**LATINO ENTREPRENEURSHIP:
A SURVEY OF BUSINESS OWNERS IN CACHE COUNTY**

Dear Cache County Business Owner,

I am conducting research on Latino business owners for my graduate thesis in the Department of Sociology at Utah State University. This study will examine how Latino business owners in Utah start, maintain, and grow their businesses. When completed, the study will provide valuable information on how to support Latino entrepreneurs and how to maximize the economic benefits they provide to Utah.

You have been asked to participate in this survey because you currently own a licensed business in Cache County and are of Hispanic/Latino origin. Your participation is strictly voluntary and you may withdraw from the study at any time. The survey will take approximately 20 to 30 minutes to complete.

When you have completed the survey, please fold it in half and place it in the envelope I provide. I will return to pick it up on _____ at _____.

Your answers will be kept completely confidential and will only be used for the purpose of this project. If you have any questions or concerns, please contact me using the information above.

I appreciate your cooperation and thank you in advance for your time.

Sincerely,

Rebecca Smith
Graduate Student
Department of Sociology
Utah State University

Section 1. Business Information -In this section, I would like to learn more about your business and how you started and expanded your company in Cache Valley. For this part of the survey, you will be asked to circle a number, mark a box, or fill in a blank.

1. Using a scale from 1 to 5, with 1 being VERY EASY and 5 being VERY DIFFICULT, how easy or difficult would you say each of the following aspects of business development and management were for you? If the statement does not apply, circle N/A-Not Applicable.

	Very Easy	2	3	4	5	Very Difficult	Not Applicable
Generating a business idea	1	2	3	4	5		N/A
Completing necessary paperwork for business start-up	1	2	3	4	5		N/A
Meeting local regulations	1	2	3	4	5		N/A
Getting permits/licenses	1	2	3	4	5		N/A
Getting the money to start the business	1	2	3	4	5		N/A
Managing business finances	1	2	3	4	5		N/A
Marketing/advertising your business	1	2	3	4	5		N/A
Recruiting workers	1	2	3	4	5		N/A
Retaining workers	1	2	3	4	5		N/A
Expanding your business	1	2	3	4	5		N/A

2. Thinking about when you started your business, how did you acquire investment money? Please check all that apply.

- Personal Savings
- Personal/Business Credit Card
- Business Loan from Federal, State, or Local Government
- Business Loan from a Bank or Financial Institution
- Loan from an Alternative Lending Institution (i.e. Title Loans, Pay Day Loans, etc.)
- Rotating Credit Association/Peer Lending
- Loan from a Family Member or a Friend
- Other (specify) _____

3. Of those boxes that you checked in the previous question, which provided the MOST financial support? _____

4. Other than owners, fill in the chart with the number of employees that currently work for your business.

Type of Employees	Number of Employees
Year Round, Part-Time Employees	
Year Round, Full-Time Employees	
Seasonal, Part-Time Employees	

5. Using a scale of 1 to 5, with 1 being STRONGLY DISAGREE and 5 being STRONGLY AGREE, do you agree or disagree with the following statements?

	Strongly Disagree	1	2	3	4	5	Strongly Agree
The majority of my employees are Hispanic/Latino.	1		2	3	4	5	
The majority of my employees are of my same nationality.	1		2	3	4	5	
The majority of my employees are from my family.	1		2	3	4	5	
The majority of my employees are members of my church.	1		2	3	4	5	
The majority of my employees are people from Cache Valley.	1		2	3	4	5	

6. Using a scale from 1 to 5, with 1 being STRONGLY DISAGREE and 5 being STRONGLY AGREE, do you agree or disagree with the following statements?

	Strongly Disagree	1	2	3	4	5	Strongly Agree
Without my family, I would not have gotten a loan to start this business.	1	2	3	4	5		
Without my family, I would not have had money to start this business.	1	2	3	4	5		
Without my spouse, I would have trouble running my business on a daily basis.	1	2	3	4	5		
Without my children, I would have trouble running my business on a daily basis	1	2	3	4	5		
Without other family members, I would have trouble running my business.	1	2	3	4	5		
My family relations are strained because of this business.	1	2	3	4	5		

7. Using a scale from 1 to 5, with 1 being STRONGLY DISAGREE and 5 being STRONGLY AGREE, would you say you have experienced any of the following in your business?

	Strongly Disagree	1	2	3	4	5	Strongly Agree
Prejudice from customers/clients	1	2	3	4	5		
Language barrier in interactions with customers/clients	1	2	3	4	5		
Difficulty getting help from local business development agencies	1	2	3	4	5		
Being discriminated against by lenders	1	2	3	4	5		

8. The table below consists of possible resources (across the top) and business matters (down the side). For each business matter, mark to whom or what you turned for advice, assistance, and/or support in your business.

	My Family	My Latino Friends	My Non-Latino Friends	Other Latino Business Owners	Other Non-Latino Business Owners	Cache Chamber of Commerce	Hispanic Chamber of Commerce	Small Business Develop. Center	University or Technical Center	Catholic Church	LDS Church	Cache Valley Hispanic Center	Internet	Did not get help with this
Business Idea	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Business Plan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Start-up Funding	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Obtaining license/permits	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finding a Location	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Obtaining Equipment	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Getting Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Advertising the Business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Managing Finances	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Managing Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Encouragement	0	0	0	0	0	0	0	0	0	0	0	0	0	0

9. Using a scale from 1 to 5, with 1 being DID NOT WORK AT ALL, and 5 being WORKED VERY WELL, how did each of these strategies work for you? If you did not employ this strategy, circle DND-Did Not Do.

	Did Not Work at All			Worked Very Well	Did Not Do
Getting Start-Up Money					
Borrowed money from family	1	2	3	4	5
Borrowed money from Latino friends/associates	1	2	3	4	5
Borrowed money from non-Latino friends/associates	1	2	3	4	5
Borrowed money from a bank or credit union	1	2	3	4	5
Borrowed money from the government	1	2	3	4	5
Getting Workers					
Advertised in English newspapers	1	2	3	4	5
Advertised in Spanish newspapers	1	2	3	4	5
Encouraged current employees to recruit family and friends	1	2	3	4	5
Used a temporary employment agency	1	2	3	4	5
Networked with job placement agencies	1	2	3	4	5
Used LDS employment agency	1	2	3	4	5
Managing Business Finances					
Attended a training/workshop	1	2	3	4	5
Consulted another Latino business owner	1	2	3	4	5
Consulted another non-Latino business owner	1	2	3	4	5
Used the Internet	1	2	3	4	5
Hired someone to do it for me	1	2	3	4	5

Advertising Your Business	1	2	3	4	5	DND
Used English newspapers	1	2	3	4	5	DND
Used Spanish newspapers	1	2	3	4	5	DND
Used English radio	1	2	3	4	5	DND
Used Spanish radio	1	2	3	4	5	DND
Displayed signs in town	1	2	3	4	5	DND
Used word-of-mouth	1	2	3	4	5	DND
Distributed flyers	1	2	3	4	5	DND

10. Using a scale of 1 to 5, with 1 being STRONGLY DISAGREE and 5 being STRONGLY AGREE, indicate to what degree you agree or disagree with the following statements about operating a business in this community.

	Strongly Disagree	1	2	3	4	5
Most people in Cache Valley understand that entrepreneurs are important for the local economy.	1	2	3	4	5	
Cache Valley and/or Utah have programs to help individuals start and grow businesses.	1	2	3	4	5	
I received help from community business organizations when I was starting my business.	1	2	3	4	5	
The majority of my customers are of Hispanic/Latino origin.	1	2	3	4	5	
My business is profitable.	1	2	3	4	5	
Profits from my business contribute to my monthly household income.	1	2	3	4	5	
As a result of starting my business, I am more financially secure than I was before.	1	2	3	4	5	
My business will be around for a long time to come.	1	2	3	4	5	
There is too much competition between businesses in Cache Valley.	1	2	3	4	5	
There are not enough local agencies to support entrepreneurs in Cache Valley.	1	2	3	4	5	
I plan to give my business to my child/children one day.	1	2	3	4	5	

11. Using a scale from 1 to 5, with 1 being NO INFLUENCE and 5 being A LOT OF INFLUENCE, how much influence would you say the following factors had on your decision to start a business?

	No Influence			A lot of Influence
To be independent/my own boss	1	2	3	4
To make a living	1	2	3	4
To become rich	1	2	3	4
To strengthen Cache Valley's economy	1	2	3	4
To employ my family/have a family business	1	2	3	4
To become a community leader	1	2	3	4
To increase the acceptance of Latinos in Cache Valley	1	2	3	4
To create jobs	1	2	3	4
To provide ethnic-based goods/services that were lacking	1	2	3	4
To preserve my culture	1	2	3	4
To help other Latinos	1	2	3	4
To provide a better life for my children	1	2	3	4

12. Using a scale from 1 to 5, with 1 being STRONGLY DISAGREE and 5 being STRONGLY AGREE, to what extent do you agree or disagree with the following statements about your business' social and economic contributions to Cache Valley?

	Strongly Disagree			Strongly Agree
I have provided Latino community members with work.	1	2	3	4
I have provided non-Latino community members with work.	1	2	3	4
I have created wealth that helps to strengthen Cache Valley's economy.	1	2	3	4
I buy the supplies I need to run my business from other local businesses.	1	2	3	4

I volunteer for Hispanic/Latino organizations.	1	2	3	4	5
I volunteer for non-Hispanic/Latino organizations.	1	2	3	4	5
I sponsor local teams, programs, and/or groups. (specify)	1	2	3	4	5
I mentor other potential Latino business owners.	1	2	3	4	5
I mentor other potential non-Latino business owners.	1	2	3	4	5
I allow the public to use my building for purposes other than business.	1	2	3	4	5
I offer ethnic-based services to the residents of Cache Valley.	1	2	3	4	5
I am a leader in Cache Valley.	1	2	3	4	5

13. Please use the space below to discuss the greatest OBSTACLES you have faced as a business owner.

14. Please use the space below to discuss those RESOURCES (people, organizations, agencies, etc.) that have been most important to you as a business owner.

15. Generally speaking, how much of an impact has the current financial crisis had on your business over the past year?

- A very strong impact
- A strong impact
- A moderate impact
- Almost no impact
- No impact

16. Given the current financial crisis, which of the following changes have you seen in your business operations during the past year? (*Check all that apply*)

- Decreased profits
- Worker layoffs
- Difficulty paying expenses
- Fewer customers
- Difficulty accessing credit
- Increased business property rent
- Other (specify) _____

17. If you have seen any of the changes mentioned in the previous question, mention how you handled them.

Section 2. Personal Information- These last few questions ask about you and your family. These questions allow me to understand how Latino entrepreneurs in Cache County compare to entrepreneurs in other places. Your responses will be kept confidential.

18. In what year were you born? _____

19. Which of the following best describes your religious affiliation?

- Catholic Latter-Day Saint Protestant Other

20. How many people live in your household? _____

21. How many children do you have? _____

22. Are there children under the age of 18 living in your home?

- Yes → How many? _____
 No

23. With respect to English, would you say that you:

- Don't speak or understand
 Don't speak but understand a little
 Don't speak but understand well
 Speak a little but understand well
 Speak and understand a little
 Speak and understand well

24. What is the total monthly income of your household from all wages? _____

25. What is the total monthly income of your household from all state and local transfers? _____

26. Is there any additional money received by your household that is borrowed from others? _____

27. Is there any additional money received by your household from relatives or friends? _____

28. Is there any other income received by your household?

No

Yes (specify) _____

29. How would you describe the financial state of your household?

We lack money even for food

It is difficult to buy clothes or footwear

We do not have enough money to buy a TV or refrigerator

We can buy some expensive things

We can afford anything we want

Don't know

30. Please use the space below to discuss what you would like to learn more about in terms of business development.

Thank you for your time and cooperation. Feel free to use the space below to add anything else you would like to share. ➤

APPENDIX C

SURVEY IN SPANISH

**LOS EMPRESARIOS LATINOS:
UNA ENCUESTA DE LOS PROPIETARIOS DE NEGOCIOS EN CACHE COUNTY**

Realizado por: Rebecca Smith
Utah State University
(435) 797-1230
rebecca.smith@aggiemail.usu.edu

Estimado Empresario,

Estoy realizando un estudio acerca de los empresarios latinos para escribir mi disertación en el Departamento de Sociología de Utah State University. Este estudio examinará cómo los empresarios latinos de Utah emplean, mantienen, y expanden sus negocios. Cuando esté terminado, el estudio proveerá información importante en cuanto a como apoyar a los empresarios latinos y como engrandecer los beneficios económicos que proporcionan a Utah.

Le pido su participación en esta encuesta porque usted es propietario de un negocio registrado y porque usted se identifica como hispano o latino de Cache County. Su participación es totalmente voluntaria y usted puede retirarse del estudio cuando quiera. La encuesta toma entre 20 a 30 minutos para completarla.

Cuando la encuesta esté completada, dóblela y póngala en el sobre que yo he incluido. Regresaré para recogerla el _____ de _____ más o menos a _____.

Sus respuestas son estrictamente confidenciales y serán utilizadas solamente para este proyecto. Si usted tiene cualquier pregunta o duda en el futuro, puede contactarse conmigo usando la información arriba indicada.

Le agradezco su cooperación y le doy muchas gracias de antemano.

Sinceramente,

Rebecca Smith
Estudiante de Doctorado
Departamento de Sociología
Utah State University

Sección 1. Datos acerca de la empresa -En esta sección, me gustaría aprender más sobre su empresa y como usted empezó y expandió la empresa en Cache Valley. Para esta parte de la encuesta, las preguntas requieren que usted encierre con un círculo el número que usted escoja, marque los recuadros pertinentes, o llene un espacio en blanco.

1. Usando una escala de 1 a 5, en que 1 significa MUY FACIL y 5 significa MUY DIFICIL, cuán fácil o difícil diría usted fue cada de los siguientes aspectos del desarrollo y manejo de su negocio. Si el aspecto no se aplica, circule N/A-No aplicable.

	Muy Fácil	1	2	3	4	5	Muy Dificil	No Aplicable
Generando la idea por el negocio	1	2	3	4	5	N/A		
Completando los documentos necesarios para empezar el negocio	1	2	3	4	5	N/A		
Siguiendo las reglas locales	1	2	3	4	5	N/A		
Consiguiendo los permisos/licencias	1	2	3	4	5	N/A		
Consiguiendo el dinero para empezar el negocio	1	2	3	4	5	N/A		
Manejando las finanzas del negocio	1	2	3	4	5	N/A		
Márketing/publicidad/mercadeo del negocio	1	2	3	4	5	N/A		
Contratando empleados	1	2	3	4	5	N/A		
Reteniendo empleados	1	2	3	4	5	N/A		
Expandiendo su negocio	1	2	3	4	5	N/A		

6. Usando una escala de 1 a 5, en que 1 significa MUY EN DESACUERDO y 5 significa MUY DE ACUERDO, ¿qué tan de acuerdo está con lo siguiente?

	Muy en Desacuerdo	1	2	3	4	5	Muy de Acuerdo
Sin mi familia, no pudiera conseguir un préstamo para empezar este negocio.	1	2	3	4	5		
Sin mi familia, no tuviera el dinero para empezar este negocio.	1	2	3	4	5		
Sin mi esposo/a, tendría problemas diariamente manejando mi negocio.	1	2	3	4	5		
Sin mis hijos, tendría problemas diariamente manejando mi negocio.	1	2	3	4	5		
Sin otros familiares, tendría problemas manejando mi negocio.	1	2	3	4	5		
Mis relaciones con familiares sufren debido a este negocio.	1	2	3	4	5		

7. Usando una escala de 1 a 5, en que 1 significa MUY EN DESACUERDO y 5 significa MUY DE ACUERDO, diría usted que ha enfrentado lo siguiente en su vida como empresario?

	Muy en Desacuerdo	1	2	3	4	5	Muy de Acuerdo
Prejuicio de sus clientes	1	2	3	4	5		
Problemas de idioma en sus interacciones con sus clientes	1	2	3	4	5		
Dificultades consiguiendo ayuda de agencias locales para el desarrollo de negocios	1	2	3	4	5		
Enfrentando discriminación por los prestamistas	1	2	3	4	5		

9. Usando una escala de 1 a 5, en que 1 significa NO FUNCIONO PARA NADA, y 5 significa FUNCIONO MUY BIEN, cómo le funcionó cada una de estas estrategias? Si usted no usó la estrategia, circule NLH-No La Hice.

	No Funcionó ó Para Nada	1	2	3	4	5	Funcionó Muy Bien	No La Hice
Consiguiendo el dinero para empezar el negocio								
Pedí prestado el dinero a mi familia	1	2	3	4	5			NLH
Pedí prestado el dinero a mis amigos/conocidos latinos	1	2	3	4	5			NLH
Pedí prestado el dinero a mis amigos/conocidos no-latinos	1	2	3	4	5			NLH
Pedí prestado el dinero a un banco o cooperativa de crédito	1	2	3	4	5			NLH
Pedí prestado el dinero al gobierno	1	2	3	4	5			NLH
Contratando Empleados								
Puse un anuncio en los periódicos de inglés	1	2	3	4	5			NLH
Puse un anuncio en los periódicos de español	1	2	3	4	5			NLH
Les animé a mis empleados reclutar a sus familiares/amigos	1	2	3	4	5			NLH
Usé una agencia de empleo temporal como Kelly Services	1	2	3	4	5			NLH
Me contacté con una agencia como Work Force Services	1	2	3	4	5			NLH
Usé la agencia de empleo LDS	1	2	3	4	5			NLH
Manejando las finanzas del negocio								
Asistí a una clase/taller/enseñanza	1	2	3	4	5			NLH
Consulté con otro empresario latino	1	2	3	4	5			NLH
Consulté con otro empresario no-latino	1	2	3	4	5			NLH
Usé el Internet	1	2	3	4	5			NLH
Contraté a otra persona para hacerlo	1	2	3	4	5			NLH

Publicitando/propaganda para su negocio					NLH
Usé los periódicos en inglés	1	2	3	4	5
Usé los periódicos en español	1	2	3	4	5
Usé la radio en inglés	1	2	3	4	5
Usé la radio en español	1	2	3	4	5
Puse letreros por el pueblo/la ciudad	1	2	3	4	5
Usé recomendación de boca en boca	1	2	3	4	5
Usé volantes/folletos	1	2	3	4	5

10. Usando una escala de 1 a 5, en que 1 significa MUY EN DESACUERDO y 5 significa MUY DE ACUERDO, está usted de acuerdo o no con las siguientes declaraciones sobre el manejo de un negocio en esta comunidad?

					Muy en Desacuerdo	Muy de Acuerdo
La mayoría de gente en Cache Valley entiende que los empresarios son importantes a la economía local.	1	2	3	4	5	
Cache Valley y/o Utah tiene programas para ayudar a los individuos desarrollar o expandir negocios.	1	2	3	4	5	
Yo recibí ayuda de organizaciones comunitarias cuando estaba empezando mi negocio.	1	2	3	4	5	
La mayoría de mis clientes son de origen hispano/latino.	1	2	3	4	5	
Mi negocio es lucrativo.	1	2	3	4	5	
Las ganancias de mi negocio contribuyen al total ingreso mensual de todos los miembros de mi casa.	1	2	3	4	5	
Como resultado de empezar mi negocio, ahora soy más estable financieramente que era en el pasado.	1	2	3	4	5	
Mi negocio durará mucho tiempo.	1	2	3	4	5	
Hay demasiada competencia entre las empresas de Cache Valley.	1	2	3	4	5	
No hay agencias locales suficientes para apoyar a los empresarios en Cache Valley.	1	2	3	4	5	
Pienso regalar mi negocio a mi hijo/a o hijos/as en el futuro.	1	2	3	4	5	

11. Usando una escala de 1 a 5, en que 1 significa NO INFLUENCIA y 5 significa MUCHA INFLUENCIA, cuánta influencia diría usted que los siguientes factores tuvieron sobre su decisión de empezar un negocio?

	No Influencia	2	3	4	Mucha Influencia
Para ser independiente/mi propio jefe	1	2	3	4	5
Para ganarme la vida	1	2	3	4	5
Para llegar a ser rico/a	1	2	3	4	5
Para fortalecer la economía de Cache Valley	1	2	3	4	5
Para dar empleo a mis familiares/tener un negocio familiar	1	2	3	4	5
Para llegar a ser un líder en la comunidad	1	2	3	4	5
Para aumentar la aceptación de latinos in Cache Valley	1	2	3	4	5
Para crear trabajos	1	2	3	4	5
Para proveer productos/servicios con base para la población latina	1	2	3	4	5
Para preservar mi cultura	1	2	3	4	5
Para ayudar a otros latinos	1	2	3	4	5
Para proveer una vida mejor por mis hijos/as	1	2	3	4	5

12. Usando una escala de 1 a 5, en que 1 significa MUY EN DESACUERDO y 5 significa MUY DE ACUERDO, está usted de acuerdo o no con las siguientes declaraciones acerca de las contribuciones sociales y económicas de su negocio a Cache Valley?

	Muy en Desacuerdo	1	2	3	4	5	Muy de Acuerdo
He proveído trabajo a miembros de la comunidad Latina.	1	2	3	4	5		
He proveído trabajo a miembros de la comunidad que no son latinos.	1	2	3	4	5		
He creado riquezas que ayudan a fortalecer la economía de Cache Valley.	1	2	3	4	5		
Compro las provisiones necesarias por mi negocio de otras empresas locales.	1	2	3	4	5		
Soy voluntario/a de organizaciones hispanas/latinas.	1	2	3	4	5		
Soy voluntario/a de organizaciones no-hispanas/latinas.	1	2	3	4	5		
Patrocino equipos, programas, y/o grupos locales. Especifique:	1	2	3	4	5		
Soy mentor a potenciales/posibles empresarios latinos.	1	2	3	4	5		
Soy mentor a potenciales/posibles empresarios que no son latinos.	1	2	3	4	5		
Permito que el público use mi sitio por razones ajenas al negocio (Ej. eventos)	1	2	3	4	5		
Ofrezco servicios con base para el grupo étnico a los residentes de Cache Valley.	1	2	3	4	5		
Soy un líder en Cache Valley.	1	2	3	4	5		

13. Por favor, use el espacio de abajo para hablar de los OBSTACULOS más grandes que usted ha enfrentado como empresario.

14. Por favor, use el espacio de abajo para hablar de esos RECURSOS (gente, organizaciones, agencias, etcétera) que han sido lo más importantes a usted como empresario.

15. En lo general ¿qué tipo de impacto ha tenido la actual crisis financiera sobre su negocio durante el último año?

- Un impacto muy fuerte
- Un impacto fuerte
- Un impacto moderado
- Casi no impacto
- Ningún impacto

16. Con respecto a la actual crisis financiera ¿cuál de los siguientes cambios ha visto usted manejando su negocio durante el último año? (*Marque todo lo que se aplica*)

- Ganancias disminuidas
- Reducciones de empleados
- Dificultades pagando las deudas
- Menos clientes
- Dificultades consiguiendo crédito
- Aumento en la renta del edificio comercial
- Otro (especifique)

17. Si usted ha visto cualquier de los cambios mencionados en la pregunta anterior, mencione como los ha manejado.

Sección 2. Información Personal- En estas últimas preguntas, quiero saber de usted y su familia. Estas preguntas me permiten entender a los empresarios latinos en Cache Valley comparados a los empresarios en otros lugares. Sus respuestas son confidenciales.

18. ¿En qué año nació usted? _____
19. ¿Cuál de las siguientes afiliaciones religiosas representa la suya? Católico Santos de los Últimos Días (LDS) Protestante Otra
20. ¿Cuántas personas en total viven en su casa? _____
21. ¿Cuántos hijos tiene usted? _____
22. ¿Hay niños que tienen menos de 18 años que viven en su casa?
 Sí → ¿Cuántos? _____
 No
23. Con respeto al inglés, diría usted que:
 No habla ni entiende
 No habla pero entiende un poco
 No habla pero entiende bien
 Habla un poco pero entiende bien
 Habla y entiende un poco
 Habla y entiende bien
24. Cuánto es el ingreso total mensual que proviene de los sueldos de los miembros de su casa? _____
25. Cuánto es el ingreso total mensual de los miembros de su casa que proviene de transferencias estatales y locales? _____

26. Hay dinero adicional recibido por los miembros de su casa que proviene en forma de préstamo de otra persona? _____

27. Hay dinero adicional recibido por los miembros de su casa que proviene de familiares o amigos? _____

28. Hay otro ingreso recibido por los miembros de su casa?

No

Sí (especifique) _____

29. Cómo describiría usted el estado financiero de los miembros de su casa?

Nos falta el dinero incluso para la comida

Es difícil comprar la ropa y los zapatos

No tenemos el dinero suficiente para comprar un televisor ni una refrigeradora

Podemos comprar algunas cosas caras

Podemos comprar cualquier cosa que queramos

No sé

30. En cuanto al desarrollo comercial ¿de qué le gustaría aprender más? Por favor, use el espacio de abajo para hablar de cosas específicas.

--

Gracias por su tiempo y cooperación. Le invito a usar el espacio de abajo para comentar más. ↗

APPENDIX D

INTERVIEW QUESTIONS IN ENGLISH

Prior to Start-Up

1. How did you decide to come to Cache Valley?
2. **What did you do for a living before starting this business?**
3. **Have you worked for a business similar to yours in the past?**
4. Do any of your relatives own their own business? In Cache Valley?

Start-Up

5. **Tell me about how you decided to start your business. Why (motivation)? Why in CV? Has your business always been in this same place? Do you own other businesses?**
6. **What challenges did you face? What was the hardest thing?**
7. In the survey you said that you acquired start-up money from _____
Could you talk more about that process?

Operations

8. **In terms of operating your business, what are the greatest challenges you face?**
9. **How have you been able to overcome those challenges?**
10. How many of your employees are you family members?
11. Is there anyone else who helps with the business but is not a paid employee?
12. In what language do you conduct most of your business?
13. Who is your business competition?
14. **How has your life changed as a result of owning your own business? How has your economic situation changed?**
15. Are you happy with how much money you make?
16. What would your financial situation be like if you did not own your own business?
17. What has been your greatest success?
18. Do you feel like you have accomplished your goals?
19. What would you have done differently?

Expansion

20. **Where do you see yourself and your business in the future?**
21. Do you plan to expand? How so?
22. Who would you consult for advice?

Community

23. **How would you describe your experience as a business owner in Cache Valley? Is there support for small business start ups here?**
24. How does your business contribute to the community?
25. What are your relationships with other business owners like (Latino and Anglo)?
26. What is your relationship like with members of the Anglo community (with other Latinos)?
27. Do you think Latinos in Cache Valley trust you?
28. What types of organizations do you belong to?
29. What advice would you give to other Latinos who are thinking about starting a business in Cache County?

APPENDIX E

INTERVIEW QUESTIONS IN SPANISH

Antes de empezar el negocio

1. Por qué decidió usted a venir a Cache Valley?
2. **Qué tipo de trabajo hacía antes de empezar el negocio?**
3. **En el pasado, trabajó usted en un negocio similar a este?**
4. Tienen negocios su familiares? Quienes? En Cache Valley?

Al empezar

5. **Dime acerca de cómo usted decidió a empezar su negocio. Cuál fue su motivación? Por qué en CV? Siempre ha estado en este mismo lugar? Tiene otros negocios?**
6. **Cuáles fueron los desafíos que usted se enfrentó cuando estaba empezando el negocio? Y cual era lo más difícil?**
7. En la encuesta usted dijo que adquirió el dinero para invertir de _____. Podría hablar un poco más acerca de eso?

El manejo del negocio

8. **Con respecto al manejar su negocio de día en día, cuales son los desafíos más grandes que usted se enfrenta?**
9. **Como ha superado esto desafíos?**
10. Cuantos de sus empleados de miembros de su familia?
11. Hay otra persona que ayuda con el negocio pero no es empleado pagado?
12. Usa el español o el ingles en su negocio?
13. Quien es su competición?
14. **Como ha cambiado su vida debido al tener su negocio? Como ha cambiado su situación económica?**
15. Esta contento con la cantidad de dinero que gana del negocio?
16. Como seria su situación financiera si no tenia su negocio?
17. Qué ha sido su éxito más grande?
18. Se siente como ha cumplido sus metas?
19. Si podría, que haría diferente?

Al expandir

20. **Donde/Como se ve si mismo y su negocio en el futuro?**
21. Planes expandir el negocio? Como?
22. A quien consultará?

La Comunidad de Cache Valley

23. **Describe su experiencia como empresario latino de Cache Valley? Hay apoyo por los empresarios de negocios pequeños aquí?**
24. Contribuye económicamente y socialmente a la comunidad de Cache Valley?
25. Que tal son sus relaciones con otros empresarios Latinos (Anglos)?
26. Que tal son sus relaciones con otros Latinos (con Anglos)?
27. Piensas que confían en usted otros Latinos?
28. Es usted miembro de alguna organización? Cuáles?
29. Cuales consejos daría usted a otros Latinos que están pensando de empezar un negocio en Cache County?

CURRICULUM VITAE**Rebecca A. Smith, PhD****1605 Alsace RD
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EDUCATION**Doctor of Philosophy:**

Sociology (Dissertation topic: Latino Entrepreneurship), Utah State University, Logan, UT, 2010

Master of Science:

Sociology (Thesis topic: Latina Immigrants in Utah), Utah State University, Logan, UT, 2006

Master of Arts (*Summa Cum Laude*):

Foreign Languages and Literatures-Spanish, West Virginia University, Morgantown, WV, 2003

Bachelor of Arts (*Summa Cum Laude*):

Modern Foreign Languages and Literature, Frostburg State University, Frostburg, MD, 1998

Associate of Science (*Magna Cum Laude*):

General Studies, Allegany Community College, Cumberland, MD, 1996

AWARDS

Graduate Research Assistant of the Year, College of Humanities, Arts, and Social Sciences, Utah State University, 2008

Graduate Research Assistant of the Year, Department of Sociology, Social Work, and Anthropology, Utah State University, 2008

Graduate Teaching Assistant of the Year, Department of Foreign Languages, West Virginia University, 2003

FELLOWSHIPS AND SCHOLARSHIPS

Graduate Student Senate Travel Award, Utah State University, 2010

Carmen Fredrickson Scholarship, Utah State University, 2008-9

Carmen Fredrickson Scholarship, Utah State University, 2007-8
 Garth and Verda Marie Jones Scholarship, Utah State University, 2007-8
 Wade and Kathryn Andrews Scholarship, Utah State University, 2007-8
 Humanities, Arts, and Social Sciences Scholarship, Utah State University, 2005-8
 Presidential Fellowship, Utah State University, 2004-5
 HERF Supplemental Fellowship, West Virginia University, 2001-3
 Leila Brady Suter Scholarship, Frostburg State University, 1997

TEACHING EXPERIENCE

Instructor (evaluations available upon request):

Introduction to Sociology: Soc 100, Lancaster General College of Nursing and Health Sciences, Fall 2009, Spring 2010 (on-campus and online), Summer 2010 (online)
 Cultural Diversity: Soc 200, Lancaster General College of Nursing and Health Sciences, Fall 2009, Spring 2010
 Social Psychology: Soc 3500, Utah State University, Spring 2009
 Introduction to Sociology: Soc 1010, Utah State University, Distance Education, Summer 2008
 Social Research Methods: Soc 3110, Utah State University, Fall 2007, Spring 2007
 Social Inequality: Soc 3010, Utah State University, Summer 2007
 Elementary Spanish 1, West Virginia University, Fall 2001, Spring 2002
 Elementary Spanish 2, West Virginia University, Fall 2002, Spring 2003

Teaching Assistant:

Social Inequality: Soc 3010, Utah State University, Spring 2008
 Ethnographic Field School: Anth 5130 (Peru), Utah State University, Summer 2006

Adjunct Instructor:

Elementary Spanish 1, Frostburg State University, Spring 2001

Other:

Title I Reading, Summit Elementary School, Smithfield, Utah, 2003-2004
 Spanish, Hyndman High School, Hyndman, Pennsylvania, 1999-2001
 English as a Second Language, Centro de Estudios Interamericanos, Cuenca, Ecuador 1999-2000
 Spanish/French, Upward Bound, Frostburg State University, Frostburg, MD 1998-2001

***Summary of Teaching Evaluations at Utah State University:**

	Research Methods <i>Spring 2007</i>	Research Methods <i>Fall 2007</i>	Social Inequality: Race, Class and Gender <i>Summer 2007</i>	Introduction to Sociology <i>Summer 2008</i>	Introduction to Sociology <i>Summer 2008</i>
Overall quality of course	4.90	5.30	5.00	4.90	5.00
Departmental Average	5.00	4.90	5.20	4.80	4.80
College Average	5.10	5.10	5.30	5.10	5.10
University Average	5.00	5.00	5.20	5.10	5.10
Instructor's effectiveness	5.00	5.40	5.00	5.70	5.00
Departmental Average	5.10	5.00	5.10	4.90	4.90
College Average	5.20	5.10	5.40	5.10	5.10
University Average	5.10	5.10	5.20	5.20	5.20

Mean scores are rated on a 1 (very poor) to 6 (excellent) scale.

*Full evaluations are available upon request.

RESEARCH EXPERIENCE

Research Assistant:

Environmental Policy and International Aid Oral History Project, Mountain West
Center for Regional Studies, Utah State University, Spring 2008

Bringing Latinos into the Financial Fold (Principal Investigator: Dr. Susan
Mannon), Department of Sociology, Utah State University, 2007-present

Asset-Based Development, Ethnographic Field School in Peru, Utah State
University, Summer 2006

Hispanic Immigration to Non-Traditional Destinations in the U.S. West (Principal Investigator: Dr. Susan Mannon), Department of Sociology, Utah State University, 2004-06

Research Consultant:

Layton Interchange Project (Community Assessment Survey), Rocky Mountain Social Science and the Utah Department of Transportation, Fall 2007

Geneva Road Reconstruction Project (Community Assessment Survey), Rocky Mountain Social Science and the Utah Department of Transportation, Summer 2007

Decision Making in Southern Utah (Resident Survey), Department of Sociology, Utah State University, Summer 2006

State Street Widening Project in Pleasant Grove (Community Assessment Survey), Rocky Mountain Social Science, Spring 2005

Financial Education for Latinos (Program Evaluation), Utah State University Extension, Spring 2005

PUBLICATIONS

Thesis:

Smith, Rebecca A. 2006. "Latina Immigrants in Non-Traditional Destinations: The Case of Northern Utah," Masters Thesis, Utah State University.

Dissertation:

Smith, Rebecca A. 2010. "Latino Entrepreneurs in Non-Traditional Destinations: The Case of Northern Utah," Doctoral Dissertation, Utah State University.

Articles:

Smith, Rebecca A. and Susan E. Mannon. 2010. 'Nibbling on the Margins of Patriarchy': Latina Immigrants in Northern Utah, *Ethnic and Racial Studies* 33(6):986-1005.

Articles in Preparation:

Mannon, Susan E. and Rebecca A. Smith. "Latino Fault Lines: Intra-Latino Divisions and Tension in Northern Utah."

PRESENTATIONS

Smith, Rebecca A. 2010. "Cultural Preservationists? Latino Entrepreneurs in Non-Traditional U.S. Destinations." Paper presented at the Sixth International Conference on Environmental, Cultural, Economic and Social Sustainability, University of Cuenca, Cuenca, Ecuador.

Mannon, Susan E. and Rebecca Smith. 2008 "Latino Fault Lines: Intra-Latino Divisions and Tension in Northern Utah." Paper presented at the annual meeting of the Pacific Sociological Association, Portland, Oregon.

Jennings, Brian, Peggy Petrzela and Rebecca Smith. 2007. "Monumental Decisions: Public Participation Processes in Escalante, Utah." Paper presented at the annual meeting of the Rural Sociological Society, Santa Clara, California.

Smith, Rebecca and Susan Mannon. 2006. "Latina Immigrants in Non-Traditional Destinations: The Case of Northern Utah." Paper presented at the annual meeting of the American Sociological Association, Montreal, Canada.

Mannon, Susan E. and Rebecca Smith. 2005. "Utah's Growing Hispanic Population." Invited presentation at the Family and Consumer Science Agent Training on Programming for the Latino Community, Salt Lake City, Utah.

Smith, Rebecca. 2005. "Take Charge of Your Money." Presentation in Spanish for the Cache County Extension Financial Education Program, Logan, Utah.

PROFESSIONAL AND UNIVERSITY/COLLEGE SERVICE

Reviewer, journal manuscript, *Gender and Society*, 2010
 Invited Panelist, Experience Event, Albright College, 2009
 Student Senator (elected), Humanities, Arts, and Social Sciences,
 Utah State University, 2008-9
 Chair (appointed), Dean's Graduate Student Advisory Committee,
 Utah State University, 2008-9
 Session Organizer, Social Change in Latin America, Pacific Sociological
 Association, 2008
 Reviewer, journal manuscript, *Ethnic and Racial Studies*, 2007
 Reviewer, journal manuscript, *The Sociological Quarterly*, 2006

MISCELLANEOUS PROFESSIONAL EXPERIENCE

Participant, Advanced Blackboard Training, Lancaster General College of
 Nursing and Health Sciences, 2009-10
 Participant, Web Meeting-Use Technology to Enhance Student Centered
 Environments, Lancaster General College of Nursing and Health Sciences,
 2009-2010
 Attendee, Distinguished Lecture Series: The Future of Healthcare: Culturally
 Specific Healthcare Needs, Lancaster General College of Nursing and
 Health Sciences, 2009-10
 Guest lecturer (Race and Immigration), Introduction to Sociology, Utah State
 University, 2008
 Participant, Violence in the Workplace Workshop, Utah State University, 2008
 Translator, School of Family Studies and Human Services, Kansas State
 University, 2007-8
 Guest lecturer (Gender Inequality), Introduction to Sociology, Utah State

University, 2007
 Participant, Diversity Workshop, Utah State University, 2007
 Translator, Family, Consumer, and Human Development, Utah State University,
 2006-7
 Participant, WebCT and Blackboard Vista Training, Utah State University,
 2006-7
 Participant, Grant Writing Workshop, Utah State University, 2005
 Trained in SPSS, LISREL, and HLM 2004-6
 Translator, Family and Consumer Sciences, Utah State University, 2004-5
 Translator, Utah State Extension, 2003-5
 Assistant to the Principal, Summit Elementary School, Smithfield, Utah 2004
 Assistant to the Director, Center for Inter-American Studies, Cuenca, Ecuador,
 1999-2000

MEMBERSHIP IN PROFESSIONAL ASSOCIATIONS

Pacific Sociological Association (2008-9)
 American Sociological Association (2004-8)

REFERENCES

Dr. Susan E. Mannon
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 Department of Sociology, Social Work & Anthropology
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