

*Journal
of the
Indiana Academy
of the Social
Sciences*

Volume XIII: 2009

Sociology

***Socio - Economic Ethnic
Entrepreneurship Development Theories:
An Analysis of Hispanic Business
Enterprises in Central Indiana***

DULCE MARIA SCOTT
Anderson University

ROBERT MACKOY
Butler University

ROBERTO CURCI
Butler University

Introduction

This study evaluates the recent development of Latino/Hispanic owned businesses in central Indiana within the context of the extant literature in the area of ethnic entrepreneurship. The *Latino/Hispanic* population in central Indiana has increased rapidly since 1990. In the 1990 United States Census, 8,450 people were classified as Hispanic in Marion County, within which Indianapolis is located. The 2000 census placed this population at 32,290 and the American Community Survey at 56,810 in 2006. As the size of the Latino population has increased in central Indiana so has the number of businesses started by members of this ethnic group. The study of ethnic entrepreneurship to date has generated a very prolific literature.¹ However, as of today there is no consensus on the determinants, implications and outcomes of ethnic entrepreneurship. Therefore, this study contributes to the literature by evaluating the

applicability of ethnic entrepreneurship theories to explain the development of Latino/Hispanic owned businesses in central Indiana. The five theories to be examined are 1) the ethnic enclave theory, 2) the middleman minority theory, 3) the mobilization of ethnic resources theory, 4) the market embeddedness theory, and 5) the market orientation theory. Each will be described and presented below, along with evidence which is congruent or incongruent with each theory. Evidence is derived from the original analysis of Hispanic Business Enterprises in the greater Indianapolis area published by the Greater Indianapolis Chamber of Commerce.² These results are based on data from a 2007 survey of one hundred ninety-nine Latino business owners.

Data Analysis

Sample Descriptive Statistics

Latino/Hispanic businesses in central Indiana are young; only seventeen businesses in the sample were more than 10 years old (see Figure 1). Latino/Hispanic businesses are also relatively small, as measured by the number of employees, the estimated market value, and the estimated assets value of the business. Sixty-eight percent of the businesses have five employees or less (see Figure 2). Of the five largest businesses in the sample, three had 30 employees, one had 58, and another had 75 (not reported within the figure).

Business owners were asked to provide current estimates of the market value and the assets value of their businesses; around 22 percent did not provide answers to these questions. Over half of the business owners indicated their business had a market value of less than 200,000 dollars. Data collected by the survey indicate that only six businesses out of one hundred ninety-nine have an estimated market value of more than five million dollars. The largest firm in the sample had an estimated market value of 14 million dollars. The small size of most Latino businesses is further substantiated by their estimated assets value (see Figure 3). Nearly 40 percent have an estimated assets value of less than \$50,000. Data also indicate that eleven businesses have assets valued at more than one million dollars, and the largest business has assets totaling 10 million dollars. Finally, Latino business owners are to a large extent immi-

grants (over 84 percent), with 51.9 percent coming from Mexico (see Figure 4).

In the next sections, we examine the applicability of ethnic entrepreneurship theories to explain the development of Latino/Hispanic owned businesses in central Indiana. We begin with the ethnic enclave and the middlemen minority theories, followed by the social capital or mobilization of ethnic resources versus the market exchange embeddedness theories. Finally, we examine the market orientation (ethnic versus mainstream) theory.

Ethnic Enclave Theory

Kenneth Wilson and Alejandro Fortes,³ studying Cuban businesses in Miami, delineated the concept of the ethnic enclave, which they defined as a distinct type of immigrant economic adaptation. Cuban-Americans created a very successful economic enclave, with high levels of economic diversity and vertical integration among co-ethnic businesses, which to this day remains distinct from the wider American market. Furthermore, the enclave encompassed a high level of spatial concentration, which allowed immigrants to live their lives almost exclusively within its confines. The concept has been applied to ethnic economies and areas of ethnic residential concentration, but Fortes and his colleagues have opposed this later definition of the enclave, insisting that spatial concentration, without a "dense network of co-ethnic enterprises" and a modicum of institutional completeness, does not conform to their initial conceptualization of the enclave.⁴

Have Latino/Hispanic in Indianapolis Created a Socio/ Economic Enclave?

We argue that Latinos in Indianapolis lack the spatial concentration and a "dense network of co-ethnic enterprises," postulated in Wilson and Fortes' original conceptualization of the ethnic enclave. The Hispanic population in Indianapolis, unlike that of many other cities, is not concentrated in a specific geographical area. Rather, this population is dispersed throughout various city neighborhoods, and so are the businesses started by Latino/Hispanic entrepreneurs (see Map 1). Though the map indicates higher percentages of Hispanics residing in the central, northern, and western areas of the

city, none of these concentrations are especially high; analysis at the census tract level confirms that there are no real Hispanic enclaves in Indianapolis.

Percent of Persons Who Are Hispanic or Latino (of any race): Census 2000⁵

In addition, vertical and horizontal integration among Latino businesses is not very high. The survey questionnaire asked about the ethnicity of suppliers, an indicator that can be used to gauge interdependence among ethnic businesses. In the case of Latino businesses in central Indiana, over 41 percent of the businesses have no co-ethnic suppliers, and about 13 percent have only Latino suppliers. Just over 13 percent obtain half of their supplies and products from co-ethnics and the other half from non-ethnics. Some Latino businesses operate within the ethnic market, but others, such as construction companies, are well integrated into the mainstream economy.

It is possible that eventually a Latino enclave will emerge in Indianapolis, but the current settlement and business activity patterns give no indication that this is occurring. The ethnic enclave approach, as originally constructed by Wilson and Fortes, does not apply to Latino owned businesses in Indianapolis.

Middlemen Minority Theory

The concept of "middleman minorities" was developed to explain the socioeconomic situation of groups such as the Chinese in Southeast Asia, Jews in Europe, and Indians in East Africa, among others. Turner and Bonacich⁶ added to the concept, with their elaboration of a "composite theory of middleman minorities," in which they specified "nine propositions to account for the conditions promoting the (1) concentration of ethnic populations in middle-rank economic roles [such as trading, small business, and independent professions], (2) the development of patterns of intragroup solidarity, and (3) hostility from the nonethnic population."⁷ Middlemen minority theory has not been widely applied to the study of ethnic entrepreneurship in the United States in recent years. However, studies of Korean businesses, have classified the role played by these entre-

preneurs, as they move outside the ethnic enclaves to start businesses in African American or Latino neighborhoods, as being that of a middleman minority.⁸

Is the Middleman Minority Construct Applicable to Hispanic Enterprises in Central Indiana?

The middleman minority approach postulated hostility from the non-ethnic population, the development of patterns of intragroup solidarity, and a concentration of ethnic populations in middle-rank economic roles. First of all, Hispanic business owners who responded to the survey indicated they normally felt welcome within Indianapolis. In addition, as we will discuss below, Latino business owners do not rely on the mobilization of ethnic resources to a great extent and, thus, cannot be said to have highly developed patterns of intragroup solidarity. Thus, we find no evidence of the first two characteristics of the middleman minority construct. While Hispanics cannot be said to be overwhelmingly concentrated in a specific economic niche or in middle rank economic roles, there is some evidence that Hispanic businesses do focus in mid-level businesses and professional services. Table 1 shows the areas of activity of Latino businesses in Indianapolis. Fifty percent of all businesses sampled are involved in traditional areas of immigrant entrepreneurship in wholesale, retail, distribution and food services. Thirty-four percent of all Latino firms operate in construction, and professional and technical services. Some of these firms function within the mainstream economy, a few integrating their activities with white majority owned firms. Latino owned businesses in Indiana to date have not expanded into the neighborhoods of high African American spatial concentration in Indianapolis, where they could assume a middleman role.

Table 1
Indianapolis Latino Owned Businesses by
Area of Activity

| Area of Activity | Number | Percent |
|-------------------------------------|--------|---------|
| Construction/ Manufacturing | 19 | 9.5% |
| Wholesale/Retail/ Distribu- tion | 52 | 26.1% |
| Professional Services | 32 | 16.1% |
| Technical Services | 17 | 8.5% |
| Food Services | 45 | 22.6% |
| Other Services | 34 | 17.1% |
| TOTAL | 199 | 100.0% |

Given that two of the three conditions associated with the emergence of middleman minorities are not present in the context of Latino business owners in Indianapolis, and that only partial evidence exists of the third condition, the development of Latino business owners in Indianapolis is not consistent with the middleman minority theory.

Mobilization of Ethnic Resources versus Market Exchange Embeddedness Theory

American sociologists generally have highlighted "social capital" and "ethnic networks" explanations of ethnic entrepreneurship. As explained by Roger Waldinger⁹ "the spur toward entrepreneurial activity and the ability to mobilize needed resources come from the structure of the immigrant communities, the networks of associations of which these communities are constituted, and the predispositions the networks breed." Waldinger et al.,¹⁰ in their seminal work on ethnic entrepreneurship, recognize that immigrants engaged in small business activities are in a position of vulnerability, where they may confront undercutting competitors, over-competition, uncertain demand, and high failure rates. However, the mobilization of ethnic resources, such as the cheap labor of co-ethnics and family members and ethnic associations, not available to non-ethnics, may enable immigrant entrepreneurs to manage internal competition

and conflict, and this allows them to succeed in a difficult business environment.

Some Critiques of Ethnic Resources Theory

Contributions made by some European scholars to a seminal work, edited by Robert Kloosterman and Jan Rash, presented a more pessimistic view of ethnic businesses within the context of generally more regulated European economies.¹¹ Among other negative characteristics, these scholars perceive the mobilization of ethnic resources, due to the restrictions it places, for example, on hiring employees based on their qualifications rather than communal obligations, as an obstacle to growth.

Other scholars also view reliance on ethnic resource mobilization as detrimental to business outcomes. Zulema Valdez introduces an economic sociology approach to the ethnic entrepreneurship paradigm. Drawing on Karl Polanyi's work and Mark Granovetter's notion of embeddedness,¹² she argues that the "economic system of a given society is distinguished by three forms of economic integration — market exchange, reciprocity, and redistribution". Further, as she explains "the market exchange relationship is the primary form of economic integration in a market economy."¹³ Valdez, then, hypothesizes that it is the degree of embeddedness in market exchange relationships, such as the capacity to establish lines of credit with banks and other individual capital attributes, rather than the capacity to mobilize ethnic resources, that accounts for the level of entrepreneurial success among business owners of any ethnic group, or, for that matter, the dominant group.

To What Extent do Hispanic Business Owners Mobilize Ethnic Resources in Support of their Businesses?

The majority of Hispanics in Indiana are originally from Mexico. The ethnic resources academic tradition has often referred to Mexican Americans as non-entrepreneurial, based on their lower rates of business activity compared to those of other ethnic groups, including Koreans, Chinese, and Cubans. Their lower level of business involvement has been, in part, attributed to a low capacity to mobilize ethnic resources.

Notwithstanding, the number of Latino owned businesses is growing rapidly in Indiana, well above the rate for white owned businesses but still below the rate for Asian Americans. According to the 2002 Economic Census Survey of Business Owners Company Statistics Series, all businesses, in the state of Indiana, grew at a rate of 5 percent between 1997 and 2002, whereas Latino businesses grew by 28 percent.

The Greater Indianapolis Chamber of Commerce's 2007 survey included questions on the partnership status of business owners and the utilization of family members and co-ethnics as a source of labor.¹⁴ Over 40 percent of Latino business owners have no partners, and more than 61 percent of those with partners have a co-ethnic partner (Table 2). Nearly 39 percent have a non-Hispanic partner. Partnerships with non-ethnic individuals may be indicative of a lower level of reliance on ethnic resources and perhaps easier access to non-ethnic markets. Data on the employment of co-ethnics indicates that Latinos are highly dependent on the labor of co-ethnics; one hundred percent of the employees of more than 77 percent of all Hispanic businesses are

Table 2
Partnership Status of Latino Business Owners in Indianapolis

| | Number | Percent | Percent within those with partners |
|----------------------|--------|---------|------------------------------------|
| No Partners | 80 | 40.2% | |
| Hispanic Partner | 73 | 36.7% | 61.3% |
| Non-Hispanic Partner | 46 | 23.1% | 38.7% |
| Total | 199 | 100.0% | |
| Total with Partners | 119 | 59.8% | 100.0% |

Latino. This is not unexpected given that Latinos are a major source of labor in the secondary economy, for white and non-white businesses alike. The utilization of family labor is high, but not exceedingly high, with more than 60 percent of the businesses having at least

one employee who is a family member. Overall, the level of ethnic resources mobilization in support of business activity is moderate among Hispanics in central Indiana. Based on the survey responses to open-ended questions, Latino/Hispanic business owners are more likely to rely on individual entrepreneurial strategies, rather than on ethnic strategies. For example, in response to the open-ended question about the most important contributions to the development of their business, the top three responses were- knowing their customers, providing good customer service, and hiring good employees—all of which are standard entrepreneurial strategies.

In Dulce Scott et al., we test the relationships among indicators of success and ethnic resources dependence, market orientation, and market exchange embeddedness, using this same dataset.¹⁵ Objective indicators of success included the estimated market value, the estimated assets value of the businesses, business age (as an indicator of sustainability), and number of employees (as an indicator of business size). To operationalize market exchange embeddedness, we used data on the level of education of business owners, the owner's age, the number of years in the U.S., business loan applications, whether or not the business had a formal business plan, and the extent to which owners perceived lack of English language skills to be an obstacle to their businesses reaching full potential. Inferential statistical analysis, including ANOVA, difference of means, correlation and regression analysis, indicated that there was a negative relationship between dependence on ethnic resources and the indicators of success. For example, the perceived market value of businesses started with family members (\$120,500) was significantly lower (two-tail t-test, p-value=0.001) than it was for businesses started without family members (\$964,700). Likewise, the estimated asset value for businesses started with family members (\$62,500) was significantly lower (two-tail t-test, p-value=0.002) than it was for businesses started without family members (\$482,500). For the market exchange variables the results were mixed. We found a moderately strong relationship between some of the variables but not others. For example, the estimated asset value for businesses with a formal business plan (\$654,000) was significantly higher (two-tail t-test, p-value=0.0152) than it was for businesses without a formal

business plan (\$134,500). Overall, the results of the analysis reported in Scott et al., showed that immigrant entrepreneurs do not necessarily need to mobilize ethnic resources in order to achieve high rates of business success in the United States. It also suggested that Hispanic entrepreneurs with higher levels of market exchange embeddedness were more likely to attain business success than those more reliant on the mobilization of ethnic resources.

Ethnic or Mainstream Market Orientation Approaches

Ethnic entrepreneurship came to be understood in a context of increasing globalization. Since the 1970's, immigrants have faced diminishing employment opportunities in manufacturing and related activities, but many, both labor and professional immigrants, arrive without skills, whether educational, technical, linguistic, or cultural, that would give them access to high paying jobs in the primary sector of the American economy. In this context, many American ethnic entrepreneurship scholars came to view the creation of small businesses as an alternative and possibly more viable route to upward mobility for immigrant groups.

Small immigrant businesses are likely to emerge initially, although not always, to meet demand within the ethnic market for products that are ethnic in nature and for services that meet the specific adaptation needs of immigrants. Business initially developed within the confines of ethnic communities may eventually expand either to provide ethnic products or services to the wider mainstream market or into businesses that operate independently from ethnic markets and products.¹⁶ Indeed, Hispanic-owned businesses can be classified according to their target market (Hispanic versus Non-Hispanic) and their product/service offerings (Hispanic versus Non-Hispanic).¹⁷

Other scholars see the proliferation of ethnic businesses, for example, in England within the context of massive deindustrialization of the 1980's, "which created disproportionate job loss among immigrant-origin groups and stimulated self-employment as a survival strategy."¹⁸ Unlike most of their American counterparts, these scholars have been more likely to see immigrant and ethnic firms as confined to, or stuck, within the secondary economy, and ethnic

entrepreneurship as a "form of disguised unemployment" They have also argued that "co-ethnic customer dependency," or the ethnic market "is a serious restriction on development."

Applicability of Market Orientation Approaches to Latino/Hispanic Enterprises in Central Indiana

The size and areas of activity of Latino owned businesses (Figures 1-4 and Table 1) seem to indicate that many operate in the secondary, unstable sector, and at the fringes of the mainstream economy. Looking at the areas of activity listed in Table 1, we observe that a large number of Latino/Hispanic owned firms are involved in providing for the culinary needs of co-ethnics, although many of the restaurants surveyed are oriented primarily to the non-ethnic population. The bakeries, grocery stores, and supermarkets that have appeared in the recent years in several Indianapolis neighborhoods are overwhelmingly oriented to the ethnic market. Some of the supermarkets are highly successful businesses, organized into chains across different city neighborhoods. There are also several variety stores that sell goods, especially from Mexico, to the immigrant population. Several businesses have also emerged to cater to the adaptation needs of immigrants and to provide mainstream products and services to the immigrant population, such as car dealerships and auto repair shops, and real estate and financial services, among others. Some businesses, that provide mainstream enterprises access to the ethnic market, have also emerged. For example, there are translation services and marketing consultants, and the bilingual and Spanish language newspapers, the latter of which depend to a large extent on advertisements from mainstream firms as a source of revenue.

Table 3
Ethnicity of Latino Business Customers

| Percent of Customers Who are Latino | Number of Businesses | Percent |
|-------------------------------------|----------------------|---------|
| Low (20% or lower) | 60 | 30.2% |
| Medium (between 20 and 80%) | 32 | 16.1% |
| High (80% or higher) | 107 | 53.8% |
| Total | 199 | 100.0% |

Data on the market orientation of Latino/Hispanic businesses (operationalized as a high, medium and low level of ethnic customers) show that Latino entrepreneurs are not universally dependent on the ethnic market (Table 3). Over 30 percent of the businesses have a clear mainstream market orientation and another 16 percent have a customer base of mixed ethnicity. A slight majority, about 54 percent, is primarily dependent on the ethnic market.

Table 4
Business Goals of Latino Entrepreneurs

| Business Goals | Percent | number |
|----------------------|---------|--------|
| Scale back | 1.5% | 3 |
| Stay the same | 13.1% | 26 |
| Add products | 15.6% | 31 |
| Add markets | 15.1% | 30 |
| Add products/markets | 54.8% | 109 |

Latino entrepreneurs in Indianapolis, regardless of whether they have an ethnic or mainstream market orientation, have plans to expand their businesses, and they are highly satisfied with their businesses. When asked about the goals for their businesses, eighty five percent responded that they intended to expand their businesses by adding products or services, or both (Table 4). Only 1.5 percent stated that they intended to scale back their businesses. This

image of optimism also emerged from the fact that over 94 percent of business owners somewhat agreed or strongly agreed with the statement that they truly enjoyed owning a business,' nearly 82 percent somewhat agreed or strongly agreed with the statement that they were satisfied with what they had accomplished in their business; and over 85 percent expressed the same levels of agreement with the statement that central Indiana was a good place to own and operate a business. The assumptions made by some European scholars that ethnic entrepreneurs engage in businesses activities as a "last ditch survival strategy," and that ethnic firms tend to be "stagnant" and highly "failure-prone" businesses, are not supported by the data on Latino businesses in central Indiana.

The perspective provided by Waldinger et al.¹⁹ and their observation that the ethnic market can provide a cradle out of which immigrant businesses can grow and expand to the wider market seems to apply to the Latino business situation in Indianapolis. Nevertheless, businesses with an ethnic market orientation are less successful than those with a mainstream market orientation. In Scott et al., we tested the relationships among indicators of success and market orientation.²⁰ There was a strong relationship between market orientation and business success. Those with a mainstream market orientation performed better than those with an ethnic market orientation. For example, there is a significant ($p < 0.001$), negative correlation ($r = -0.306$) between proportion of customers who are Hispanic and the estimated market value of the business. Similarly, there is a significant ($p < 0.001$), negative correlation ($r = -0.316$) between proportion of customers who are Hispanic and the asset value of the business. Thus, the evidence clearly suggests that those businesses less dependent on the ethnic market are more likely to have financial success. The assumption that businesses not dependent on ethnic resources and the ethnic market were more successful than those who were so dependent is supported by the experience of Latino/Hispanic entrepreneurs in Indianapolis.

Conclusion

An analysis of Latino entrepreneurship in central Indiana suggests that no one theory or ideal-type construct may fit the actual

experience of a specific ethnic group at a particular time in history or a country. Each of the theories reviewed in this paper provides useful insights into the phenomena of ethnic entrepreneurship, and none should be dismissed. Indeed, studies informed by the ethnic enclave, the middleman minority, and the ethnic resources theories have all demonstrated that the utilization of ethnic resources or collective social capital plays a very significant role in the emergence and sustainability of ethnic businesses. Nevertheless, ethnic entrepreneurs may not always need to mobilize ethnic resources in order to start successful businesses. The dependence on the ethnic market and on ethnic resource mobilization may lead to stagnation, particularly in situations where immigration from the country of origin has declined or ceased. However, the explosive rates of growth of the Hispanic community in the United States guarantee a growing base of ethnic customers, making expansion into non-ethnic markets, for the time being, unnecessary for survival. The same occurs within ethnic enclave situations, where, as documented by Fortes and his associates, there are plenty of opportunities to grow and expand within the limits of the enclave. These two scenarios, however, do not negate the fact that those entrepreneurs who expand beyond the ethnic market and ethnic resource utilization, by embedding themselves in market exchange relationships within the expanded economy of the host society, may be more successful in the long run than are those that focus on ethnic markets exclusively.

NOTES

1. For a review of the literature, see Min Zhou, "Revisiting Ethnic Entrepreneurship: Convergences, controversies, and conceptual advancements, *International Migration Review*, 38, (2004): 1040-1074.
2. For details on the data collection methodology, see Roberto Curci and Robert Mackoy, "Hispanic Business Enterprises (HBEs)™ in the Greater Indianapolis Area: Understanding Their Characteristics and Business Development Challenges," Greater Indianapolis Chamber of Commerce, 2008.
3. Kenneth Wilson and Alejandro Fortes, "Immigrant Enclaves: An Analysis of the Labor Market Experiences of Cubans in Miami," *American Journal of Sociology*, 86 (1980): 295-319.
4. See Alejandro Fortes and Steven Shafer, "Revisiting the Enclave Hypothesis: Miami Twenty-five Years Later," *The Sociology of Entrepreneurship*, 25, (2007): 177-190; Alejandro Fortes and Leif Jensen "Reply to Sanders and Nee,

- Disproving the Enclave Hypothesis," *American Sociological Review*, 57(3) (1992): 418-420.
5. Source: United States Bureau, Marion County, Indiana by County Subdivision. Data Set: Census 2000 Redistricting Data (Public Law 94-171) Summary File.
 6. Jonathan H. Turner and Edna Bonacich, "Toward a Composite Theory of Middleman Minorities," *Ethnicity*, 7, (1980): 144-158.
 7. *Ibid*, 144.
 8. See Min Zhou.
 9. Roger Waldinger, "Reply to Bonacich. The Two Sides of Ethnic Entrepreneurship," *International Migration Review*, 27(3) (1993):694.
 10. Roger Waldinger, Howard Aldrich, Robin Ward, and Associates *Ethnic Entrepreneurs: Immigrant Business in Industrial Societies* (Newbury Park, CA, Sage Publications, 1990).
 11. Robert Kloosterman and Jan Rash, (eds.), *Immigrant Entrepreneurs: Venturing Abroad in the Age of Globalization* (Oxford: Berg Publishers, and New York University Press, 2003).
 12. Karl Polanyi, *The Great Transformation* (Boston: Beacon Press, 1944); Karl Polanyi in "The Economy as Instituted Process," in G. Dalton (ed.), *Primitive, Archaic and Modern Economies: Essays of Karl Polanyi*, (New York: Doubleday and Company):. 139-174; Mark Granovetter, "Economic Action and Social Structure: The Problem of Embeddedness," *American Journal of Sociology*, 91 (1985):481-510.
 13. Zulema Valdez, "Beyond Ethnic Entrepreneurship: Ethnicity and the Economy in Enterprise," Working Paper No. 63 (Center for Comparative Immigration Studies, University of California-San Diego, 2002).
 14. The survey conducted in 2007 did not ask questions about the level of net working among Latino owners or their use of co-ethnics as sources of business and market information. It did not ask either about owners' membership in self-help organizations, although there are very few, if any, collective organizations of this type among Latinos in central Indiana. The business organizations that have emerged to represent this group are small and fragmented.
 15. Dulce Scott, Robert Mackoy, and Roberto Curci, "Ethnic Resources, Market Orientation, Market Exchange Embeddedness and Business Outcomes: Hispanic Business Enterprises in Central Indiana," (under review).
 16. Waldinger et al.
 17. See Curci and Mackoy for a description of their Hispanic Business Enterprise Classification Framework.
 18. Giles Barrett, Trevor Jones and David McEvoy "United Kingdom: Severely Constrained Entrepreneurialism." In Robert Kloosterman and Jan Rash, (eds.): 101-122.
 19. Waldinger et al.
 20. Scott et al.

*Journal
of the
Indiana Academy
of the Social
Sciences*

Volume XIII: 2009