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The Western New York Nonprofit Organizations Programs/ Services Help Support Immigrants/Refugees to Build Businesses and Neighborhoods

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MPA Project

BUFFALO STATE COLLEGE

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The Western New York Nonprofit Organizations Programs/Services Help Support Immigrants/Refugees to Build Businesses and Neighborhoods

Abstract

The number of immigrants and refugees settling in Buffalo has been increasing for the last decades, and the studies have shown that by settling in the abandoned inner cities, immigrants are revitalizing these areas (Cornelius, 2011) and along with reductions in crime and decreases in concentrated poverty (Spector, 2013). While research has focused on gateway cities in California, there are not many studies or documents that address immigration and the revitalization of the City of Buffalo. This research project is intended to explore the programs/services helping to support immigrants/refugees to build small businesses and become home owners, through the Westminster Economic Development Initiative (WEDI), and the West Side & Black Rock-Riverside Neighborhood Housing Services. The purpose of this study is to review and evaluate these programs/services in the immigrant/refugee community. It was a qualitative approach study and semi-structure interviews are used to collect the data. The study showed that 89% of the clients interviewed own small businesses, 56% own houses. Over all clients and providers were satisfied with the outcomes.

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Chapter 1: Introduction

In the beginning of the twentieth century, the City of Buffalo, hosted an honored World's Fair known as The Pan American Exposition, and, at that time, a big industrial factory, the Lackawanna Steel Company had just opened its doors. People of Buffalo, as well as those of the whole world, looked forward to a bright future, and they had every reason to believe that these massive and impressive signs of progress would last forever (Goldman, 2007). At the beginning of the Great Depression, Buffalo had 573,000 inhabitants which made it the 13th-largest city in America (Glaeser, 2007). Today the population of Buffalo is just 261,310, as of Census 2010, with de-industrialization and suburbanization diminishing its core throughout most of the 20th century

Even though the importance of Buffalo as an industrial and transportation hub has diminished through the years, Buffalo is still attracting immigrants and refugees from across the world. The reasons as to why many immigrants are settling in Buffalo include employment opportunities combined with a lower cost of living. There are between 40 and 50 languages spoken in Buffalo as a result of the mass movement of immigrants/refugees (Boone, 2012).

Buffalo has a long history with immigrants because of its location as a port-city on the Great Lakes, with many jobs available through shipping on the Erie Canal and in the Great Lakes (Glaeser, 2007). The boom years of Buffalo's immigrants from around the world was attributed to the mass of factories and railroads, which comprised the infrastructure of industry and shipping. The neighborhoods in the city were shaped by ethnic groups and transportation was mainly public (Goldman, 2007). Now, years later in the twenty-first century, a new generation of citizens looks to revitalization.

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Chapter 2: Literature Review

Definition of Terms

tedxcern.web.cern defines **TEDx** (Technology, Entertainment, and Design) as a program of local, self-organized events that bring people together to share a TED-like experience. These local, self-organized events are branded TEDx, where x = independently organized TED event. The TED Conference provides general guidance for the TEDx program, but individual TEDx events are self-organized (subject to certain rules and regulations).

Immigrant: Merriam Webster Dictionary defines immigrant as a person a person who comes to a country to take up permanent residence

Refugee: Merriam Webster Dictionary defines a refugee as someone who has been forced to leave a country because of war or for religious or political reasons. There is difference between immigrant and refugee; Refugees are forced to leave their home countries because of war, environmental disasters, political persecution and/or religious or ethnic intolerance, while immigrants usually come to join family members who already live in this country or in seeking work and a better life for themselves and their families

Revitalize: Merriam Webster Dictionary defines revitalize as to make someone or something active, healthy, or energetic again

Gateway cities: Travel Industry Dictionary defines a gateway city as a city that serves as a departure or arrival point for international flights, or a city that serves as an airline's entry or departure point to or from a country. In this study the gateway cities mean the cities where immigrants settle

In the early 1900's, Buffalo was not only the greatest grain port of the whole world, it was also the first in the United States to be powered by electricity. It had incredible shipping, which made it the second largest city after Chicago for livestock imports in the world. The local economy was mostly made up by railroads. During this era, Buffalo was served by eleven major lines and this made it one of the leading railroad termini in the United States. The booming of industry, particularly in iron, steel and shipping, in 1910, created thousands of jobs; for example there were more than ten thousand people working in more than hundred and fifty iron and steel factories throughout Buffalo (Goldman, 2007).

The Erie Canal was a major reason to why Buffalo flourished in early 1920s; also the city's water-based transportation stimulated heavy industrial development in Buffalo, such as the Lackawanna Steel and Iron Company. However, the Great Lakes and Erie Canal were not the only factors to Buffalo's success. Niagara Falls was a potent source of energy in the production of electricity. Nonetheless, with the opening of the St. Lawrence Seaway, the Erie Canal was no longer the most efficient way to send goods from the east and shifting in transportation technology reduced the importance of the Erie Canal. This is often cited as the strongest factor in Buffalo's decline (Glaeser, 2007).

In the *New York Times*, Spector says that cities in New York have been struggling with population loss; between 2000 and 2012, Buffalo lost 33, 260 residents over the 12 year period, representing 11% of its population, while Rochester lost 9, 240, or 4 % of its population. Fortunately, declines were less abrupt over the last two years (Spector, 2013).

Immigrants usually settle in gateway cities based on their geographic locations, employment opportunities especially for low-skilled workers, and existing concentration of other

immigrants (Baird, Adelman, Reid, & Jaret, 2008). By settling down in the inner cities, immigrants are important contributors to revitalization (Cornelius, 2011). Both in high skilled and low skilled industries, immigrants make the economy more efficient by reducing blocks to growth caused by labor shortages (Furchtgott-Roth, 2013).

Another study proved that in large gateway cities, immigration has been associated with reductions in crime, economic revitalization, and decreases in concentrated poverty (Spector, 2013). Data collected by the American Community Survey in 2005 revealed that the income of blacks in the New York City area of Queens exceeded that of whites for the first time, and the predominant population largely is made up by immigrants from the West Indies (Spector, 2013).

The impact of immigrants on economically distressed American cities and their economies has been chronicled for many decades. For example, in 1989, a study indicated that new immigrants tend to settle in the cities just when those cities seemed to be experiencing their period of most severe decline (Waldinger, 1989). This research states that immigration is part of a fundamental restructuring of the United States urban economy due in no small part to immigrant contributions to the labor force (Waldinger, 1989).

Immigrant contributions to the United States economy will continue to increase; in fact the increasing in the United States labor force over the last decade was attributed to both legal and illegal immigration. The contribution of immigrants will continue to be important in the future especially now that the United States workforce baby boomers are approaching the retiring age (Nicholson & Orrenius, 2009). This article states that high-skilled immigrants contribute much to innovation, and they can bring distinctive knowledge about foreign markets to American firms. The low-skilled immigrants play a major role on the American economy too;

the reason behind this is that they are more eager to move to find jobs than native-born Americans (Matthews, 2013).

Studies continue to prove that immigrant entrepreneurs play key roles in growing industries, like the transportation and food processing industries, and they bring in supplementary revenue, create jobs, and contribute significantly to the economy. This article states that immigrants who own businesses represent a large share of all business owners in many metropolitan areas economies and the economy of the nation as a whole (America Immigration Council, 2014). Immigrants are revitalizing the health of the housing market and are stabilizing less desirable communities throughout the United States. Evidence shows that immigration helps stem the aging crisis that is affecting developed economies around the world. The reason behind this is that immigrants are more likely to be young. Unfortunately, this report states that less attention has been paid to how immigration affects the housing market (Vigdor, Calcagni, & Valvekhar, 2013).

Rising skill levels among foreign-born adults across the whole nation, including the Buffalo region, are attributed to the growing number of immigrants. In Buffalo, about 30% of adult immigrants have at least a bachelor's degree and only 17.5 % are without a high school diploma. Generally, in the Buffalo region, the immigrant population is small; it is about 5.7 % of the total population (The Buffalo News, 2011). Today's world economy is moving away from manufacturing toward technology and medicine. So Buffalo is in need of the educated immigrants to boost its economy and to attract more investments from different parts of the world and the United States (The Buffalo News, 2011).

The contribution of immigrants to the United States' economy is undeniable. In a 2008 study, Fairlie shows that business ownership is higher in foreign born residents than it is in those native born in most of developed countries, including the United States. In fact, 12.5 % of all businesses in the United States are owned by immigrants, in both low and high skilled sectors. In California, 30% of all businesses are owned by immigrants and 1/4 of New York businesses owners are immigrants (Fairlie, 2008. This study proved that a growth in employment in a US state of 1% due to immigrants has produced an increase in income per worker of 0.5% in that state (Peri, 2009).

In a recent report of the Americas Society/Council of the Americas (AS/COA) and the Partnership for a New American Economy, data collected indicates that 40 million immigrants in the United States have collectively created \$3.7 trillion to U.S. housing wealth nationally (Vigdor, Calcagni, & Valvekhar, 2013). Studies showed that the presence of immigrant workers, either legal or illegal, makes the U.S. economy an estimated 11 % larger each year in the labor market (Camarota, 2013). Immigrants are making once declining areas more attractive to the native-born. For example in Vigdor's report, he showed that for every 1,000 immigrants settling in a county, there are 46 manufacturing jobs created. Immigrants are also improving civic engagement through entrepreneurship, which creates jobs, and by serving in the military (Vigdor, 2013).

The immigrant issue has been a hot debate in Congress, and many arguments have been made on economic grounds. However, almost all economists agree that either illegal or legal immigrants benefit the overall economy. Usually illegal workers do not contest with skilled laborers, but rather, they complement them (Davidson, 2013). Many cities have been losing population due in part to aging and lack of migration of the native-born citizens. Therefore

immigration is one of the strategies to which communities are frequently turning to restore economic growth. A potential awareness of the vital contributions that immigrants make to neighborhood revitalization is seen in the increasing number of cities opening their doors to immigrants (Mcdaniel, 2014)

As this report shows, immigrants help to fill the gaps in the labor force as the U.S. baby boom generation retires at a rate of more than 10,000 per day (Vigdor, Calcagni, & Valvekhar, 2013). Immigrants increase competitiveness, diversity of goods and services, cultural diversity, family morals, work efforts, etc. (Nicholson & Orrenius, 2009). Nobody will deny that soon America as well as Buffalo will be in trouble due to the rapid retirement of the large Baby Boomer generation. American businesses must find younger workers, particularly in manual labor jobs, and immigrants/ refugees seem to be the best candidates because their educational background fills many holes in the labor market (Furchtgott-Roth, 2013).

There are four resettlement agencies in Western New York: the International Institute of Buffalo, Catholic Charities, Jewish Family Service, and Journey's End Refugee Services. These agencies resettled 1,300 to 1,400 individuals or families in just 2013 from across the world; in addition they work with 500 people who arrive on their own from other parts of the country (Sommer, 2013).

According to these agencies, immigrants/refugees have a strong sense of loyalty in their workplace and are determined to succeed with the opportunity they are given. They are eager to work in low skilled jobs while learning English in their workplace and aspire to better jobs. Buffalo's immigrant support agencies provide job placement and housing services, as well as financial literacy education, including budgeting, banking, and tax filing (Sommer, 2013). Since 1980, 20,000 immigrants/refugees have settled in Buffalo, with immigrants/refugees from Nepal

and Bhutan refugees arriving over the course of the last 6 years. These Bhutanese and Nepalese settlers own 21 homes, contributing to neighborhood revitalization through homeownership (Sapong, 2013).

Buffalo has been revitalized by small businesses opened by refugees and immigrants. These small businesses include grocery stores, mini-markets, restaurants, clothing shops, and the West Side Bazaar, a mini-mall of ethnic boutiques selling wares from Nepal, Rwanda, Burma, Somalia and other countries (Kwiatkowski, 2013). Primarily, these small businesses serve the immigrant population and downtown's professional population. In addition, he Salvation Army on Grant Steet offered a crime-prevention seminar to 50 immigrants in order to help them to better communicate with the police department; and some of the immigrant population like Imam Yahye Omar works as, an intermediate between the police and the immigrant population helping these two sides to better communicate with one another (Kwiatkowski, 2013).

Immigrants/refugees in Buffalo are very active. For example on World Refugee Day, immigrants and refugees in Buffalo gathered together in an event to continue build connections between different immigrant communities. Due to many languages spoken by immigrants in Buffalo, soccer was used as universal language for them to be able to communicate with one another. Many in the refugee communities are doing very well; in fact they are opening businesses and restaurants throughout the city (Boone, 2012).

In another community event organized by TEDx Buffalo, the Buffalo's Mayor, Byron Brown, recognized the undeniable contribution of immigrants/refugees to the progress of Buffalo. He addressed the immigrant audience saying;

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You are definitely bringing progress to Buffalo. We are seeing more progress in the city than we've seen in over 45 years, and its young people, it's creative people, it's people with ideas that is going to propel Buffalo into a future that is much greater than our past (Sapong, 2013).

Immigrants in Buffalo are very organized and determined to rebuild their new destinations. This is seen through a coalition formed by immigrants in Buffalo. This coalition is called the Buffalo Immigrant Refugee Empowerment Coalition. This coalition's goal is to support and educate immigrants/refugees in the Western New York areas about public safety, health, businesses, and housing (Hammill, 2013).

Even though immigrants are contributing so much to revitalization, nevertheless, some Americans have a negative attitude toward immigrants. The reasons behind this resentment have been attributed to fear of increasing job competition, social services used by immigrant families, cultural dilution, increased crime, and terrorism (Furchtgott-Roth, 2013).

However, in his study Dizikes proved that some of Americans are not necessarily afraid of job competition or the use of public services by immigrants/refugees. Instead, Americans tend to prefer immigrant workers with refined job skills more than those who do not have good training (Dizikes, 2010). Highly skilled immigrants have been founders of many companies that have grown to billion dollar giants, such as Google and Yahoo. Also many immigrants have different skills from the U.S born population, complementing the skills of the United States labor force (Furchtgott-Roth, 2013).

Through this literature review, there is much evidence shown that immigrants are contributing much to their new destinations. These contributions are seen through revitalizing the health of the housing market, stabilization of the inner cities, businesses ownership, filling the gaps in both high and low skilled labor market, and decreases in concentrated poverty.

Chapter 3: Method

This study sought to expand our understanding of the impact of programs supporting immigrants as they settle into the United States and urban revitalization using the following hypotheses.

H₀ The nonprofit organizations of the Western New York do not provide programs/services that help support immigrants/refugees to build the neighborhoods.

H₁ The nonprofit organizations of the Western New York provide programs/services that that help support immigrants/refugees to build the neighborhoods.

Sample Selection

This was an exploratory study of programs/services provided by the nonprofit organizations of the Western New York to help immigrant/refugees to build their new neighborhoods. The researcher conducted interviews with the leaders and clients of the West Side & Black Rock-Riverside Neighborhood Housing Services and the Westminster Economic Development Initiative (WEDI). The sample size was 13 individuals from these organizations in total. The clients were recruited through Buffalo Immigrant Refugee Empowerment Coalition (BIREC). Some other clients were recruited from the West Side Bazaar. A limitation of the study was the relatively small sample size. For this reason, these findings cannot be generalized to the broader community based on this study alone.

All of the immigrants/refugees interviewed were able to speak English. A sample of four leaders really doesn't tell us much, and for this reason the research lumped the two organizations together for purposes of the study. Note that four individuals were program providers while nine

were program recipients. Literature reviews don't differentiate between refugees and immigrants. In this study the two terms are interchangeable.

Research Design

This project is a qualitative exploratory study of programs/services provided by the West Side and Black Rock Riverside Neighborhood Housing Service and the Westminster Economic Development Initiative to help immigrants/refugees to build neighborhoods of Buffalo. The researcher explored all programs/services provided to immigrants/refugees by these two nonprofit organizations. Most immigrants, when they arrive in the United States, do not speak English and have different backgrounds, different cultures, and beliefs. Guidance and orientation to be successful is often necessary. These organizations were chosen because of their mission, which includes rebuilding Buffalo, and because they offer programs/services to the immigrants/refugees to achieve this mission, with the understanding that when immigrants in Buffalo prosper, Buffalo will prosper.

Data Collection & Instrumentation

Data Collection

The data collection phase took approximately two months to complete.

1. Interviews: Through semi-structured interviews, the researcher was be able to combine all programs/services available for immigrants/refugees through the West Side and Black Rock Riverside Neighborhood Housing Service and Westminster Economic Development Initiative.

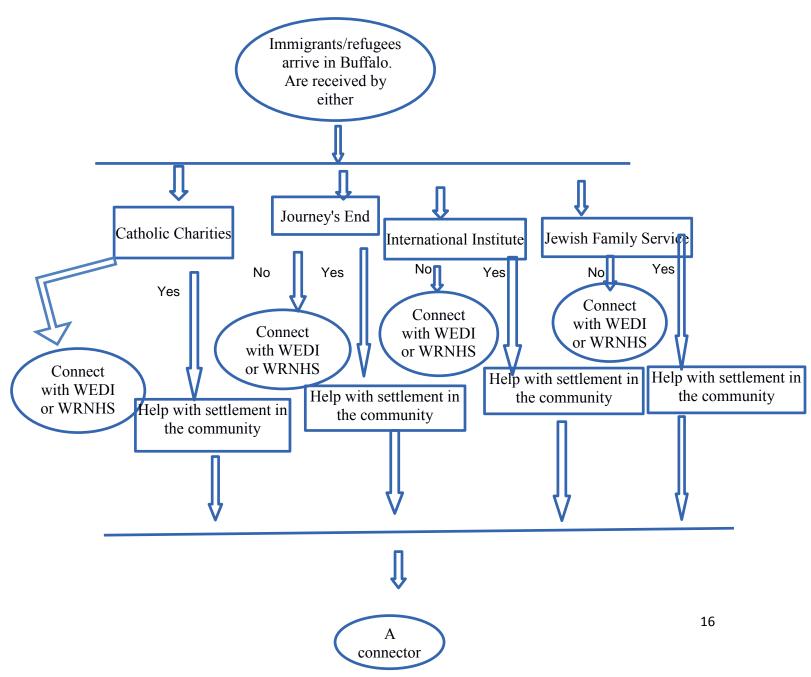
Data Analysis

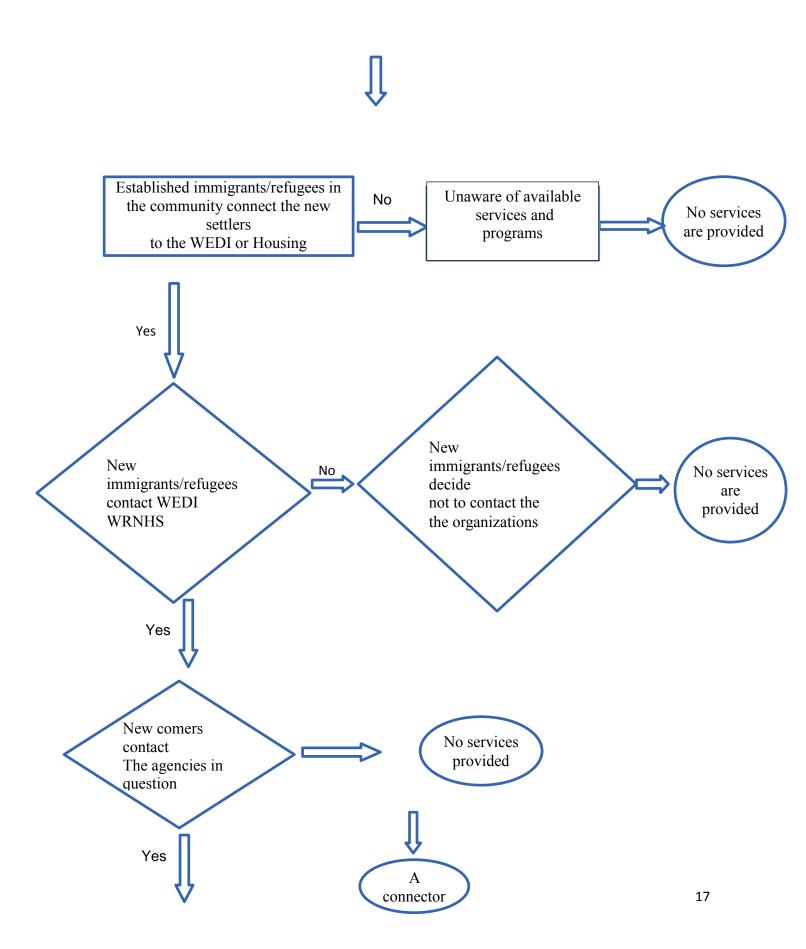
2. Evidence: At the end of data collection, the exact the number of immigrants/refugees served by each organization in the last five years was obtained. In addition, the length of time these immigrants were in Buffalo was available, offering insight as to how long the immigrants and our study organizations have been active in the community.

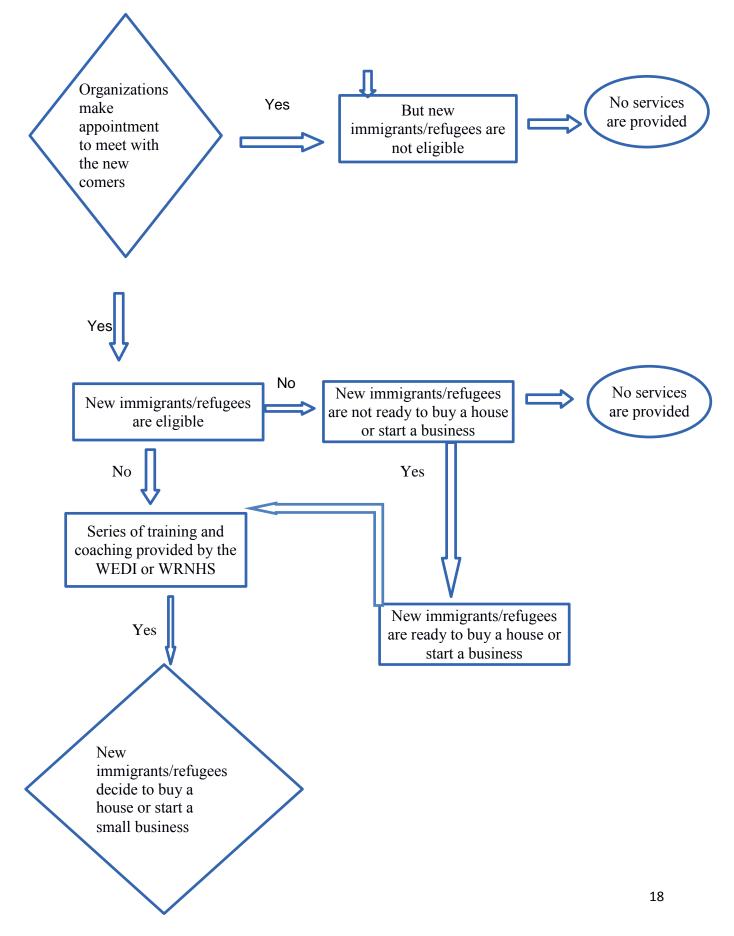
3. Interpretation: Bar charts, pie charts, and flow chart were used to interpret and analyze the results, allowing the researcher to analyze how well these organizations are known in immigrant communities and the impact made by these programs/services, especially in the West Side and Riverside neighborhoods. The data analyzed indicates acceptance of the alternative hypothesis and rejection of the null hypothesis.

Chapter IV: a. Results

When immigrants/refugees arrive to the United States, specifically in Buffalo, they essentially start a new life from scratch, and must go through process in order to achieve stability. They also face different challenges, such as language barriers, cultures, beliefs, unemployment, and many more. For them to get to the point of buying a house or start a small business, many things can happen in the process, which may hinder their success. The following chart summarizes the barriers they face before becoming home or business owners.







Thirteen individuals were interviewed including nine clients and four leaders. The two organizations that participated in this study provide services/programs to the immigrants/refugees, especially to those who live in the West Side and the Riverside neighborhoods of Buffalo. The programs/services provided by each of these neighborhoods differ. The Westminster Economic Development Initiative (WEDI) is businesses oriented, while the West Side & Black Rock-Riverside Neighborhood Housing Services is housing oriented.

The following are the questions designed for leaders of the chosen organizations

1. What type of programs/services do you offer to the immigrant community to help them build neighborhoods and their lives?

a.

b.

c.

d.

2. How long have you been running these programs/services?

3. How many immigrants did you serve for the last 5 years?

4. How do immigrants get to know about your services?

5. Are you satisfied with the results are you getting?

Very satisfied \Box

Satisfied \Box

Somewhat satisfied \Box

Not satisfied \Box

6. Are there any tangible changes in this neighborhood due to the programs/services you are providing? Yes \Box No \Box

If yes, how do you measure this?

7. What is the biggest challenge you face in your daily service delivery?

8. Who are your funding sources?

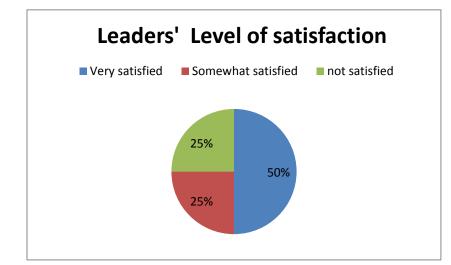
The Westminster Economic Development Initiative (WEDI) has been in business for seven years and they provides business training and coaching, micro financing, small business incubator, and after school programs. In the last five years they have helped 300 people start small businesses in the West Side of Buffalo. The organization was asked about how immigrants get to know about their services. The response indicated that most of immigrants/refugees who seek their services are referred either by a friend, word of mouth, or the internet. No other type of advertisement is being used to get their services/programs out there in the community. This organization said that it is very satisfied by the results that they are getting from the programs/services they are providing. When asked if there are any tangible changes in the community as a result of their services, the answer yes. The organization measure these changes by the number of businesses open and operating in neighborhoods. Also, they indicate that the West Bazaar is another proof of the changes due to their services. The West Bazaar is a mini-

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mall of ethnic boutiques selling wares from Nepal, Rwanda, Burma, Somalia and other countries, located on Grant Street on the West Side of Buffalo, the heart of this immigrant community.

The Westminster Economic Development Initiative offers services/programs to immigrants/refugees in the West Side of Buffalo and it is very satisfied with the outcomes of their services/programs. However, their concern is that they have too much on their plate and very limited resources. This was expressed as their biggest challenge in their daily service delivery. Their funding sources are private foundations, personal donations, and support from the Office of Refugee Resettlement. Surprisingly, given the scope of the services offered, the only funds from the government the Westminster Economic Development Initiative receives is from the Office of Refugee Resettlement

On the other hand, the West Side & Black Rock-Riverside Neighborhood Housing Services has been delivering services for thirty-three years. This organization has two offices. However, these two offices have the same executive director, and they share many of their employees to reduce unnecessary costs. They also provide services/programs to the immigrant/refugee community in the West Side and Riverside neighborhoods of Buffalo, support such as block clubs and for closure prevention. The organization also offers seminars to cater to the Burmese community with Burmese realtors.



They all agreed that there are perceptible changes in the neighborhood as the result of their services/programs. Changes are measured by the number of new homeowners in neighborhood. The biggest challenge they face in their daily service delivery is language barriers, outreach and information delivery, and not being able to help everyone. The West Side & Black Rock-Riverside Neighborhood Housing Services organization has difficulty finding sufficient translators because they serve many nationalities, as mentioned before. Consequently, delivering services are compromised. Program leaders mentioned that they have tried to work with the International Institute hoping that they can provide translation when needed, but it turns out that the charges were too high, and they could not afford it. However, in support it was reported that some immigrants/refugees who bought houses through them usually come back to volunteer in translation, bringing in other immigrants/refugees from their countries for services and assistance.

The West Side & Black Rock-Riverside Neighborhood Housing Services funding sources are quite different from those of the Westminster Economic Development Initiative. Their funding sources include the New York Attorney General, National Bank, Neighbor Works of America, City of Buffalo, State of New York, and fee generation from services. Their funding is mostly governmental (federal, state, local), while the Westminster Economic Development Initiative funds are private.

Nine clients were interviewed, and the following are the questions that were designated for the clients

1. How long have you been in Buffalo?

2. Do you own a house? Yes \square No \square

If yes, what organization helped you to buy the house if there is one?

3. Do you own a business? Yes \Box No \Box

If yes, what organization helped to start your business if there is one?

4. Do you know that the West Side and Black Rock Riverside Neighborhood Housing Services

and the International Institute offer programs to the immigrants/refugees to help them become

self-sufficient? Yes □ No□

If yes, how did you hear from them?

5. Which of these organizations provided services to you? If both did, please rate each

separately.

6. Were you satisfied by the services provided to you? Yes \Box No \Box

Please rate the services you were given

Very satisfied \Box

Satisfied \Box

Somewhat satisfied \Box

Not satisfied \Box

7. Would you recommend other immigrants/refugees to these organizations? Yes \Box No

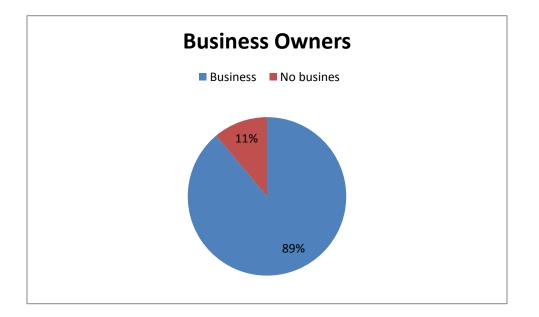
If not, why?

8. Is there anything else you would like to see the agencies provide to immigrants/ refugees?

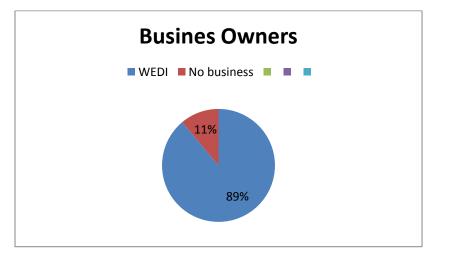
 $Yes \Box No \Box$

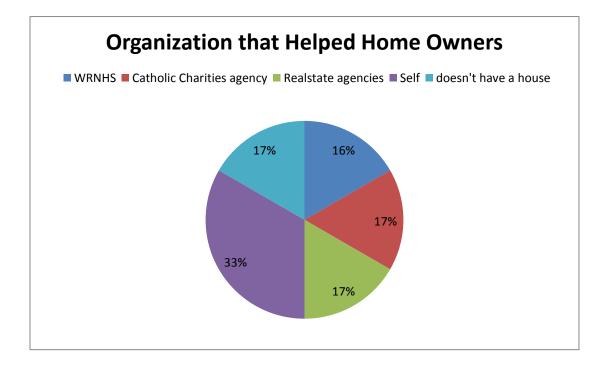
If yes please explain.

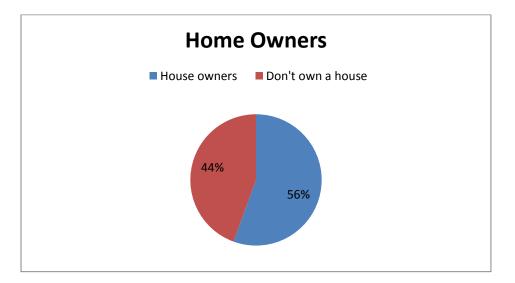
Many clients interviewed were happy by the services provided to them by either the Westminster Economic Development Initiative or West Side & Black Rock-Riverside Neighborhood Housing Services. Most of them have been in Buffalo between five and ten years. Only one person said that he has been in Buffalo for eight months. However, he moved to Buffalo from another state. Five clients out of nine are homeowners, eight of them own small businesses, and only one client has neither a house nor a business. When asked about who referred them to the organizations that helped them, all of them said that they heard it either from friends or acquaintances. I was surprised to find out that none of the clients were actually referred by any agencies among the four that help immigrants/refugees to settle down when they arrive here or used other marketing initiatives as indicated above (magazines, newsletters etc.)



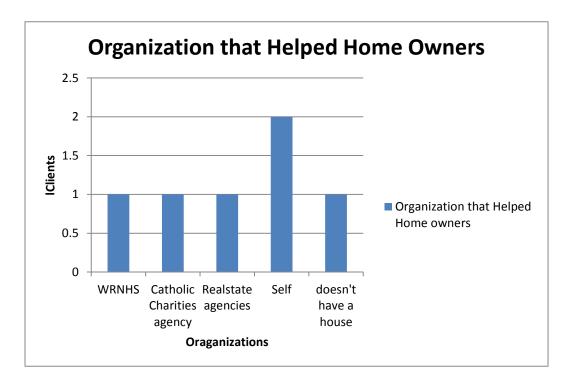
As the results indicate, 89%, of the clients interviewed own small businesses, (11%) do not own a business.







Among the nine clients interviewed, 56% own houses. However, 33% of them were not helped by any organization to purchase their house, while 16% were helped by the West Side & Black Rock-Riverside Neighborhood Housing Services. Finally 17 % were helped by Catholic Charities agency.



Eight individuals who own businesses were all helped by the Westminster Economic Development Initiative to start their businesses. Six of them said that they were very satisfied with the services provided to them by this organization; two said that they were somewhat satisfied by the services they got from this organization. Fortunately, all nine of them said that they can recommend other immigrants/refugees to these organizations. Five out of eight client interviewed said that they own houses, and, surprisingly, only one client was helped by the West Side & Black Rock-Riverside Neighborhood Housing Services. The client was very satisfied with the services from this organization. Two said that they bought their houses by themselves; one said that Catholic Charities helped her to buy the house, and one said that she was helped by the realestate agencies to purchase the house.



The researcher wanted to know if there is any other service that these clients would like to get from the two organizations; six out nine answered yes, and three people said that these organizations should keep up with the programs/services they are providing now. Clients want to see the Westminster Economic Development Initiative provide a large space for the West Side

Bazaar because these clients have much to offer, but the space is so limited to the point that they cannot fit in all their merchandise. Also, they said that these organizations should do more community outreach because many immigrant/refugee communities are not aware of those services available to them. Last but not least, they want these organizations to provide after school programs, help immigrants/refugees to apply for insurance and citizenship, and teach them the laws and rules of the United States.

Chap IV: b. Summary

Immigrants are more and more likely to start a business than native-born Americans. The literature reported that between 1996 and 2011, the rate at which immigrants start new businesses grew by more than 50 %; in 2011, for every 100,000 immigrants there were 550 new businesses per month opened, as compared to 270 new businesses per month for every 100,000 native-born. This is significant considering the fact that immigrants were just 12.9% of the U.S. population at the time, and 28 %of all new U.S. businesses were started by immigrants in 2011(Fairlie 2012) . In 2010, immigrants represented 10. 5%t of the United States population, but more than 40 % of the 2010 Fortune 500 companies were started by either immigrants or their children. Fortune 500 companies owned by immigrants employ more than 10 million people worldwide, and more than 3.6 million people in the United States Interestingly, the revenue generated by the Fortune 500 is bigger than the GDP of every country in the world outside the United States, with the exception of China and Japan (Partnership for New American Economy, 2011)

It is no wonder why America has been called the nation of immigrants. Obviously immigrants play a big role in its economy. For example, Procter & Gamble, AT&T, Kraft, Colgate-Palmolive, U.S. Steel, Philip Morris, TIAA-CREF, DuPont, Goldman Sachs, Pfizer, International Paper, Kohl's, Capital One, Honeywell, PG&E, are all founded by immigrants or their children (Partnership for New American Economy, 2011). Studies are proving that the economic role immigrants' play is more becoming more and more recognized. Their entrepreneurship in the United States and worldwide is undeniable (Fiscal Policy Institute, 2012).

This research study conducted in the Westside and Riverside of Buffalo has proved that immigrants/refugees who are settling in Buffalo are revitalizing Buffalo, through the housing market and business ownership. The sample size for this study was small; only nine immigrants/refugees were interviewed. However, the responses have confirmed what other researchers have proved (Furchtgott-Roth, 2013). The researcher has found that 89% of immigrants/refugees interviewed own small businesses, while 55.5% own homes.

Surprisingly, most of them have been in Buffalo less than ten years. 75% of immigrants/refugees who received services reported to be very satisfied and 25% reported to be somewhat satisfied. Some of the clients interviewed said that they want these organizations to do more community outreach because many of the immigrants/refugees are not aware of these resources. The impact of immigrants/refugees on the economy of the City of Buffalo is real, and these immigrants/refugees are bringing back hope to Buffalo. Also, as the baby boomers generation approaches their retirement, Buffalo needs more entrepreneurs to sustain its economy.

Only two organizations participated in this study and both organizations are providing many programs/services to the immigrant/refugee communities to help them become selfsufficient. These organizations face many challenges in their daily service delivery, such as language barriers, limited resources, and outreach. However, their presence in the community is highly appreciated by immigrants/refugees. The West Side & Black Rock-Riverside Neighborhood Housing Services reported to have helped 200 individuals in the last five years to purchase houses; while the Westminster Economic Development Initiative helped 300 individuals to start small businesses in the last five years. These two organizations are playing a major role in the economic revitalization of Buffalo.

Chap IV: Conclusions

The purpose of this research project was to expand our understanding of the impact of programs supporting immigrants/refugees in settlement and urban revitalization. The Westminster Economic Development Initiative (WEDI) and the West Side & Black Rock-Riverside Neighborhood Housing Services were the organizations chosen to participate in this study. This research was important because most immigrants/refugees when they arrive in Buffalo face different challenges such as language barriers, differing backgrounds, cultures, and beliefs; therefore guidance and orientation to be successful is very necessary.

Although the sample size was small, the findings are thought provoking and can guide future research. This study not only showed the value of programs/services available for immigrants/refugees in the community. It also showed that immigrants/refugees, who are aware of those programs/services, are taking advantage of them. Among nine clients interviewed, eight of them own small businesses, and they were all helped by the Westminster Economic Development Initiative.

Five of the nine interviewed own houses, but only one person reported to have been helped by the West Side & Black Rock-Riverside Neighborhood Housing Services. Most of the clients reported to be very satisfied by the services offered to them by the two organizations, and they all said they can recommend other immigrants/refugees to the above organizations.

It is a positive indicator that the two organizations are providing different services/programs; there is no duplication of services/programs. The Westminster Economic Development Initiative is mainly funded by private sectors, personal donations, and the Office of

Refugee Resettlement, while the West Side & Black Rock-Riverside Neighborhood Housing Services is mainly funded by the federal, state, and local government. Both immigrants/refugees and these two nonprofit organizations are playing a major role in revitalizing the City of Buffalo.

Chapter V: Discussion

The findings in this research are very important and meaningful. Despite the challenges immigrants/refugees face when they arrive to Buffalo. They are working hard and becoming selfsufficient in a short time. The study showed that most of the clients who own houses and businesses have been in Buffalo less than ten years. Their impact on the City of Buffalo is undeniable. Previous studies have proven that immigrants/refugees play a great role in the economy of the United States and worldwide. In his article, Fairlie proved that immigrants not only are more likely to start businesses than native-born Americans, opening 28 % of all new U.S. businesses in 2011. Fairlie is not the only one who has shown the importance of immigrants; The Fiscal Policy Institute proved that immigrants own half or more of the small businesses in the United States in 2012. Businesses are not the only way that immigrants/refugees contribute to the economy. They are also they are stabilizing less desirable communities throughout the United States, as Vigdor et el, proved in their in their 2013 study. The findings of this study support both Fairlie and Vigdor's conclude that immigrants/refugees contribute to business start-up and home ownership, and, consequently, neighborhood stabilization.

The reason why this study was conducted was to expand our understanding of the impact of programs supporting immigrants in settlement and urban revitalization. The study has confirmed our anticipations in spite of the small sample size used to generalize the findings. For example, only one person reported to have been helped by the West Side & Black Rock-Riverside Neighborhood Housing Services to buy a house. The person was very satisfied by the services provided to her by this organization, but since there was no other data to compare with that, it is hard to generalize that 100% of the clients served by West Side & Black Rock-

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Riverside Neighborhood Housing Services were very satisfied. And only one leader from the Westminster Economic Development Initiative was interviewed. Even though he said that he was also as very satisfied with the services and programs that they are providing, it is hard to generalize this finding since there was no other response to compare to.

Although this study may have answered important questions regarding the West Side and Riverside neighborhoods of Buffalo, questions related to the rest of the City of Buffalo may remain unanswered. Because there are few documents and studies done on immigrants/refugees in Buffalo, further studies with a larger sample size are needed to explore the role immigrants/refugees are playing in the Buffalo City's economy.

Buffalo has been a desired destination of many immigrants/refugees from across the world, and they are arriving in the right time when Buffalo has been losing its population. These people have rich backgrounds, different skills from the native-born, and they are able to fill the gaps in workforce labor. We need to understand that by helping immigrants/refugees to become self-sufficient, we are helping ourselves and our communities. The prosperity of immigrants/refugees in Buffalo simply equals the prosperity of Buffalo. Many other organizations need to invest in this group of immigrants/refugees in order to secure the stable future of Buffalo.

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