

Data 3:4 Snapshots

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IMMIGRATION: Spotlight on Immigrant Business Owners:

*Cheltenham, Cherry Hill,
and Millbourne*

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Executive Summary

In recent years, many municipal leaders have realized the economic development benefits immigrants bring to their communities, namely an influx of younger workers and entrepreneurial business owners. Thus, they have begun to seek ways to attract more immigrants to their communities. This phenomenon is not limited to cities, as many immigrants now seek out suburban locations. Looking at communities that have large numbers or high percentages of immigrant residents can provide valuable insights into what municipalities do to support these populations.

Cheltenham Township (Pennsylvania), Cherry Hill Township (New Jersey), and Millbourne Borough (Pennsylvania) are local examples of communities that have many immigrant residents and business owners. This Data Snapshot, the fourth in a series of Data Snapshots on Immigration in Greater Philadelphia, examines these communities and presents both demographic data and information learned from a series of interviews with local officials and immigrant business owners. While Data Snapshot 1 focused on immigration at the county level and Data Snapshots 2 and 3 presented characteristics of immigrants in selected communities, this Data Snapshot focuses on the aforementioned communities where immigrants have been successful opening businesses. After presenting selected demographic data about the native-born and foreign-born populations in these communities, this Data Snapshot will discuss findings from a series of interviews conducted with immigrant business owners.

Selected Findings

- Of the profiled communities, Cherry Hill is home to the most immigrants (10,833), but Millbourne has the largest percentage of residents who are immigrants (60 percent).
- A much greater percentage (64 percent) of Millbourne's foreign-born residents are not U.S. citizens than are the foreign-born who live in Cheltenham and Cherry Hill. In those communities, 42 percent and 36 percent, respectively, of the foreign-born are not U.S. citizens.
- Unlike in Cheltenham and Cherry Hill, where rates of poverty are comparable between native-born and foreign-born naturalized citizens, in Millbourne native-born residents are the most likely to live below the poverty level.
- While local leadership in Cheltenham and Cherry Hill feel that immigrants' most important contributions to their municipalities is economic development, local leadership in Millbourne cited diversity as being the biggest benefit of their immigrant community, even above immigrants' economic contributions, which are substantial.
- The immigrant business owners interviewed all emigrated to the United States in search of jobs, to further their education, or to seek asylum; however, they selected their community based on additional factors, including family or ethnic ties, a strong school district, public transit availability, neighborhood safety, housing options, proximity to Philadelphia, and the overall diversity of the community.
- Immigrant business owners interviewed did not support monetary business assistance programs targeted to immigrants. They viewed their business success as dependent on community perception and believed that if they received financial assistance native-born business owners were not eligible for, then it could backfire by creating negative feelings toward them in the community.

CHAPTER 1:

Introduction

Hard-working, entrepreneurial immigrants have long been considered critical to economic development in the United States. Today, the importance of their contribution is amplified as the nation's native population rapidly ages and the number of native-born in the workforce declines. Population stagnation is one of the biggest challenges facing developed countries today, but because of its long history of welcoming immigrants, the United States has a more positive demographic outlook in the future than most. As the native population grows older, the institutions on which they rely in retirement (Social Security, Medicare, pensions, etc.) will be increasingly funded by immigrants and the children of immigrants in the workforce.

A recent publication by the Bipartisan Policy Center called *Immigration: America's Demographic Edge* explains how "immigration serves [America] as an essential power asset." The position of the United States as a leading world power is due to having the largest economy and the most advanced military; a decline in either could erode the country's power and diminish its influence worldwide. Population growth is critical to growing the economy of the United States and maintaining the number of service-age Americans, and it occurs two ways: through net migration (immigrants minus emigrants) and natural increase (births minus deaths). In the United States, migration is expected to overtake natural increase as the leading contributor to population between 2027 and 2038.¹

In addition to growing the United States population and contributing to the labor force, immigrants also spur economic development by opening businesses at a higher rate than native-born people.² A report by the Fiscal Policy Institute using the 2007 Survey of Business Owners (SBO; the most recent data available) showed that immigrant-owned small businesses generated an estimated \$775 billion in annual receipts and employed an estimated 4.7 million people.³

Furthermore, while immigrants make up only 13 percent of the population, they represent 28 percent of "Main Street" business owners.⁴ Main Street businesses are those in Retail (florists, grocers, etc.), Accommodation and Food Services (restaurants, bars, etc.), and Neighborhood Services (nail salons, dry cleaners, etc.); these are the types of businesses present in every community. Main Street businesses contribute to local economies by making areas more attractive places and increasing consumer spending.

As more and more municipalities across the country have realized how immigrants contribute to economic development, there has been increasing competition to attract immigrants. Many municipalities have even launched campaigns to bring new immigrants to their communities. Philadelphia was an early leader in this push—when Mayor Michael Nutter announced in 2008 that he planned to increase the city's population by 75,000 people and that a major part of his strategy was to attract immigrant newcomers, his goal was more than achieved by the city in the subsequent five years. (According to the U.S. Census Bureau's website, Philadelphia's population in 2008 was 1,447,395 people and in 2013 it was 1,553,165 people, an increase of over 100,000 people.)

In the Greater Philadelphia region, immigrants have greatly contributed to suburban growth since 1990. The Metropolitan Philadelphia Indicators Project (MPIP) of Temple University looked at how much population growth in

¹ U.S. Census Bureau, "International Migration Is Projected to Become Primary Driver of U.S. Population Growth for First Time in Nearly Two Centuries," Press Release CB13-89, May 15, 2013.

² Robert W Fairlie, *Immigrant Entrepreneurs and Small Business Owners, and Their Access to Financial Capital* (U.S. Small Business Administration, Office of Advocacy, May 2012).

³ David Dyssegaard Kallick, *Immigrant Small Business Owners: A Significant and Growing Part of the Economy* (New York: Fiscal Policy Institute's Immigration Research Initiative, June 2012).

⁴ David Dyssegaard Kallick, *Bringing Vitality to Main Street: How Immigrant Small Businesses Help Local Economies Grow* (New York: Fiscal Policy Institute's Immigration Research Initiative, January 2015).

the suburbs was attributable to immigrant newcomers and found that in 25 suburban communities, immigrants not only accounted for all of the population gain but also replenished losses in the population that had been living there in 1990. MPIP’s research shows that “in a number of older communities, the arrival of immigrants made the difference between modest growth and a flat—or even shrinking—population.”⁵

Recently the Welcoming Center, a nonprofit economic development organization, released a report—*Choosing Philadelphia: Attracting and Retaining Immigrant Newcomers*—that looks at why immigrants live in Greater Philadelphia and what their experiences have been like. They interviewed 364 people, all immigrants to the Greater Philadelphia region, about why they chose to live in the area. What they learned was very interesting and, perhaps not surprisingly given current U.S. immigration policy, social and family ties are the strongest draw to the region.⁶ They also learned that jobs and education were the other top two reasons immigrants chose Philadelphia.

Moving forward, there is reason to believe that the DVRPC region will continue to be home to many immigrants. Firstly, current U.S. immigration policy favors family reunification, and many of the immigrants already in the region will bring additional family members to this country. Secondly, many immigrants come to the region for educational opportunities.⁷ Thirdly, immigrants follow employment opportunities, of which there are many in the region for both highly skilled and unskilled workers. As noted in Data Snapshot 3.2, nearly 75 percent of Greater Philadelphia’s labor force growth since 2000 is attributable to immigrants.⁸

Background

This Data Snapshot is the fourth in a series of Data Snapshots on Immigration in Greater Philadelphia and will examine three municipalities with large immigrant populations and a significant number of immigrant-owned businesses. While Data Snapshot 1 focused on immigration at the county level and Data Snapshots 2 and 3 presented characteristics of immigrants in selected communities, this Data Snapshot focuses on communities where immigrants have been successful opening businesses: Cheltenham (Pennsylvania), Cherry Hill (New Jersey), and Millbourne (Pennsylvania). After presenting selected demographic data about the native-born and foreign-born populations in these communities, this Data Snapshot will discuss findings from a series of interviews DVRPC staff conducted with immigrant business owners.

The demographic data presented in this report uses 2008–2012 American Community Survey 5-year estimates from the U.S. Census Bureau, rather than the 2010 or 2011 American Community Survey 5-year estimates from the U.S. Census Bureau used in the first three Data Snapshots. Much of the American Community Survey data is not available for smaller municipalities (such as Cheltenham and Millbourne) because they have small populations, and data that could be used to identify individuals is not made available to the public. It is for this reason that the previous Data Snapshots focused only on communities for which the complete set of American Community Survey data was available.

However, for the purposes of this report, DVRPC elected to include Cheltenham and Millbourne despite the unavailability of certain demographic data. Within the DVRPC region are municipalities of many different sizes, and this report is intended to be useful for any municipality regardless of its size. Furthermore, because DVRPC staff conducted in-depth interviews with municipal leaders and immigrant business owners from Cheltenham, Cherry

⁵ Metropolitan Philadelphia Indicators Project, “Immigration Helps Fuel Suburban Growth,” Policy Brief, September 2011.

⁶ Welcoming Center for New Pennsylvanians, *Choosing Philadelphia: Attracting and Retaining Immigrant Newcomers* (Philadelphia: Welcoming Center for New Pennsylvanians, June 2014).

⁷ As noted in Data Snapshot 3.2 in this series, Greater Philadelphia universities grant more first professional degrees per 10,000 residents than those in any other metropolitan region in the country.

⁸ Audrey Singer et al., *Recent Immigration to Philadelphia: Regional Change in a Re-Emerging Gateway* (Washington, DC: Metropolitan Policy Program at Brookings, November 2008).

Hill, and Millbourne to supplement the available demographic data, there is sufficient information available to make comparisons between the communities.

Definitions

DVRPC Region: DVRPC covers 352 municipalities in nine counties: Bucks, Chester, Delaware, Montgomery, and Philadelphia in Pennsylvania; and Burlington, Camden, Gloucester, and Mercer in New Jersey. This term is used interchangeably with “Greater Philadelphia.”

Foreign-born: The foreign-born population includes anyone who is not a U.S. citizen at birth, including those who have become U.S. citizens through naturalization. All immigrants are foreign born, but not all foreign-born are immigrants. The foreign-born population includes nonimmigrants, such as students, business personnel, and diplomats, who have been admitted to the United States temporarily. Not all foreign-born arrived in the United States recently; some have spent many years in the country and are naturalized U.S. citizens.

Native: The native population includes anyone who is a U.S. citizen at birth, including those who were born in the United States, Puerto Rico, a U.S. Island Area (American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, or the U.S. Virgin Islands), or abroad of a U.S. citizen parent or parents.

Refugee: This is a person who is unable or unwilling to return to his or her country of nationality because of persecution or a well-founded fear of persecution based on the alien’s race, religion, nationality, membership in a particular social group, or political opinion. See The Refugee Act of 1980.

Margin of Error: A margin of error (MOE) describes the precision of the estimate at a given level of confidence. The confidence level associated with the MOE indicates the likelihood that the sample estimate is within a certain distance (the MOE) from the population value. The U.S. Census Bureau statistical standard for published data is a 90 percent confidence level.

Immigrant-Owned Business: This is a business where half or more of the ownership is by an immigrant or group of immigrants. The SBO uses this definition as well.

Profiled Communities

There were a variety of factors that contributed to the selection of the communities featured in this report. Each of these communities has a very large number or a very high percentage of immigrants and immigrant-owned businesses. Each has municipal staff or elected officials or community leaders who were willing to participate in producing this report, and furthermore, who believe their immigrant population to be contributing positively to the overall economic climate in their communities. Each has immigrant business owners who participated in one-on-one interviews with DVRPC staff and provided candid answers about their experiences in the business community. Finally, since certain immigrant populations and many municipalities with high numbers of immigrants or immigrant business owners have already been studied in the region, DVRPC attempted to select communities for which this research would not be redundant.

Tables 1 and 2 show the municipalities in the DVRPC region with the greatest number and percentage of foreign-born residents.

Table 1: Towns with Greatest Number of Foreign-born Residents in Greater Philadelphia

Municipality	County	State	Total Population	Native-born	Foreign-born
Philadelphia City	Philadelphia	PA	1,525,811	1,346,480	179,331
Trenton City	Mercer	NJ	84,799	65,172	19,627
Upper Darby Township	Delaware	PA	82,632	67,010	15,622
Hamilton Township	Mercer	NJ	88,572	77,059	11,513
Cherry Hill Township	Camden	NJ	70,932	60,099	10,833
Camden City	Camden	NJ	77,606	66,854	10,752
Bensalem Township	Bucks	PA	60,451	50,851	9,600
West Windsor Township	Mercer	NJ	27,296	17,764	9,532
East Windsor Township	Mercer	NJ	27,137	18,921	8,216
Lawrence Township	Mercer	NJ	33,143	25,098	8,045
Lower Merion Township	Montgomery	PA	57,967	50,444	7,523
Norristown Borough	Montgomery	PA	34,217	27,431	6,786
Voorhees Township	Camden	NJ	29,225	23,706	5,519
Abington Township	Montgomery	PA	55,395	49,961	5,434
Upper Merion Township	Montgomery	PA	28,362	23,020	5,342

Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05012

Table 2: Towns with Highest Percentage of Foreign-born Residents in Greater Philadelphia

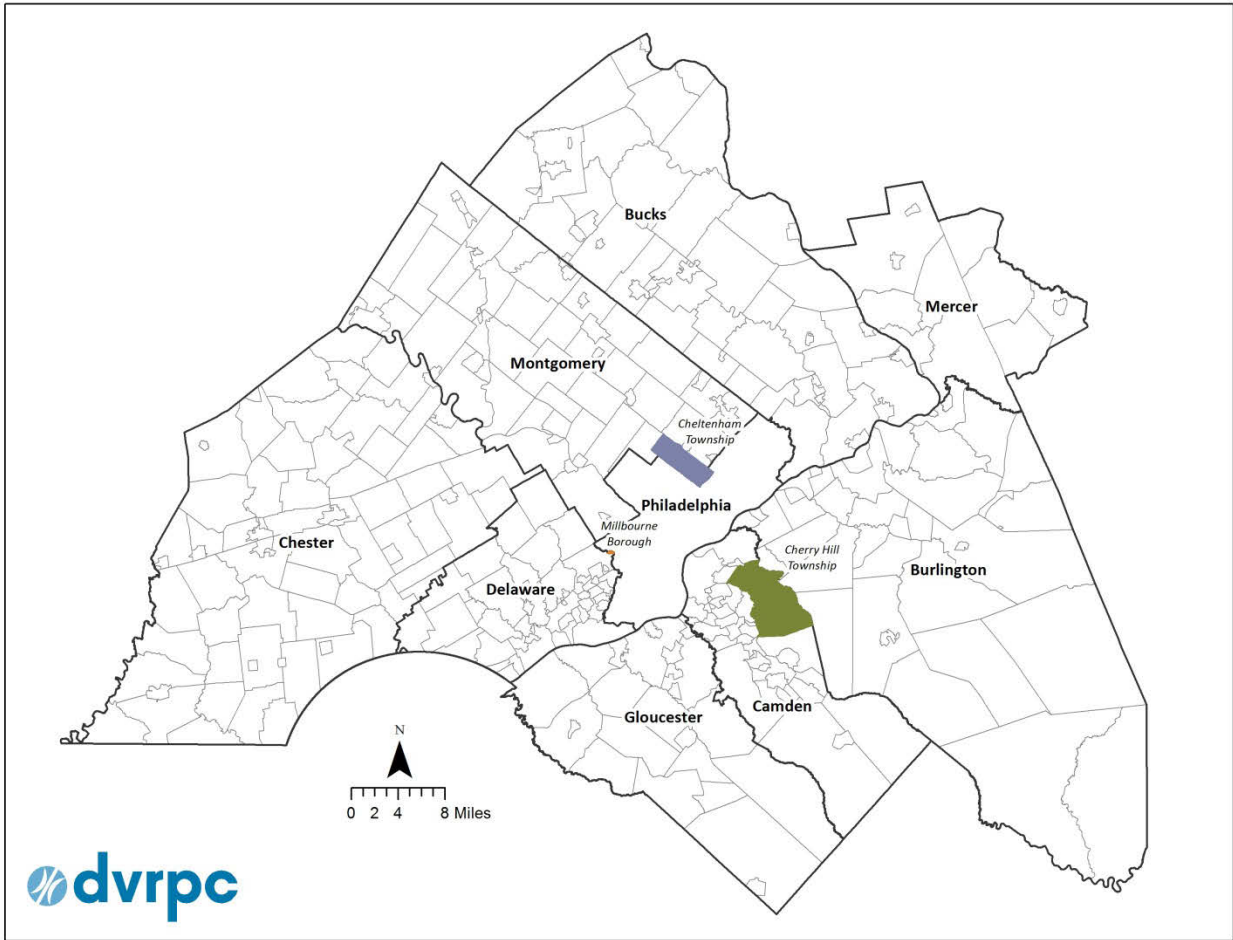
Municipality	County	State	Total Population	% Native-born	% Foreign-born
Millbourne Borough	Delaware	PA	1,136	39.26%	60.74%
Avondale Borough	Chester	PA	1,480	51.22%	48.78%
Kennett Square Borough	Chester	PA	6,054	62.26%	37.74%
West Windsor Township	Mercer	NJ	27,296	65.08%	34.92%
East Windsor Township	Mercer	NJ	27,137	69.72%	30.28%
Princeton	Mercer	NJ	16,301	71.07%	28.93%
Hightstown Borough	Mercer	NJ	5,510	75.46%	24.54%
Lawrence Township	Mercer	NJ	33,143	75.73%	24.27%
New Garden Township	Chester	PA	11,922	76.09%	23.91%
Hatfield Borough	Montgomery	PA	3,261	76.45%	23.55%
Colwyn Borough	Delaware	PA	2,539	76.53%	23.47%
Trenton City	Mercer	NJ	84,799	76.85%	23.15%
Wrightstown Borough	Burlington	NJ	827	78.23%	21.77%
Woodlynne Borough	Camden	NJ	2,970	78.96%	21.04%
East Lansdowne Borough	Delaware	PA	2,656	80.05%	19.95%

Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05012

Cherry Hill Township has the fifth-highest number of foreign-born in the region, and Millbourne Borough has the highest percentage. Cheltenham Township, while not on either of these top-15 lists, ranks 20th in the number of foreign-born (4,266, or 11.59 percent, of its residents are foreign born). Cheltenham Township was selected along with Cherry Hill Township and Millbourne Borough because there were a number of immigrant business owners willing to speak with DVRPC staff.

The following map shows the locations of Cheltenham, Cherry Hill, and Millbourne within the DVRPC region.

Map 1: Location of Profiled Communities



Source: DVRPC, 2014

Basic Characteristics of Profiled Communities

Although Cheltenham, Cherry Hill, and Millbourne all have robust immigrant communities, they are different in many ways. Cherry Hill has by far the largest land area, 24.24 square miles, while Cheltenham is 9.06 square miles in size and Millbourne is only 0.1 square mile. Conversely, Millbourne has by far the highest population density with 11,360 residents per square mile; Cheltenham has 4,062 residents per square mile; and Cherry Hill has only 2,926 residents per square mile.

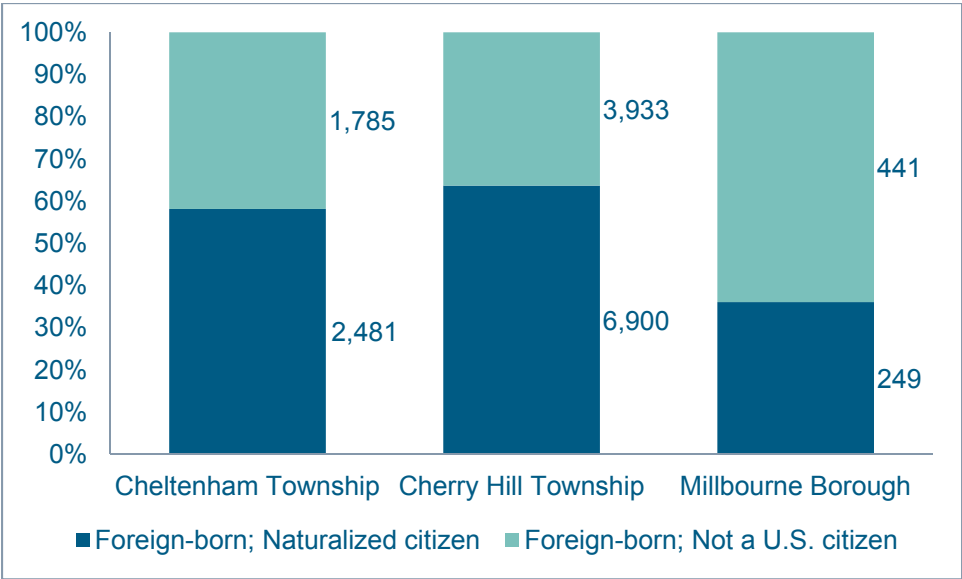
Table 3: Number and Percentage of Native and Foreign-born in Profiled Communities

Profiled Community	Native-born	% Native-born	Foreign-born	% Foreign-born	Total Population
Cheltenham Township	32,540	88.41%	4,266	11.59%	36,806
Cherry Hill Township	60,099	84.73%	10,833	15.27%	70,932
Millbourne Borough	446	39.26%	690	60.74%	1,136

Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05012

As seen in Table 3, Cherry Hill has the largest total population and the largest number of foreign-born of the featured communities, while Millbourne has the highest percentage foreign-born residents.

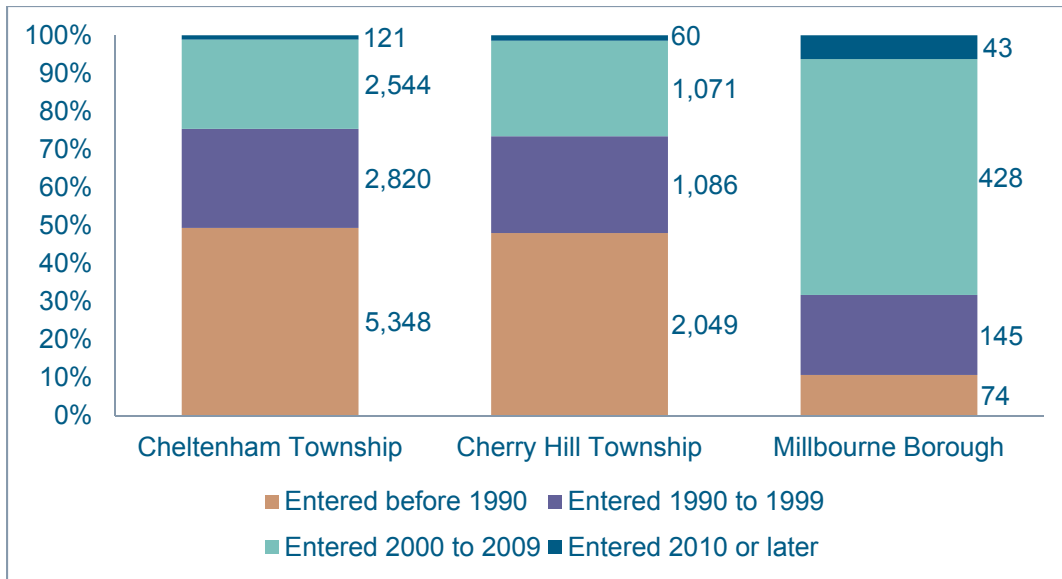
Figure 1: Citizenship Status for the Foreign-born Population in Profiled Communities



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05001

Figure 1 shows the citizenship status of foreign-born residents in each profiled community. Millbourne has a much larger percentage of foreign-born who are not U.S. citizens than Cheltenham and Cherry Hill, which have similar rates of U.S. citizenship.

Figure 2: Year of Entry for Foreign-born in Profiled Communities



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05005

As seen in Figure 2, most of the foreign-born in Cheltenham and Cherry Hill arrived prior to 1999, while most of Millbourne’s foreign-born population arrived in 2000 or later. Research has shown that the longer immigrants remain in the United States, the more likely they are to become citizens, which could explain why Millbourne’s foreign-born rate of citizenship is so much lower than Cheltenham’s and Cherry Hill’s.

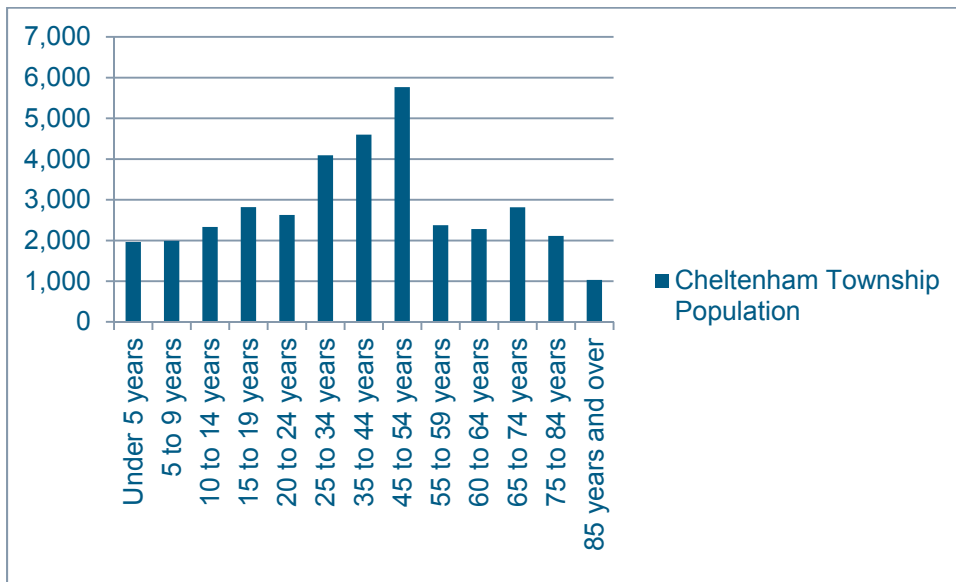
CHAPTER 2:

Profiled Communities

Cheltenham Township, Pennsylvania

According to the 2010 census, Cheltenham Township's population was 36,793 people, and DVRPC's Municipal Population Forecasts project it to grow 2.9 percent by the year 2040 to a total of 37,845 people.⁹ Below, Figure 3 shows the age distribution of Cheltenham's population.

Figure 3: Age-Cohort Breakdown in Cheltenham Township



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, DP05

⁹ Delaware Valley Regional Planning Commission, *Analytical Data Report: Regional, County, and Municipal Population Forecasts, 2010–2040* (Philadelphia: Delaware Valley Regional Planning Commission, March 2013), ADR 18-A, Appendix A, Page 6.

As previously noted, Cheltenham’s foreign-born residents equal over 11 percent of its total population. Table 4 shows how they come overwhelmingly from Asia, particularly Korea and China.

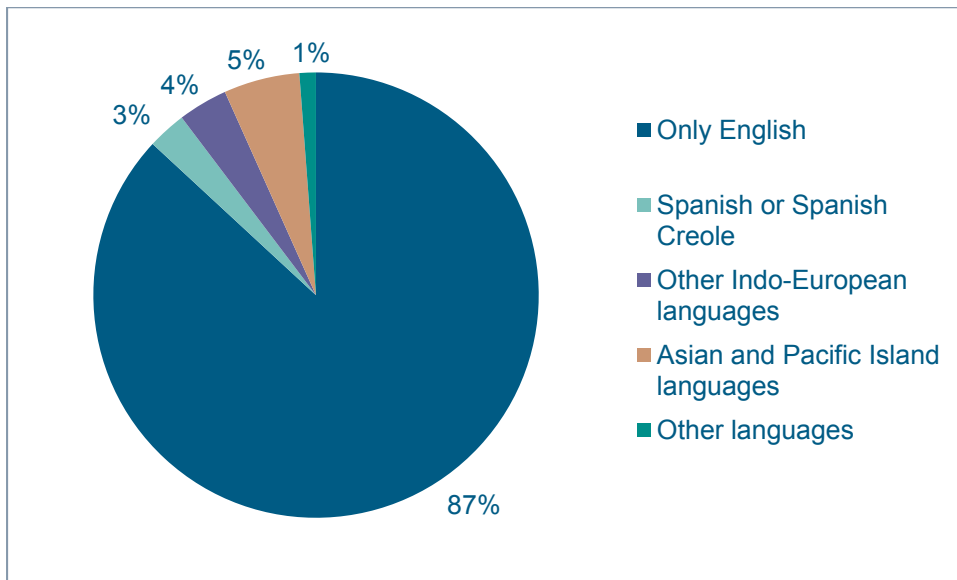
Table 4: Top Countries of Origin for Cheltenham Township’s Foreign-born Population

Country	Number of Immigrants
Korea	716
China	550
Jamaica	292
Haiti	270
India	226
Vietnam	187

Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05006

The vast majority (87 percent) of Cheltenham’s residents speak only English. For those who do speak a foreign language, Spanish or Spanish Creole, other Indo-European languages, and Asian and Pacific Island languages are relatively evenly represented (Figure 4).

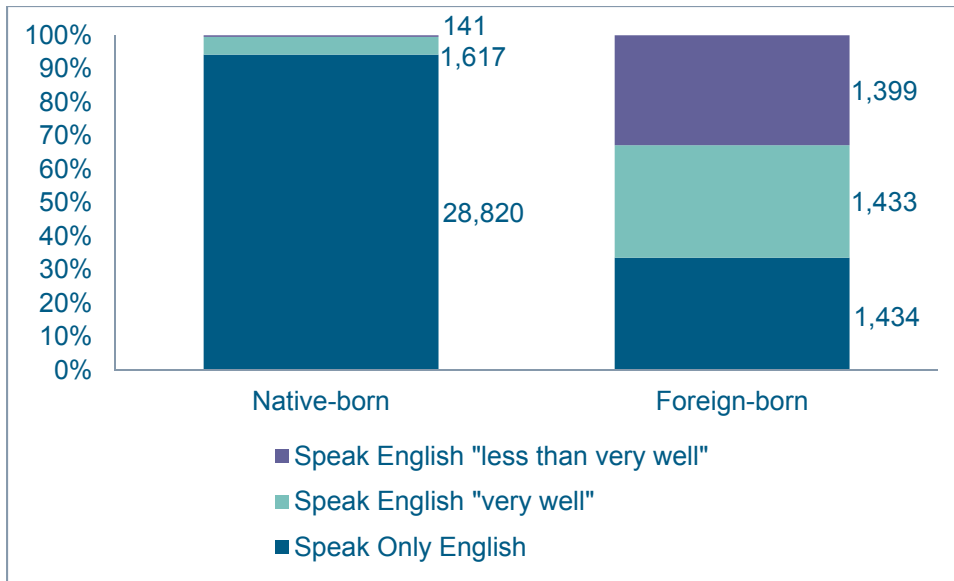
Figure 4: Language Spoken at Home for the Population Five Years and Over in Cheltenham



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, S1601

Overall, while 87 percent of Cheltenham’s residents speak only English at home, only about one-third of foreign-born residents speak only English. Additionally, one-third of foreign-born residents speak English less than “very well” (Figure 5).

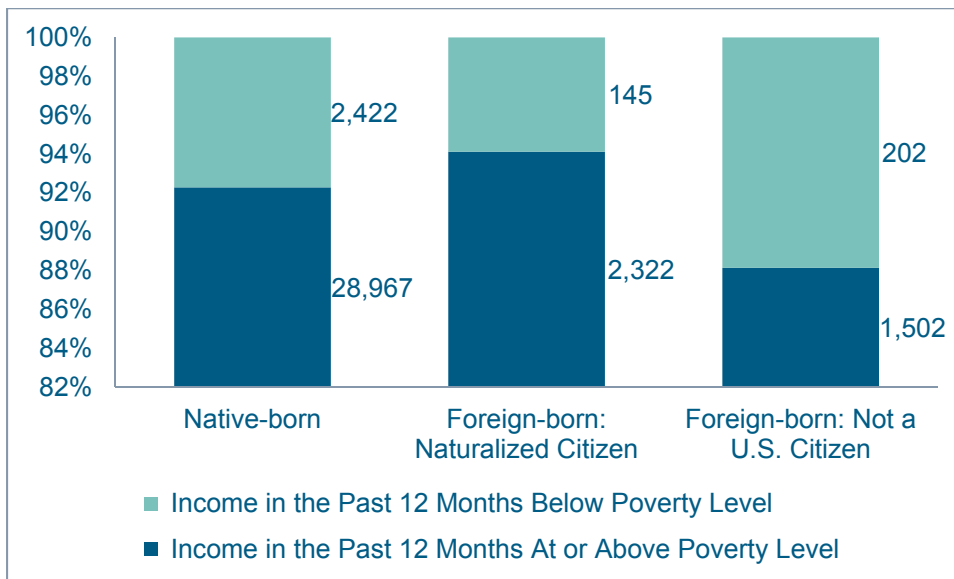
Figure 5: English Language Proficiency for the Population Five Years and Over in Cheltenham



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B06007

Less than eight percent of Cheltenham’s residents live below the poverty level. Foreign-born who are naturalized citizens are slightly less likely to live in poverty than native-born, but the foreign-born who are not U.S. citizens are more likely to live below the poverty level than both foreign-born naturalized citizens and native-born (Figure 6).

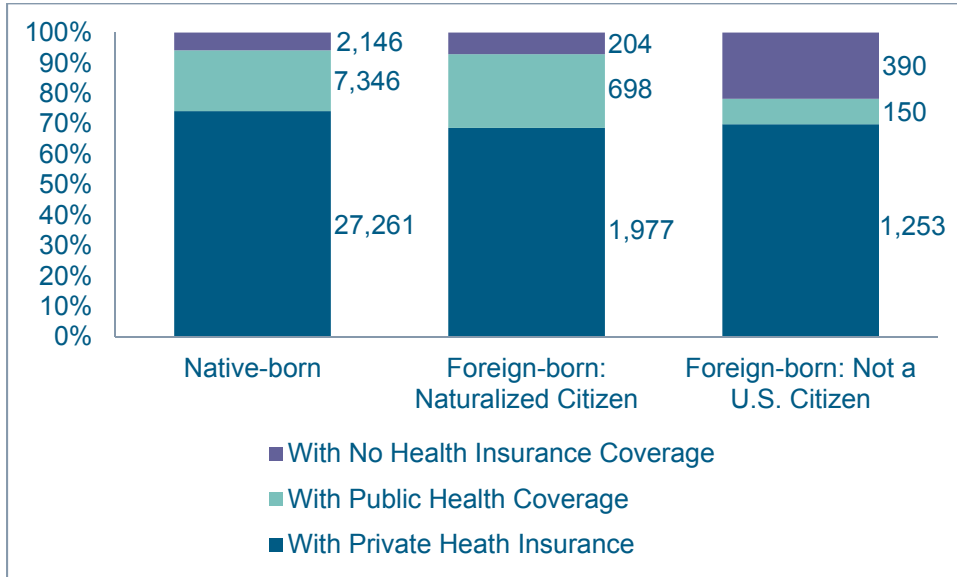
Figure 6: Poverty Status for Native and Foreign-born Population in Cheltenham



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B17025

As with poverty status, the native-born population and the foreign-born population who are naturalized citizens have similar rates of health insurance coverage in Cheltenham; over 90 percent are insured by either private or public health coverage. Over 20 percent of foreign-born who are not U.S. citizens do not have health insurance coverage at all (Figure 7).

Figure 7: Health Insurance Coverage Status in Cheltenham



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B27020

Table 5: Cheltenham Businesses by Type and Number of Employees

Cheltenham Business Types	Number of Businesses	Number of Employees
Health Care and Social Assistance	319	2,412
Retail Trade	279	2,331
Educational Services	57	1,829
Administrative and Support and Waste Management and Remediation Services ¹⁰	606	1,403
Professional, Scientific, and Technical Services	426	1,160
Other Services (except Public Administration)	246	997
Construction	206	959
Finance and Insurance	169	931
Real Estate and Rental and Leasing	131	644
Manufacturing	90	588
Wholesale Trade	120	461
Accommodation and Food Services	48	434
Public Administration	9	372
Arts, Entertainment, and Recreation	65	298
Information	61	256
Transportation and Warehousing	35	227
Management of Companies and Enterprises	13	37
Agriculture, Forestry, Fishing, and Hunting	4	6
Utilities	1	1

Source: DVRPC, base data from National Establishment Time-Series (NETS), 2010

Cheltenham Township has a total of 2,885 businesses that employ 15,346 people. As shown in Table 5, its biggest employment sectors are Health Care and Social Assistance, Retail Trade, and Educational Services. It

¹⁰ The Administrative and Support and Waste Management and Remediation Services is a large category that spans many business types. In Cheltenham Township, the majority of workers in that category provides support services. See Appendix A for the breakdown of all Cheltenham businesses in the Administrative and Support and Waste Management and Remediation Services category.

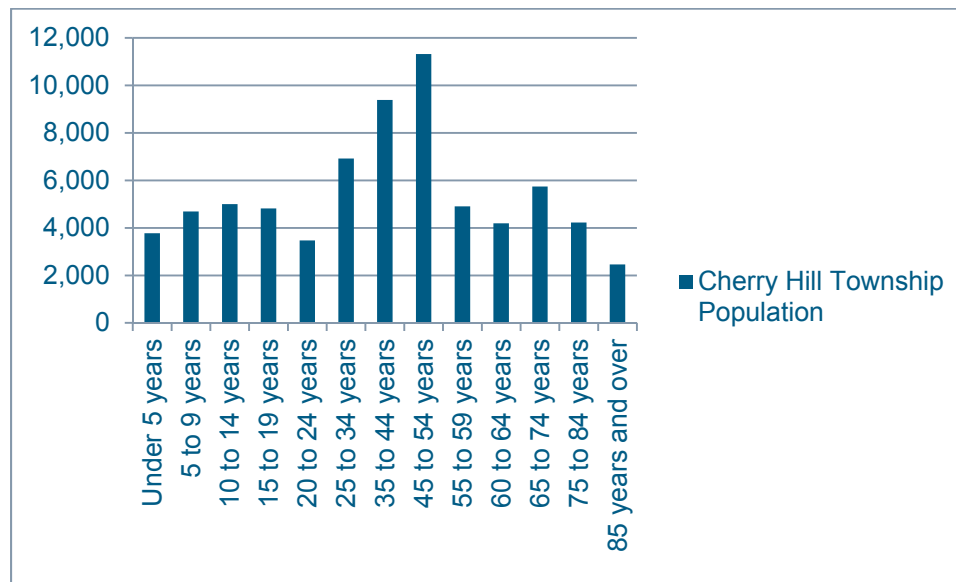
employs the fewest people in Utilities; Agriculture, Forestry, Fishing, and Hunting; and Management of Companies and Enterprises.

While Cheltenham falls between Cherry Hill and Millbourne in business density (318 businesses per square mile), as it does with its overall size and population density, it has the lowest density of overall employment with 1,693 people employed per square mile.

Cherry Hill Township, New Jersey

According to the 2010 census, Cherry Hill Township’s population was 71,045 people, and DVRPC’s Municipal Population Forecasts project it to grow 0.4 percent by the year 2040 to a total of 71,326 people.¹¹ Figure 8 below shows the age distribution of Cherry Hill’s population.

Figure 8: Age-Cohort Breakdown in Cherry Hill Township



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, DP05

¹¹ Delaware Valley Regional Planning Commission, *Analytical Data Report*, ADR 18-A, Appendix A, Page 10.

As previously noted, Cherry Hill has close to 11,000 foreign-born residents. They are overwhelmingly from Asia, particularly India and China (Table 6).

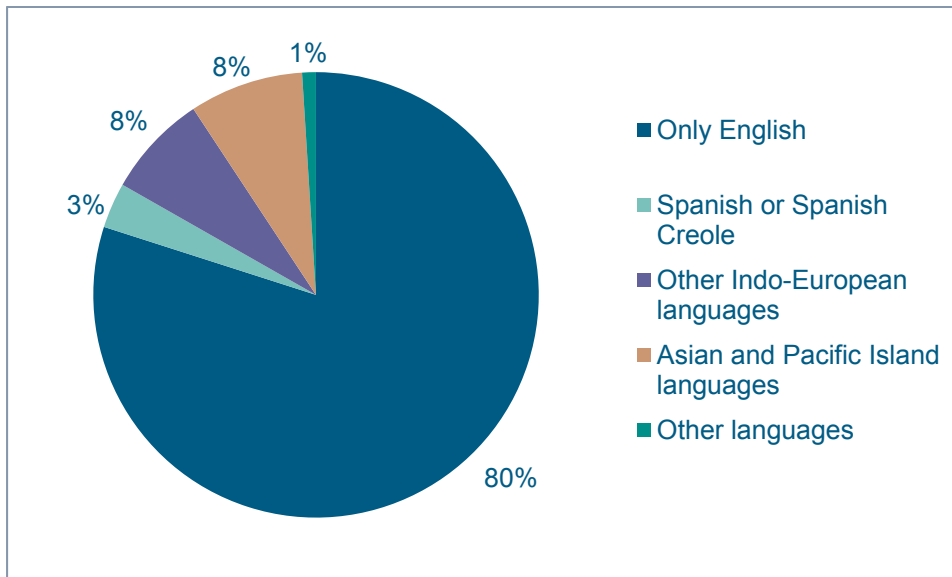
Table 6: Top Countries of Origin for Cherry Hill Township’s Foreign-born Population

Country	Number of Immigrants
India	1,583
China	1,374
Korea	1,044
Philippines	913
Vietnam	607
Poland	311

Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05006

Nearly 20 percent of Cherry Hill’s residents speak a language other than English. Figure 9 below shows that of those, the majority speak other Indo-European or Asian and Pacific Island languages.

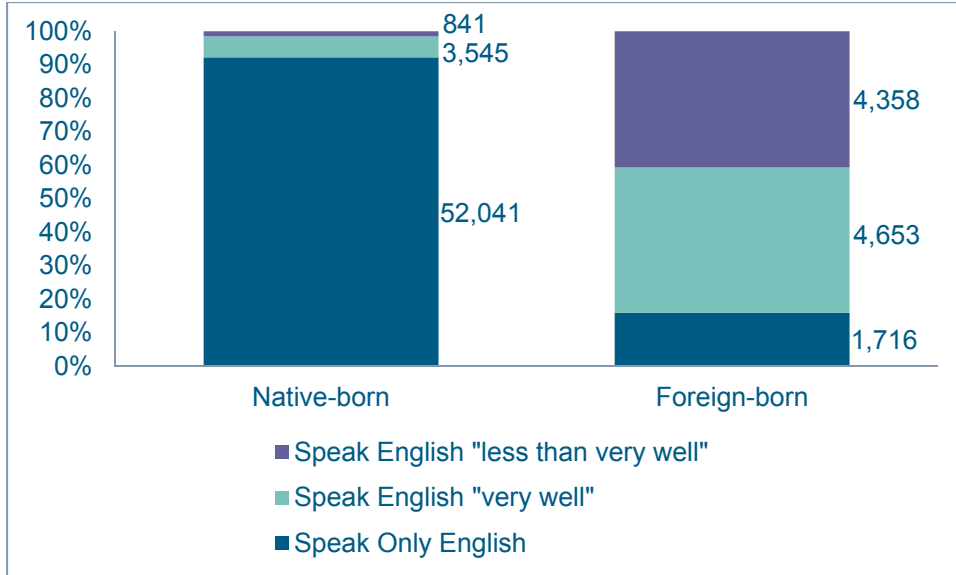
Figure 9: Language Spoken at Home for the Population Five Years and Over in Cherry Hill



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, S1601

Overall, while 80 percent of Cherry Hill’s residents speak only English at home, only a little over 15 percent of foreign-born residents speak only English. In addition, over 40 percent of foreign-born residents speak English less than “very well” (Figure 10).

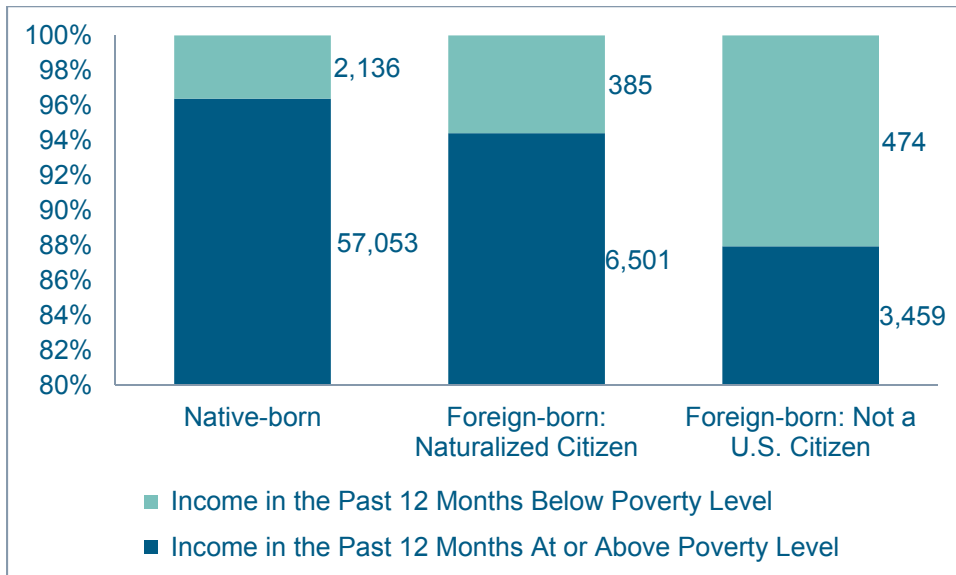
Figure 10: English Language Proficiency for the Population Five Years and Over in Cherry Hill



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B06007

Just over 4 percent of Cherry Hill’s residents live below the poverty level. Native-born residents are less likely to live in poverty than foreign-born; however, foreign-born who are not U.S. citizens are much more likely to live below the poverty level than both foreign-born naturalized citizens and native-born (Figure 11).

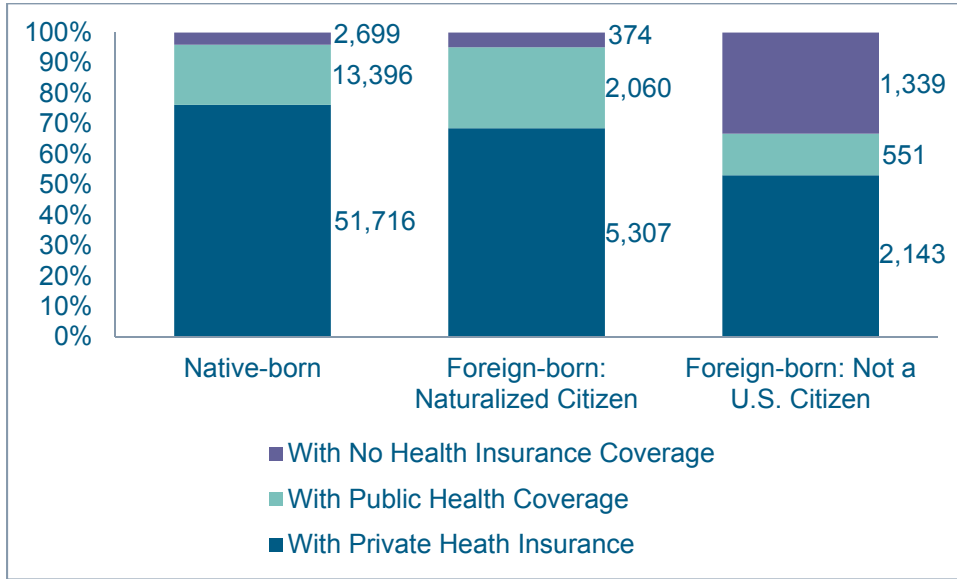
Figure 11: Poverty Status for Native and Foreign-born Population in Cherry Hill



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B17025

As with poverty status, the native-born population and the foreign-born population who are naturalized citizens have similar rates of health insurance coverage in Cherry Hill; over 95 percent are insured by either private or public health coverage. A full third of foreign-born who are not U.S. citizens do not have health insurance coverage at all (Figure 12).

Figure 12: Health Insurance Coverage Status in Cherry Hill



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B27020

Table 7: Cherry Hill Businesses by Type and Number of Employees

Cherry Hill Business Types	Number of Businesses	Number of Employees
Professional, Scientific, and Technical Services	1,267	9,037
Retail Trade	738	8,679
Health Care and Social Assistance	749	7,983
Transportation and Warehousing	89	6,356
Administrative and Support and Waste Management and Remediation Services ¹²	1,135	6,056
Accommodation and Food Services	175	4,410
Manufacturing	218	3,176
Educational Services	116	2,858
Finance and Insurance	340	2,480
Other Services (except Public Administration)	464	2,416
Construction	435	2,273
Wholesale Trade	293	2,157
Real Estate and Rental and Leasing	281	1,813
Information	133	1,588
Arts, Entertainment, and Recreation	101	744
Public Administration	18	550
Utilities	7	346
Agriculture, Forestry, Fishing, and Hunting	16	120
Management of Companies and Enterprises	8	95
Unclassified	6	69

Source: DVRPC, base data from National Establishment Time-Series (NETS), 2010

¹² The Administrative and Support and Waste Management and Remediation Services is a large category that spans many business types. In Cherry Hill Township, the majority of workers in that category provides temporary help or support services. See Appendix A for the breakdown of all Cherry Hill businesses in the Administrative and Support and Waste Management and Remediation Services category.

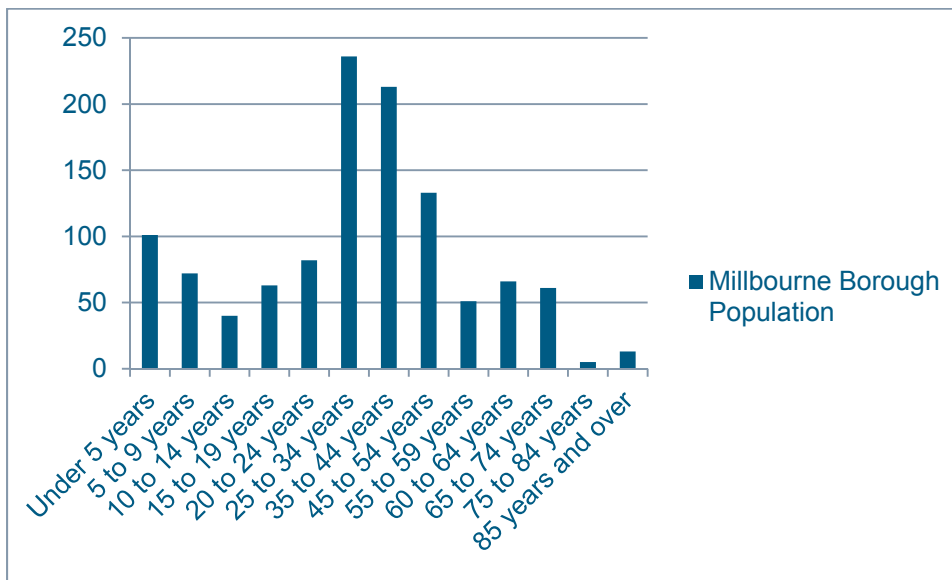
Cherry Hill Township has a total of 6,589 businesses that employ 63,206 people. As shown in Table 7, its biggest employment sectors are Professional, Scientific, and Technical Services; Retail Trade; and Health Care and Social Assistance. It employs the fewest people in Unclassified businesses; Management of Companies and Enterprises; and Agriculture, Forestry, Fishing, and Hunting.

Cherry Hill has the largest land area of the three profiled communities and the lowest population density; however, it has a higher overall employment density than Cheltenham with 2,607 people employed per square mile. It has a business density of 271 businesses per square mile.

Millbourne Borough, Pennsylvania

According to the 2010 census, Millbourne Borough’s population was 1,169 people and DVRPC’s Municipal Population Forecasts project it to grow 5.1 percent by the year 2040 to a total of 1,218 people.¹³ Figure 13 below shows the age distribution of Millbourne’s population, which is overwhelmingly of working age between 25 and 54. It has the highest percentage of working-age residents out of the three profiled communities.

Figure 13: Age-Cohort Breakdown in Millbourne Borough



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, DP05

¹³ Delaware Valley Regional Planning Commission, *Analytical Data Report*, ADR 18-A, Appendix A, Page 5.

As previously noted, Millbourne’s foreign-born total over 60 percent of its population. They are overwhelmingly from Asia, particularly India and Bangladesh (Table 8).

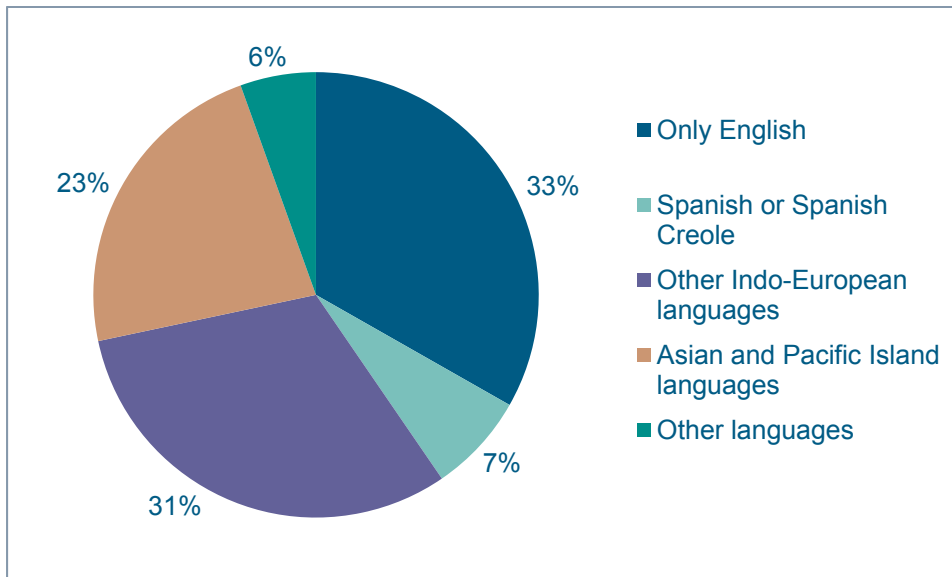
Table 8: Top Countries of Origin for Millbourne Borough’s Foreign-born Population

Country	Number of Immigrants
India	246
Bangladesh	129
Philippines	41
Guatemala	39
Sudan	34
China	30

Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B05006

Over 66 percent of Millbourne’s residents speak a language other than English. Figure 14 below shows that of those, the majority speak other Indo-European or Asian and Pacific Island languages.

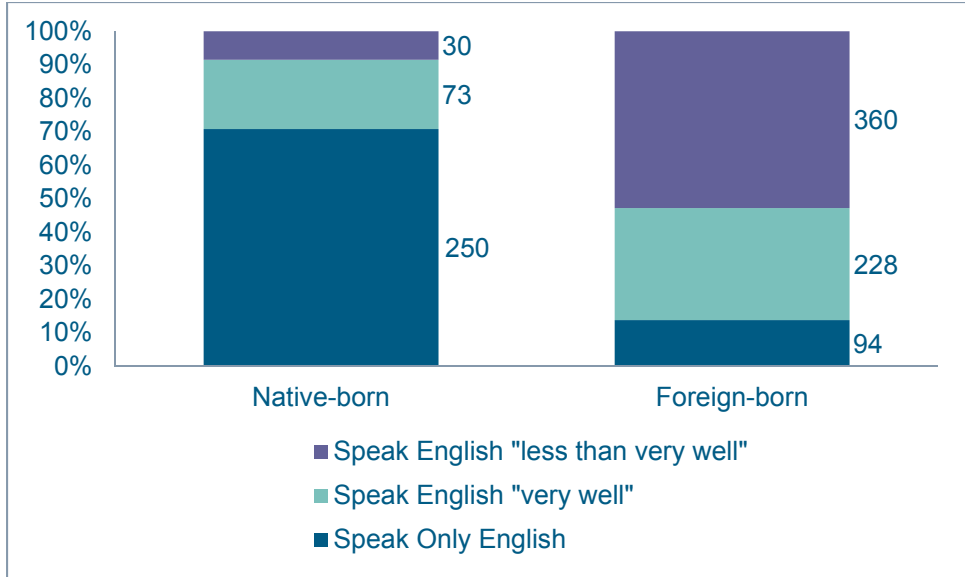
Figure 14: Language Spoken at Home for the Population Five Years and Over in Millbourne



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, S1601

Only one-third of Millbourne’s total residents speak only English at home, and just over 10 percent of the foreign-born population speaks only English. Over half of foreign-born residents speak English less than “very well” and, interestingly, over 10 percent of native-born residents speak English less than “very well” (Figure 15).

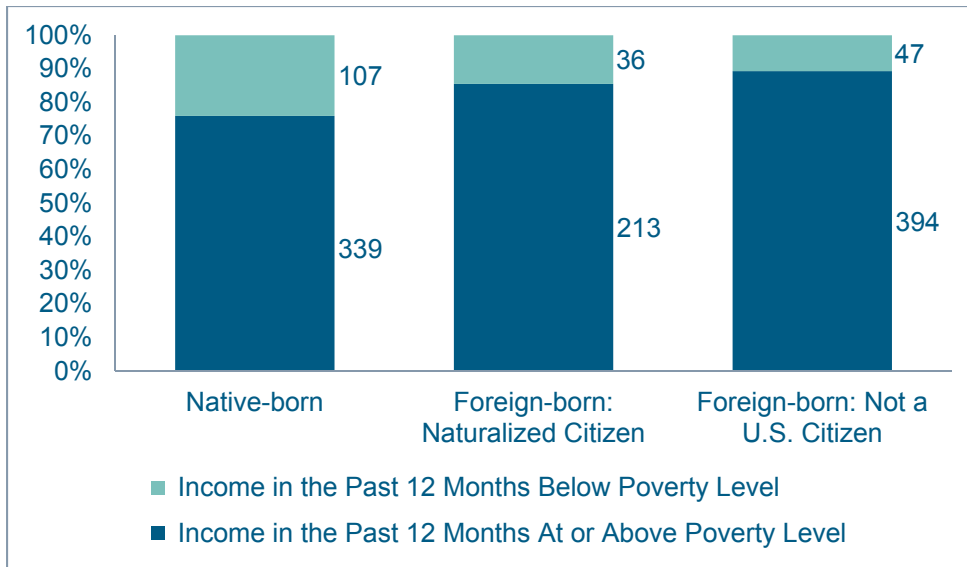
Figure 15: English Language Proficiency for the Population Five Years and Over in Millbourne



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B06007

Close to 17 percent of Millbourne’s residents live below the poverty level. Unlike in Cheltenham and Cherry Hill, where rates of poverty between native-born and foreign-born naturalized citizens are comparable, in Millbourne native-born residents are the most likely to live below the poverty level. In fact, foreign-born residents in Millbourne who are not U.S. citizens have the lowest percentage below the poverty level (Figure 16).

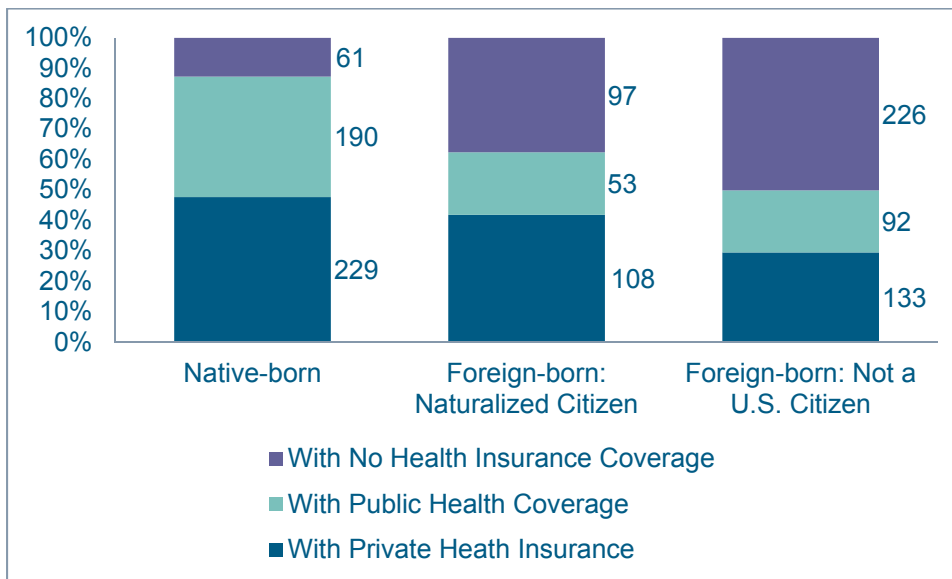
Figure 16: Poverty Status for Native and Foreign-born Population in Millbourne



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B17025

While native-born Millbourne residents are more likely to live below the poverty level than foreign-born, they are much more likely to have health insurance coverage, although less likely to be covered than native-born residents in Cheltenham and Cherry Hill. Nearly 40 percent of foreign-born naturalized citizens and just over 50 percent of foreign-born who are not U.S. citizens have no health insurance coverage (Figure 17).

Figure 17: Health Insurance Coverage Status in Millbourne



Source: U.S. Census Bureau, 2008–2012 American Community Survey 5-year estimates, B27020

Table 9: Millbourne Businesses by Type and Number of Employees

Millbourne Business Types	Number of Businesses	Number of Employees
Administrative and Support and Waste Management and Remediation Services ¹⁴	19	146
Professional, Scientific, and Technical Services	5	68
Public Administration	2	49
Retail Trade	8	31
Manufacturing	4	15
Finance and Insurance	6	14
Other Services (except Public Administration)	4	14
Transportation and Warehousing	5	10
Wholesale Trade	1	8
Health Care and Social Assistance	3	7
Construction	4	6
Real Estate and Rental and Leasing	3	5
Accommodation and Food Services	1	3
Arts, Entertainment, and Recreation	1	3

Source: DVRPC, base data from National Establishment Time-Series (NETS), 2010

Millbourne Borough has a total of 66 businesses that employ 379 people. As shown in Table 9, its biggest employment sectors are Administrative and Support and Waste Management and Remediation Services; Professional, Scientific, and Technical Services; and Public Administration. It employs the fewest people in Arts, Entertainment, and Recreation; Accommodation and Food Services; and Real Estate and Rental and Leasing.

Similar to its significantly higher population density, Millbourne also has a higher density of businesses (660 per square mile) and overall employment (3,790 people employed per square mile) than Cheltenham and Cherry Hill.

¹⁴ The Administrative and Support and Waste Management and Remediation Services is a large category that spans many business types. In Millbourne Borough, the majority of workers in that category provides security guard and patrol services. See Appendix A for the breakdown of all Millbourne businesses in the Administrative and Support and Waste Management and Remediation Services category.

CHAPTER 3:

Interviews with Municipal Leaders, Immigrant Business Owners, and Community Leaders

After comparing selected demographic characteristics of Cheltenham, Cherry Hill, and Millbourne, it is apparent that the communities are not very similar, yet all three have thriving immigrant communities. In an effort to understand how, despite their differences, all of these municipalities have had success building thriving immigrant communities, DVRPC conducted a series of interviews with municipal representatives, immigrant business owners, and immigrant community leaders.

Municipal Representative Interviews

DVRPC interviewed a representative of each municipality—the Township Manager in Cheltenham, the Deputy Director of Community Development in Cherry Hill, and the Council President in Millbourne—to learn about the official services and support provided to the immigrant business community. They were asked the following questions:

- Do you see immigrants as being valuable contributors to your local economy? If so, why?
- Does your municipality have assistance programs for recent immigrants?
- Is there an official liaison between the immigrant business community and the municipality?
- What is the business permitting process like for immigrants?
- How many languages (and which ones) are municipal forms available in?
- Is there an active business association or merchants' association that reaches out to immigrant business owners?
- Does your municipality collect statistics on immigrant-owned businesses?
- Is your municipality doing anything to attract new immigrant business owners? Why or why not?
- Have immigrants opened many businesses in your community and/or work in businesses in your community?
- In your opinion, what is the most valuable contribution made by immigrant business owners?
- Do immigrants in your community tend to both live and work here?
- Has the community in general been supportive of immigrant-owned businesses?
- How are the immigrants who are not business owners integrated into the community?
- Is there anything else about your experience dealing with the immigrant business community that you think I should know?

In Cheltenham, local leadership views immigrants as important contributors to the community and believes that they help fulfill unmet market demand within the local economy. The municipality does not collect statistics on immigrant-owned businesses or offer targeted assistance programs for immigrant business owners. The municipality reports that building relationships with immigrant communities that are naturally insular is a challenge.

Like Cheltenham, Cherry Hill has a very positive view of the immigrants in its community. Local leadership stated that there are many different immigrant groups in Cherry Hill who all contribute in different ways, but the most important contribution of all groups is that they help spur local economic development. While Cherry Hill does not officially collect data on immigrant business owners, its master plan update process includes questions about immigrants and immigrant-owned businesses.

There are a variety of ways Cherry Hill works to attract new immigrants and interface with its immigrant communities. The Deputy Director of Community Development serves as a direct liaison between the immigrant business community and the municipality, so immigrants have a designated resource within local government. Immigrants serve on the Cherry Hill Business Council that meets monthly with the business community. While the township does not offer programs targeted to immigrants or specific immigrant groups, and immigrants must go through the same business permitting processes as nonimmigrants, there are targeted programs provided by the immigrants' community/social networks. The municipality does provide translation services in any language requested.

As might be expected, local leadership in Millbourne believes that the identity of its community is immigrant centered. In fact, it is so diverse that no one ethnic group dominates the public discourse. Politically, people in the municipality recognize that groups need to work together—nothing happens in Millbourne without coalition building.

Millbourne does not offer official assistance programs for recent immigrants, does not have an official liaison between local government and the immigrant community, and offers municipal forms only in English; these conditions are due to budget constraints and the limited infrastructure of being such a small municipality. However, the municipality's commitment to welcoming immigrants is evident in other ways. Immigrants are employed by the municipal government and interface with the public every day, providing a welcoming experience at Borough Hall for anyone. In 2013, the municipality put on a one-day festival to bring all of the different immigrant groups together, and it was extremely well received. Furthermore, local leadership cited diversity as being the biggest benefit of their immigrant community, even above immigrants' economic contributions, which are substantial. They are proud that Millbourne is a unique place with many different types of people and businesses.

Millbourne does not collect local statistics on immigrants or immigrant business owners, but because it is a small town, local leadership has many positive anecdotes that speak to the experiences of its immigrant population and the support they receive from other community members. There is an unofficial network of established immigrants, including business owners, who mentor newer immigrants. DVRPC was told that "it is common knowledge that the community makes sure that anyone who wants to work can." There are unofficial lending circles—groups in which everyone regularly pays into a pool of money and take turns receiving the entire amount—based in community churches. They provide stability for families in a way that traditional American banking does not and allow families who otherwise would not qualify for a bank loan access to capital. While informal, the lending circles are taken very seriously by the community and have had absolutely no problems with anyone defaulting on loans.

Immigrant Business Owner Interviews

Seventeen business owners from Cheltenham, Cherry Hill, and Millbourne were interviewed by DVRPC. All of them were guaranteed anonymity so that they would feel free to speak openly about their experiences coming to the United States and starting their businesses. They were all asked the same series of questions:

- Please describe your role within your community. Are you an immigrant?
- If so, what made you choose to move to the United States? And this municipality?
- Why do you think immigrants from your municipality are most attracted to live here as opposed to someplace else?
- Have nonimmigrants in this community been welcoming to immigrants?
- If pre-existing community connections or employment are the driving reason new immigrants choose one community over another, what do you think communities with few immigrants can do to attract more?
- Are there community-based assistance programs for recent immigrants?
- If yes, do any of those groups provide business assistance?
- Do you work with the immigrant business community?
- If yes, do you know of any statistics collected on immigrant-owned businesses?
- Is there an active business association or merchants association that reaches out to immigrant business owners?
- Have immigrants within your community opened many businesses and/or work in businesses in your community?
- In your opinion, what is the most valuable contribution made by immigrant business owners?
- Do immigrants in your community tend to both live and work there?
- Has the community in general been supportive of immigrant-owned businesses?
- How are the immigrants who are not business owners integrated into the community?
- What are things municipalities can do to make their communities attractive places for immigrants, specifically immigrant business owners?

In addition, DVRPC interviewed a community leader from an immigrant group in each municipality to understand their perspective on the experiences of immigrant business owners. In two cases, the community leaders interviewed were business owners in addition to their leadership roles within the immigrant community. Community leaders were asked the same series of questions as immigrant business owners.

Why Immigrant Business Owners Moved to the United States and Selected Their Communities

While DVRPC expected to hear a wide variety of answers to the interview questions asked of the survey participants, their answers turned out to be remarkably similar. Without exception, all of the immigrant business owners immigrated to the United States in search of jobs, to further their education, or to seek asylum. They chose certain municipalities to live in, however, based on a variety of reasons, all listed below in order of most responses to least responses:

- job availability;
- family or ethnic ties;
- strong school district;
- public transit availability;
- neighborhood safety;
- housing options;
- proximity to Philadelphia; and
- diversity.

Interestingly, responses to this question differed by gender. All males interviewed gave job availability as their first reason for selecting a municipality in which to live. To a lesser extent, they mentioned family/ethnic ties and the quality of the school district as factors as well. Female survey participants most often listed the quality of the school district and the safety of the neighborhood as the biggest determiners of their municipality of residence.

When asked to give their opinions on why their particular municipality is attractive to immigrant newcomers, both immigrant business owners and immigrant community leaders gave the same list of reasons as why they themselves chose a particular place. However, “diversity” was mentioned much more frequently when talking in a general sense about what makes a municipality attractive. The perception that there was a place for anyone in a given community was an important value that emerged.

Overwhelmingly, survey respondents felt that their municipalities were very welcoming to immigrant newcomers. In instances where initial aloofness or suspicion on the part of native-born Americans was reported, survey respondents were quick to point out that these attitudes were short lived and easily overcome by their own behavior as “good neighbors.”

What Immigrant Business Owners Believe Municipalities Can Do to Attract More Immigrants

In the interviews with municipal representatives, DVRPC learned that from their experiences with the immigrant community, they believed that pre-existing community connections or employment are the driving reason new immigrants choose one community over another. Given that these two variables are not necessarily easy to change, DVRPC asked immigrant business owners and immigrant community leaders what else municipalities could do to attract new immigrant residents. Their answers included:

- creating “middle-class” jobs;
- providing assistance programs to help recent immigrants find jobs and housing;
- providing clear guidelines for conducting business;
- providing start-up funding for new businesses;
- investing in the local school district;
- providing English-language help;
- providing affordable housing options (*affordable* in these interviews meant housing for professionals cheaper than what is available in Philadelphia, New York, or Washington, DC);
- providing safe communities with adequate policing and quick response times; and
- providing a favorable business tax structure.

Immigrant Business Owners’ Start-Up Process

Within each municipality, immigrant business owners had informal networks, usually based on ethnic ties, which provided assistance with their business endeavors. Very interestingly, none of the immigrant business owners interviewed had any knowledge of official municipal programs that existed to help them with their businesses, even when such programs did exist. They did not know of or participate in the local business associations, either. (While Cherry Hill’s Business Council does include immigrants, none of the immigrant business owners interviewed by DVRPC participated.)

Uniformly, immigrant business owners described the process of starting their businesses as stressful for one of two reasons, or both: the language barrier and access to financing. Usually, they had to rely on someone from within their family or ethnic community to translate for them, and it turned out that those with the best English-speaking skills did not necessarily have the best business intuitions. In some cases the person translating gave the eventual immigrant business owner incomplete information or misinformation because of things about the business start-up process that they themselves did not understand. Communication problems increased the length of time it took immigrants to get their businesses successfully up and running.

Overcoming the language barrier was extremely important for nearly all of the immigrant business owners interviewed. One lone business owner still spoke very little English and had an employee present to assist during the interview. He did not feel English was important for him to learn since he didn’t interface directly with his customers. All of the other immigrant business owners were successfully able to learn English either with assistance from others in their ethnic community, with assistance from staff at their local municipality, or through

enrollment in English as a Second Language (ESL) programs. In all cases though, immigrants' efforts to start their businesses were complicated by their initial limited proficiency in English.

Access to financing was the other main barrier encountered by immigrant entrepreneurs, for a variety of reasons. In some cases, the economic system in an immigrant's home country was completely different than the one in the United States and they had a significant learning curve in trying to understand the concept of American banking and the loan process in general. In other cases immigrants did not have anything that could serve as collateral in securing a loan from an American bank. Some immigrants also expressed distrust in banking and were therefore discouraged from approaching American banks for financing. All but one of the immigrants interviewed raised capital to start their businesses through their family or ethnic group or a lending circle, rather than through the American banking system.

Immigrant Business Owners' Views on Assistance Programs

When asked about programs for immigrant business owners, a view unanticipated by DVRPC was raised independently by several different interviewees. In each case, they viewed their business success as dependent on the perception the community had of them and their business. They felt that if there were programs that existed to help immigrant business owners specifically, participation in those programs could actually hurt the success of their businesses. They believed that creating a perception in the community that immigrant business owners were eligible for help or funding that nonimmigrants were not privy to could prejudice the community against them. They strongly believed that, while business assistance programs in general are positive for the community, those programs should be open to all entrepreneurs, not just immigrants.

Immigrants' Integration into Communities

None of the interviewees provided elaborate answers in response to the following questions:

- Do immigrants in your community tend to both live and work there?
- Has the community in general been supportive of immigrant-owned businesses?
- How are the immigrants who are not business owners integrated into the community?

They all said that, yes, immigrants tend to both live and work in the same community. Several respondents qualified this by adding that it is true "as long as they can afford to" both live and work in the same municipality. They all said that the community in general has been very supportive of immigrant-owned businesses. They were all unsure how to answer the question about how nonbusiness owners are integrated into the community, but most felt that family or ethnic groups provided all the support people needed. All of the interviewees, immigrant business owners, and community leaders alike were very positive about their communities and municipalities, and took care to praise those who work in their municipal offices.

Immigrant Business Owners' Biggest Community Contributions

Immigrant business owners provided two answers to the question about their biggest contributions to their communities. All mentioned the economic contributions of their businesses. Nearly all went on to discuss how their communities benefit from the way they are able to share their culture and their cultural values. They cited an emphasis on education and a strong work ethic as "immigrant values."

CHAPTER 4:

Lessons Learned: What Municipalities Can Do

Provide/Support Language Education (ESL)

According to the immigrant business owners interviewed, the language barrier is critical to overcome. Once that has been achieved, they are usually quite savvy at navigating the American business environment.

Provide Strong Public Schools

The business owners interviewed believed that their cultures place a high value on education and named that as a factor in deciding where to live.

Provide Access to Affordable, Quality Childcare Programs

This is particularly important to female immigrants, many of whom come from traditional cultures and bear the burden of taking care of the children with little help from their partners.

Attract Jobs That Pay a Living Wage

Interviewees talked about how immigrants are unafraid of hard work, but that they emigrated to make better lives for themselves and their families and a living wage is important to their upward mobility.

Ensure That Neighborhoods Are Safe and Clean

To illustrate what they meant by “safety,” most of the interviewees named police response time as an important factor in neighborhood selection.

Have an Up-to-Date Retail District Plan

Three interviewees specifically called out the need for a Retail District Plan. They believe that immigrants are willing to start almost any kind of business if a need has been identified for it, so the more clearly a municipality communicates its needs to the business community, the better they can respond. They also stated the need for clear guidelines for starting and conducting businesses.

Provide Access to Required Training

The types of training mentioned included safe food handling, manufacturing safety standards, and business reporting. It is worth noting that these trainings would be beneficial to all those interested in starting businesses, not only to immigrants.

Promote Existing Assistance Programs

Most of the immigrant business owners interviewed did not know that services existed in their municipalities to help them. They thought that marketing assistance programs directly to immigrant communities in the following areas would be beneficial:

- social services;
- language/translation/ESL services;
- housing assistance; and

- job coaching.

Provide Business Start-Up Funding and Favorable Business Tax Laws

One interviewee summed up the prevailing sentiment about providing financial assistance: “Programs that provide financial assistance to new businesses should be open to everyone, not just immigrants. People’s perceptions of immigrants are very important to their success. When people think that they are taking resources away from Americans, they resent the immigrants. It is better to put programs into place that everyone can access and give targeted assistance to immigrants with their language barriers.”

Several immigrant business owners discussed how favorable tax laws for businesses benefit the whole community, not just immigrants, and again reiterated the importance of the perception that there is no favoritism given to immigrants and their businesses.

Be Welcoming!

In talking with immigrant business owners, DVRPC learned that they all perceive their municipalities to be welcoming, regardless of the number or type of assistance programs they offer. Specifically, they cited the visible presence of minorities in municipal jobs to be extremely important. Likewise, they all felt comfortable going to their municipal hall and talking with municipal staff. This seems to be very important because any municipality, regardless of finances, is capable of providing a welcoming environment!

CHAPTER 5:

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Appendix A

Appendix A: Administrative and Support and Waste Management and Remediation Services

Table A-1: Types of Administrative and Support and Waste Management and Remediation Services Businesses in Cheltenham, Cherry Hill, and Millbourne

Administrative and Support and Waste Management and Remediation Services by Type	Cheltenham Township		Cherry Hill Township		Millbourne Borough	
	Number of Businesses	Number of Employees	Number of Businesses	Number of Employees	Number of Businesses	Number of Employees
Office Administrative Services	23	56	57	351	0	0
Facilities Support Services	1	2	1	36	0	0
Employment Placement Agencies and Executive Search Services	4	21	28	530	1	11
Temporary Help Services	8	85	27	2,233	0	0
Document Preparation Services	6	12	3	3	0	0
Other Business Service Centers (including Copy Shops)	0	0	1	13	0	0
Collection Agencies	0	0	10	510	0	0
Credit Bureaus	0	0	1	75	0	0
Court Reporting and Stenotype Services	2	2	5	16	0	0
All Other Business Support Services	2	8	6	11	0	0
Travel Agencies	16	67	32	201	1	2
Tour Operators	1	2	4	5	0	0
Convention and Visitors Bureaus	1	1	0	0	0	0
All Other Travel Arrangement and Reservation Services	0	0	1	8	0	0
Investigation Services	4	64	13	45	0	0
Security Guards and Patrol Services	5	65	9	147	2	114

Security Systems Services (except Locksmiths)	3	13	9	101	0	0
Locksmiths	1	1	2	2	0	0
Exterminating and Pest Control Services	3	46	14	76	0	0
Janitorial Services	14	173	25	77	1	3
Landscaping Services	20	51	24	69	0	0
Carpet and Upholstery Cleaning Services	1	2	1	3	0	0
Other Services to Buildings and Dwellings	2	3	3	13	0	0
Packaging and Labeling Services	3	8	1	2	0	0
All Other Support Services	483	705	849	1,501	14	16
Solid Waste Collection	1	5	1	5	0	0
Remediation Services	0	0	3	8	0	0
Materials Recovery Facilities	1	3	3	9	0	0
Septic Tanks and Related Services	1	8	2	6	0	0

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Abstract:

This Data Snapshot, the fourth in a series of Data Snapshots on Immigration in Greater Philadelphia, examines the communities of Cheltenham, Cherry Hill, and Millbourne and presents both demographic data and information learned from a series of interviews with local officials and immigrant business owners.

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