IMMIGRANT INCLUSION:

A CATALYST FOR REGIONAL GROWTH AND INNOVATION

IN METRO FRESNO

Report made by:

Global Detroit

E Pluribus

In partnership with:

Immigration Research Initiative

BUILD FROM WITHIN ALLIANCE

Global Detroit

By intentionally including immigrants in our community and economic development strategies, we will spark growth, revitalization and sustained prosperity in Detroit, across Michigan and throughout America.







E Pluribus

6,000
IMMIGRANT BUSINESS OWNERS IN FRESNO

That's 36% of all small business owners in the region

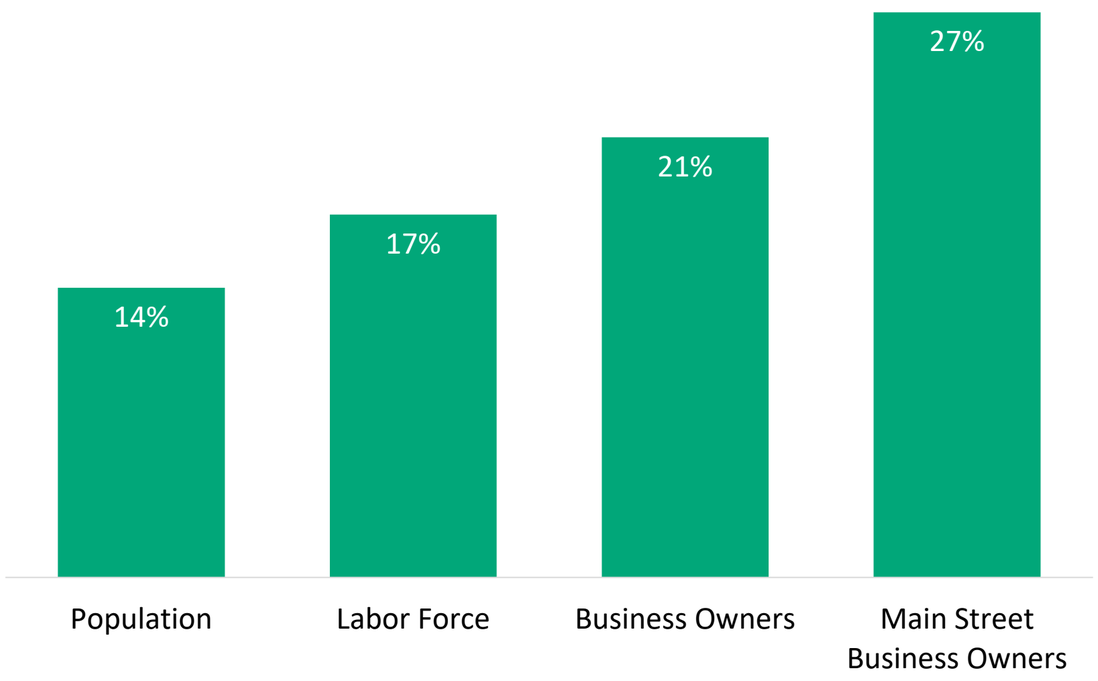
Immigrants also own **35%** of all Main Street businesses in Fresno



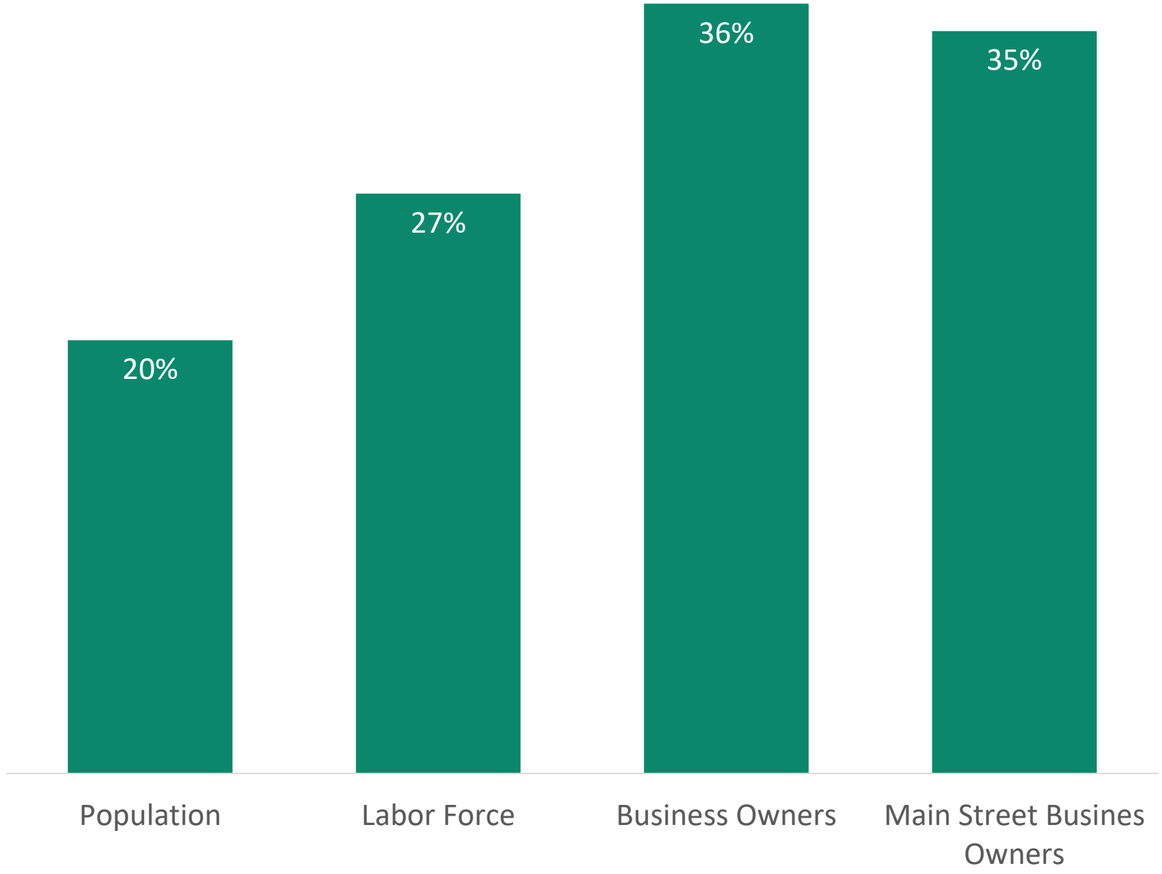
Small business ownership is central to keeping tight-knit communities like Fresno alive. Immigrants, women, and people of color are crucial to the business-owning community in Fresno. Immigrants in particular play a key role in running Main Street Businesses like grocery stores, barber shops, and nail salons. Women and African Americans are less likely to own businesses, but are still key contributors in certain areas of the economy.

Metro Fresno’s Immigrants Ahead of National Averages

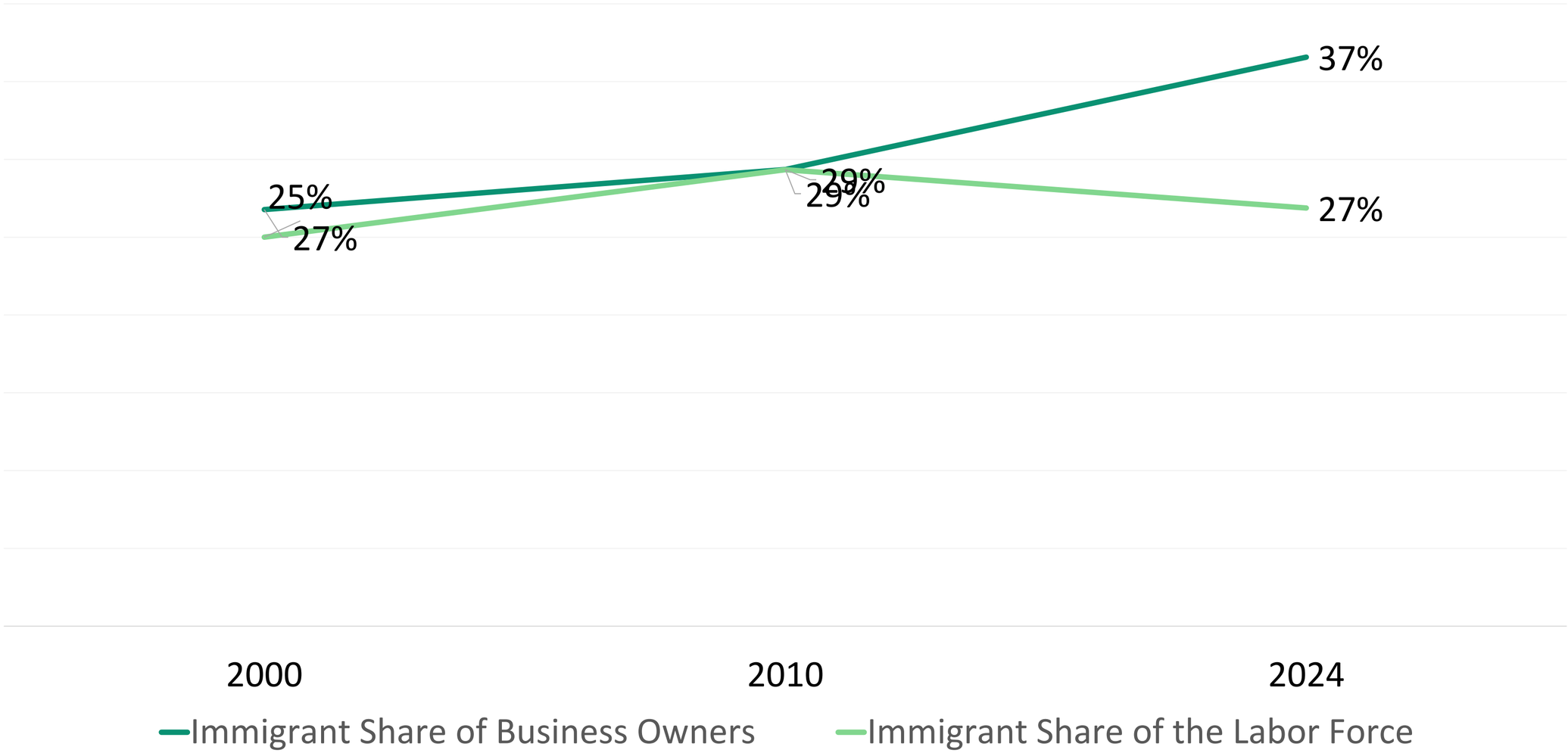
U.S. Data on Immigration, Workforce and Business Ownership



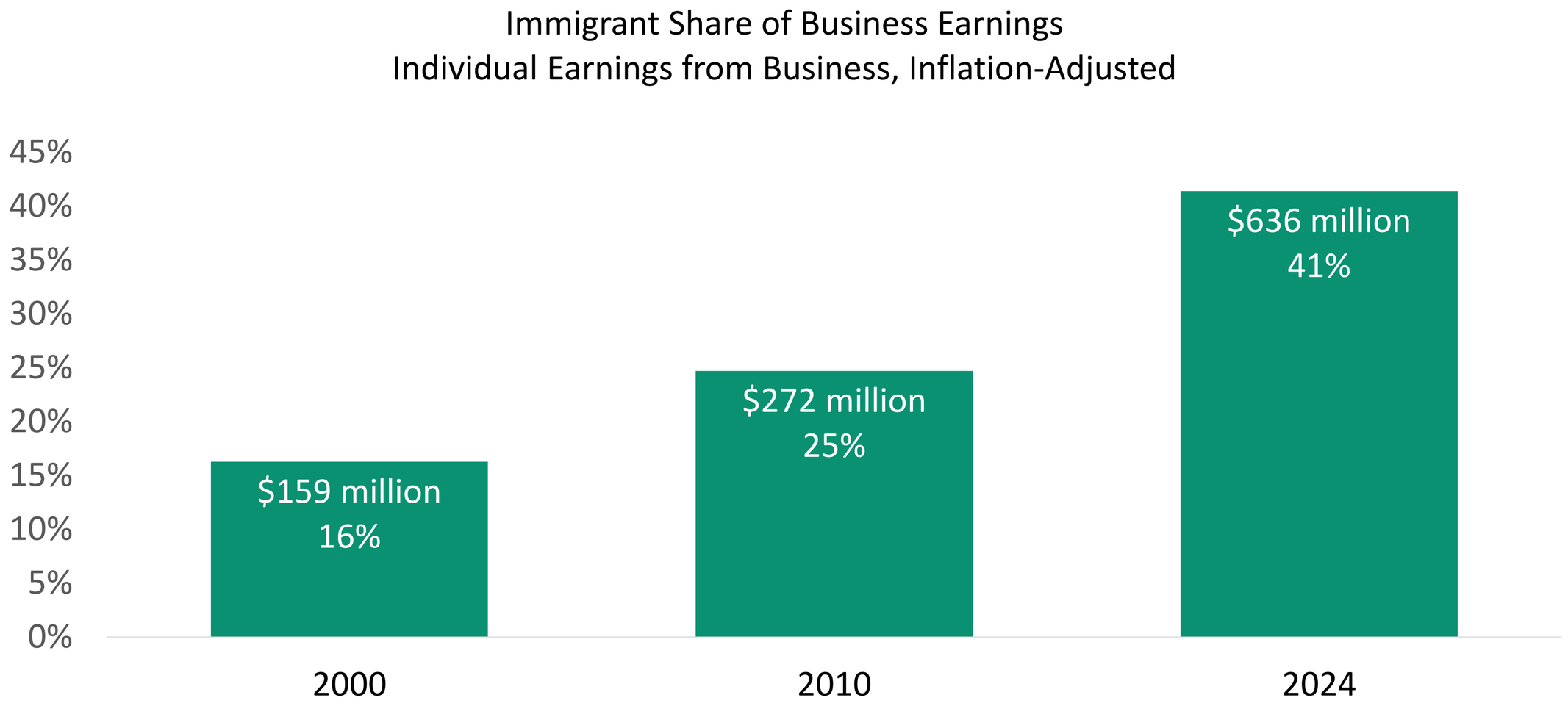
Metro Fresno Data on Immigration, Workforce and Business Ownership



Metro Fresno’s Immigrants Increasingly Comprise a Greater Share of Area Business Owners



Metro Fresno's Immigrants Account for a Greater Share of Business Earnings Over Time



Metro Fresno's Immigrant Workers s Are 1.5X Times as Likely as U.S-Born Workers to Be Business Owners

U.S.-Born	
Share of Labor Force	73%
Share of Business Owners	64%
Propensity to Own a Business	27 per 1,000
Immigrants	
Share of Labor Force	27%
Share of Business Owners	36%
Propensity to Own a Business	40 per 1,000
Total Population	
Propensity to Own a Business	30 per 1,000

** Note that nationally the Propensity to Own a Business is 35 per 1,000 for U.S.-born American Workers and 44 per 1,000 for Immigrant Workers

Metro Fresno's Most Common Immigrant-Owned Businesses

Type of Business	Immigrant Business Owners	U.S.-Born Business Owners	Total Business Owners	Immigrant Share of Business Owners in Industry	Immigrant Share of All Business Owners
Transportation & Warehousing	1,131	373	1,504	75%	36%
Construction	689	1,541	2,230	31%	36%
Accommodation & Food Services	284	266	550	52%	36%

Metro Fresno's Immigrant Business Owners By Country of Origin

Birthplace	Total Population	Labor Force	Business Owners	Propensity of Owning a Business
Mexico	147,741	93,834	2,284	24 per 1,000
India	19,921	12,389	1,505	121 per 1,000
China	3,058	1,810	209	115 per 1,000
Taiwan	635	535	N/A	N/A
Iran	905	562	N/A	N/A
El Salvador	7,493	4,442	N/A	N/A
Philippines	9,539	5,731	N/A	N/A
Vietnam	3,005	1,973	N/A	N/A
Laos	8,259	3,752	N/A	N/A
Canada	1,668	972	N/A	N/A

Immigrants Outperform in Each Demographic Group

Women

Women Overall	
Share of Labor Force	46%
Share of Business Owners	34%
Propensity to Own a Business	22 per 1,000
U.S.-Born Women	
Share of Labor Force	35%
Share of Business Owners	24%
Propensity to Own a Business	21 per 1,000
Immigrant Women	
Share of Labor Force	11%
Share of Business Owners	10%
Propensity to Own a Business	27 per 1,000

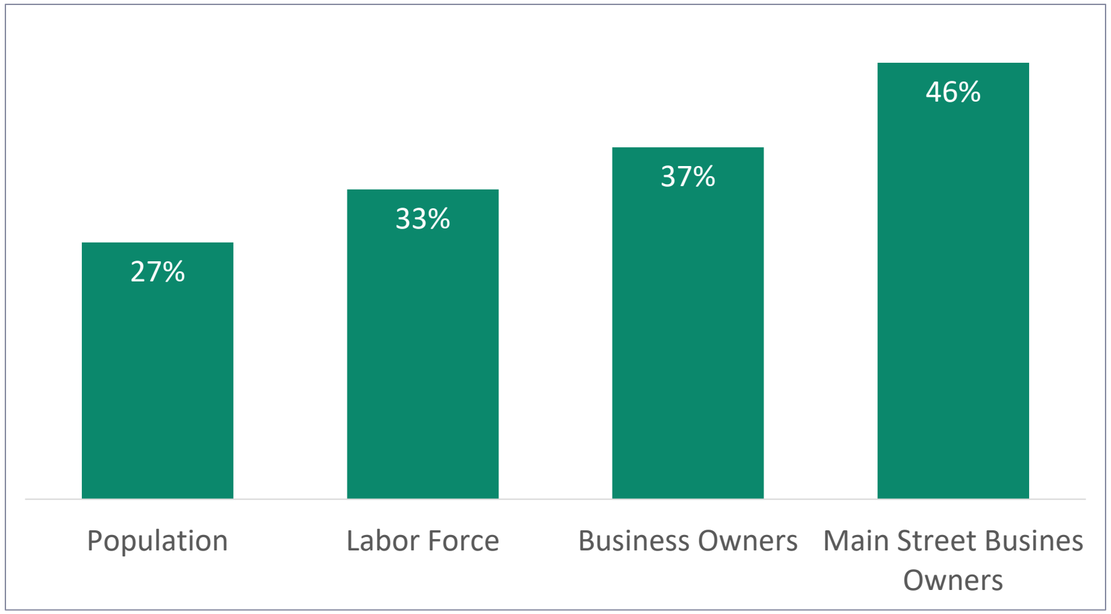
Hispanic / Latino

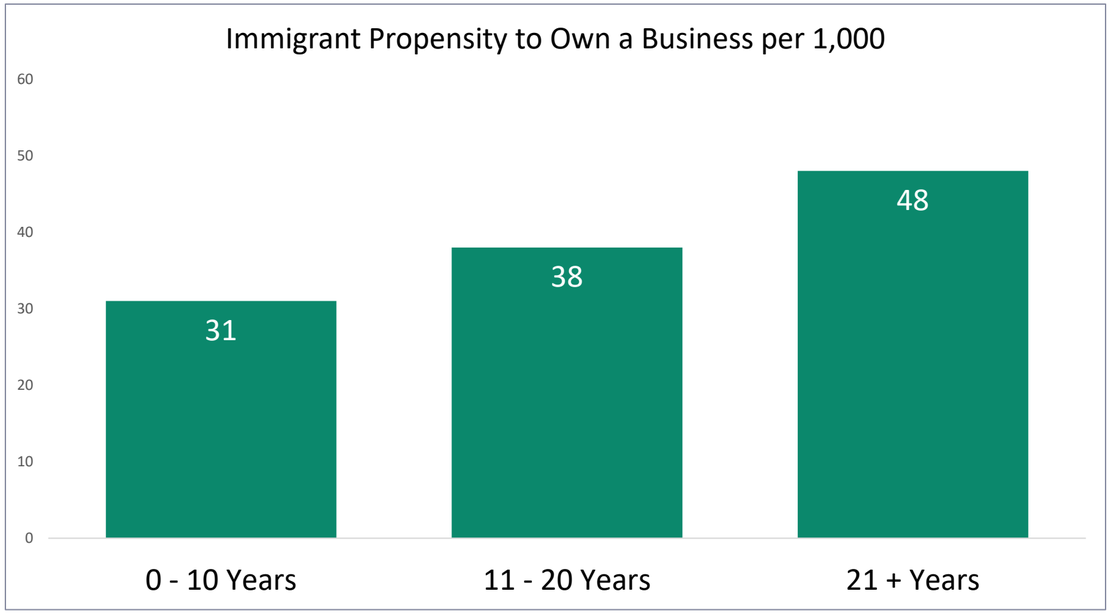
Latine Americans Overall	
Share of Labor Force	54%
Share of Business Owners	37%
Propensity to Own a Business	21 per 1,000
U.S.-Born Latine Americans	
Share of Labor Force	35%
Share of Business Owners	22%
Propensity to Own a Business	19 per 1,000
Latine Immigrants	
Share of Labor Force	19%
Share of Business Owners	15%
Propensity to Own a Business	25 per 1,000

Black / African-American

Black Americans Overall	
Share of Labor Force	4%
Share of Business Owners	4%
Propensity to Own a Business	31 per 1,000
U.S.-Born Black Americans	
Share of Labor Force	3%
Share of Business Owners	3%
Propensity to Own a Business	25 per 1,000
Black Immigrants	
Share of Labor Force	0%
Share of Business Owners	1%
Propensity to Own a Business	88 per 1,000

California Statewide Data





U.S.-Born	
Share of Labor Force	67%
Share of Business Owners	63%
Propensity to Own a Business	35 per 1,000
Immigrants	
Share of Labor Force	33%
Share of Business Owners	37%
Propensity to Own a Business	43 per 1,000
Total Population	
Propensity to Own a Business	38 per 1,000

Birthplace	Total Population	Labor Force	Business Owners	Propensity of Owning a Business
Mexico	3,877,888	2,468,431	68,737	28 per 1,000
China	695,724	397,196	20,672	52 per 1,000
India	577,090	404,905	19,449	48 per 1,000
Korea	317,147	183,613	18,183	99 per 1,000
Iran	214,882	129,704	13,880	107 per 1,000
Philippines	827,719	517,584	12,951	25 per 1,000
Vietnam	517,659	304,552	12,939	42 per 1,000
El Salvador	439,990	285,439	8,573	30 per 1,000
Taiwan	176,976	105,828	8,200	77 per 1,000
Guatemala	311,005	206,266	6,495	31 per 1,000

California Statewide Data on Sectors of Business Ownership

Type of Business	Immigrant Business Owners	U.S.-Born Business Owners	Total Business Owners	Immigrant Share of Business Owners in Industry	Immigrant Share of All Business Owners
Construction	28,718	54,304	83,022	35%	37%
Accommodation and Food Services	20,572	18,294	38,866	53%	37%
Administrative and support and waste management services	7,459	5,855	13,314	56%	37%
Real Estate and Rental and Leasing	8,965	26,347	35,312	25%	37%
Professional, Scientific, and Technical Services	8,383	24,872	33,255	25%	37%
Other Services, Except Public Administration	6,004	5,610	11,614	52%	37%
Transportation and Warehousing	13,483	7,521	21,004	64%	37%
Retail Trade	2,279	3,088	5,367	42%	37%
Finance and Insurance	2,601	8,761	11,362	23%	37%
Health Care and Social Assistance	7,531	7,488	15,019	50%	37%
Manufacturing	1,350	1,189	2,539	53%	37%
Educational Services	2,362	5,553	7,915	30%	37%
Wholesale Trade	2,475	2,287	4,762	52%	37%
Utilities	N/A	281	383	N/A	37%
Agriculture, Forestry, Fishing and Hunting	3,158	5,626	8,784	36%	37%
Information	3,057	12,473	15,530	20%	37%
Arts, Entertainment, and Recreation	1,914	6,686	8,600	22%	37%
Management of companies and enterprises	N/A	316	373	N/A	37%
Mining, Quarrying, and Oil and Gas Extraction	N/A	N/A	N/A	N/A	37%

California Data on MAIN STREET Business Ownership

Type of Business	Immigrant Business Owners	U.S.-Born Business Owners	Total Business Owners	Immigrant Share of Business Owners in Industry	Immigrant Share of All Business Owners
Restaurants and cafes	20,572	18,294	38,866	53%	37%
Beauty salons	3,755	6,496	10,251	37%	37%
Nail salons and personal care	2,738	2,321	5,059	54%	37%
Supermarkets and grocery stores	2,279	3,088	5,367	42%	37%
Clothing retailers	1,926	2,597	4,523	43%	37%
Other miscellaneous retailers	1,820	3,088	4,908	37%	37%
Hotels and motels	1,562	1,255	2,817	55%	37%
Health and personal care retailers (not including pharmacies)	1,545	2,254	3,799	41%	37%
Warehouse clubs and supercenters	1,541	3,138	4,679	33%	37%
Not specified retail trade	1,512	1,760	3,272	46%	37%

CVIIC 2026 · PANEL SESSION

Advancing Opportunities for Immigrant Entrepreneurs

Case study: **Many Voices One Future** — how a Fresno County data study became a policy and capital roadmap for Southeast Asian small businesses

217 surveyed businesses **22** focus group voices
6 community partners



A Five-Step Case-Making Framework

The same sequence works for any overlooked population, in any region. Here is how it played out in Fresno County.

1	**Identify the overlooked population**	**Applied in Fresno:** SEA business owners, undercounted under one federal "Asian" category
2	**Prove the structural gap**	**Applied in Fresno:** No county-level dataset existed; CDFI Fund rules require documented proof of need
3	**Gather credible evidence**	**Applied in Fresno:** A survey of 217 businesses and two focus groups conducted through six trusted community partners
4	**Policy lever and Ask**	**Applied in Fresno:** CDFI Fund Target Population designation for Hmong, Lao, Khmer ethnicities

Name the Population, Prove the Gap

Southeast Asian small businesses are economically significant in Fresno County — and, until now, statistically invisible.

81,500

Southeast Asian residents in Fresno County—approximately 8.2% of the county's population

#1 in CA

Largest county-level Hmong population in California

#2 in U.S.

Ranks second nationally among counties for Asian-operated farms

The structural gap this study addresses

Federal data standards have historically grouped Hmong, Khmer, Lao, Filipino, Vietnamese and other Southeast Asian Americans under one "Asian" category, obscuring wide disparities. CDFIs like Access Plus Capital can only direct dedicated lending to certified **Target Markets or Targeted Populations** — and adding one requires documented, disaggregated proof of unmet need.

Without countable data, a real need goes unrecognized by the systems built to fund it. That is the gap Step 3 exists to close.

STEP 3

Gather Credible Evidence

No list of SEA-owned businesses exists in Fresno County. The method used to reach this population is part of the evidence itself.

We recruited through trusted community organizations.

Six partner organizations — already trusted within their own networks — conducted the outreach, not an outside firm.

We combined survey data with focus-group conversations.

We conducted a countywide survey of 217 respondents and two in-person focus groups with 22 business owners.

We tested whether the same patterns showed up across sources.

Findings that appeared independently in the survey and both focus groups carry more weight than findings from either method alone.

Why not a random sample? There is no master list of SEA-owned businesses to draw one from.
That absence is the same invisibility problem this study exists to fix.

Who Are These Businesses?

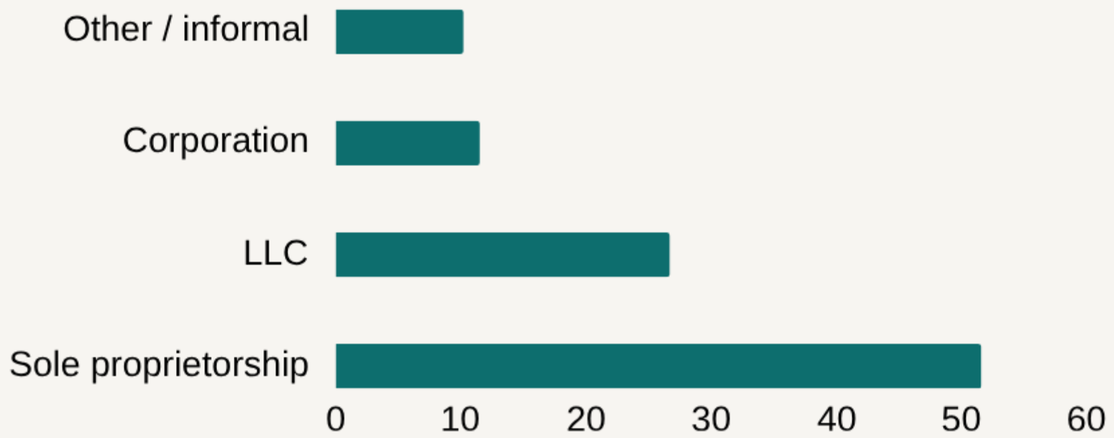
65.6%
operate full-time
not a side hustle

29.5%
in business 11+ years
long-tenured, underserved

55%
engage in cultural / community events
business is community

83.1%
plan to expand in 1–2 years
45% yes · 38% maybe

BUSINESS STRUCTURE (n = 217)



AT A GLANCE

Workforce size

84 solo operators (38.7%) · 91 with 2–5 employees (41.9%)

Home-based

61 businesses operate from home (28.1%)

Top three sectors

Food/restaurant 23.0% · Retail 15.2% · Agriculture 12.4%

51.6% of these owners are sole proprietors, and nearly a third have run their business for over a decade. This represents a mature, established population, not a set of pop-up ventures.

The Capital Access Gap

74.7%

never applied for a loan

41.9%

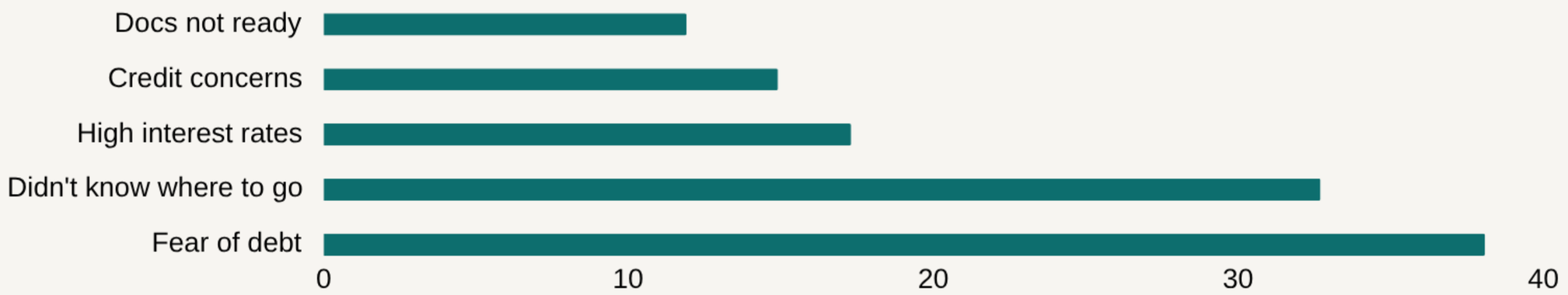
denial rate among applicants

18 of 43 who applied were denied

35.0%

have no business bank account

WHY THEY DIDN'T APPLY (n = 168, top reasons)



This is a trust/navigation gap, not only a credit gap. **Focus-group finding:** CDFI awareness was limited and uneven—several participants recognized Access Plus Capital, and one had previously applied and been declined.

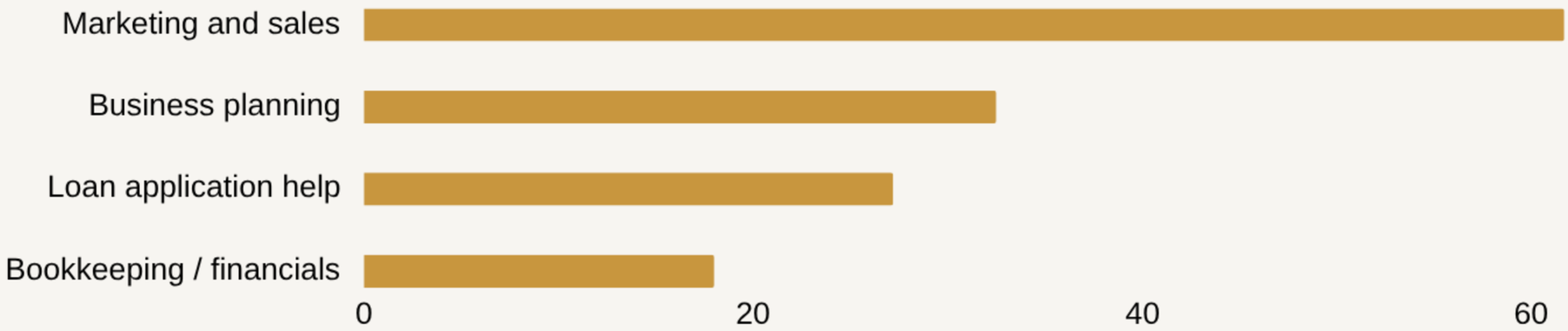
What Would Help Most?

61.7%
want marketing and sales help

32.5%
want business planning support

27.2%
want help applying for a loan

SUPPORT WANTED MOST (n = 206, top responses)



27.2% specifically want help navigating a loan application—not the money, but the pathway. That's exactly what CDFIs do best.

STEP 4

Name the Lever, Make the Ask

GOVERNING FINDING **The evidence supports a specific policy and capital intervention.**

Formal CDFI Target Population recognition for Hmong, Lao and Khmer Ethnicities.

The study provides the evidence base needed to pursue formal recognition, potentially strengthening eligibility for dedicated CDFI and philanthropic capital. Recognition remains a pathway, not a guaranteed outcome.

ABOUT THE $38M INVESTABLE PLAN

The approximately 24-partner SCALE Fresno coalition developed the plan as a three-year capital, capacity, and community investment strategy through 2030. This study supplies the evidence base and refines the plan's assumptions where warranted; it does not certify or audit the plan's budget or design.

WHO DOES WHAT

Access Plus Capital

Pursue formal Target Population recognition with the Treasury CDFI Fund.

Funders

Capitalize the recommended three-part portfolio.

Community Partners

Deliver trusted outreach, coaching, and convening on the ground.