

## Planning for an Inclusive Entrepreneurial Ecosystem

COVID-19 and Business Resilience in Underserved Communities

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# Planning for an Inclusive Entrepreneurial Ecosystem

## COVID-19 and Business Resilience in Underserved Communities

Qingfang Wang

### ABSTRACT

**Problem, research strategy, and findings:** The coronavirus (COVID-19) pandemic has had an unprecedented impact on small businesses in the United States. However, small business resilience scholarship has seldom investigated the experiences of minority-owned businesses. In this study I used an evolutionary resilience perspective to examine the experiences of Latina-owned businesses (LaOBs) in inland Southern California in coping with the pandemic. I conducted in-depth interviews and focus group discussions, both before and following the start of COVID-19, with a broad array of stakeholders from multiple sectors of the community. By triangulating their different perspectives, I found that the short-term crisis attributed to COVID-19 stems from long-term underinvestment in entrepreneurship and business development in underserved communities. Socioeconomic vulnerability at both the individual and community levels affects LaOBs' resilience, a resilience conditioned by pre-pandemic networking and the institutional structures existing in underserved communities. This study is limited because it focused on only one study area, and it did not have access to large-scale quantitative data for comparative studies across ethnic groups and places.

**Takeaway for practice:** Building preparedness and resilience among racial and ethnic minority-owned businesses requires continuous investment in technology, education, and social network building in underserved communities, as well as the fostering of an inclusive entrepreneurship ecosystem. Planners should acknowledge and embrace a growing, critical mass of LaOBs as an opportunity to support economic and community development. Economic development policies, workforce development, and social policies targeting poverty alleviation and immigrant integration should be considered together. Engaging with the needs and aspirations of LaOBs and their communities will help generate more meaningful policies for underserved communities like these. The findings call for a forward-looking attitude toward developing a more transformational agenda that opens opportunities for underrepresented voices and challenges the problematic power structures existing in today's society.

**Keywords:** COVID-19, gender, race, small business resilience, underserved communities

With the increasing impact of ethnic settlement on urban planning related to land use, building form, expression of ethnic and racial identity, and community building (Zhuang, 2021), ethnic and racial minority-owned businesses (EMOBs) not only play a growing role in the urban economy but also serve as an important source of community development and neighborhood revitalization (Bates, 2006; Liu et al., 2014). For example, between 2002 and 2016, the number of paid employees hired by EMOBs grew by 85.1%, compared with a fall of 2.8% in those employed by non-minority-owned firms. With more young people of color becoming highly educated, minority neighborhoods are attracting more talented and experienced African American and Latinx business owners (Bates et al., 2022). EMOBs are

becoming an integral part of the local economy, where they provide important physical and social attributes in urban districts and play a critical role in local community development.

Nevertheless, EMOBs have been facing significant challenges as they seek to grow (Bates et al., 2018; Fairlie & Robb, 2008; Zhou, 2004), and their vulnerabilities have become more pronounced under the disruptions of the pandemic. For example, the number of active business owners in the United States plummeted by 3.3 million, or 22%, over a crucial 2-month period from February to April 2020. The number of Black-owned businesses dropped by 41%, Latinx-owned businesses by 32%, and Asian businesses by 36% (Fairlie, 2020). Research has long highlighted the vulnerability of ethnic minority communities in coping with hazardous

events (Bergstrand & Mayer, 2020; Peacock et al., 2014; Rivera et al., 2022). However, despite the emerging prominence of businesses in community resilience building (Xiao et al., 2022; Y. Zhang et al., 2009), the experiences of EMOBs are seldom examined through the lens of resilience in the literature on planning. Likewise, existing studies on small business resilience have paid little attention to EMOBs and their profound relationship with local communities.

In this study I sought to fill this knowledge gap through an investigation of Latina-owned businesses (LaOBs) in inland Southern California. Specifically, I addressed the following questions: What were the challenges that faced LaOBs during the pandemic? What components were key to these businesses' survival and resilience? And what contribution can these experiences make to planning theory and practice?

Drawing on an evolutionary resilience perspective, I argue that the short-term crisis of LaOBs during the pandemic was rooted in long-term underinvestment in entrepreneurship in underserved communities. Due to LaOBs' close-knit relationships with their communities, business resilience and community resilience are mutually dependent; thus, fostering an inclusive entrepreneurship ecosystem will not only build stronger LaOB communities but also significantly improve regional resilience. This study directly contributes to—and expands on—existing theories and policies related to urban resilience. Focused on the social and economic dimensions, this study highlights urban resilience as a multilevel process that draws on support from local communities, businesses, and individual business owners, as well as being embedded in a community's cumulative historical, economic, and institutional structures (Adekola & Clelland, 2020; Davoudi et al., 2012).

Furthermore, although the development of EMOBs provides an important arena for equitable planning (Ledesma & Giusti, 2021; Loh & Kim, 2021; X. Zhang et al., 2017), little research has examined the interaction of entrepreneurship, resilience, and equitable growth. Although resilience for whom, what, when, where, and why has been debated among resilience planners (Davoudi, 2018; Meerow & Newell, 2019; White & O'Hare, 2014), urban planning has been largely missing from attempts to explicitly address equity issues through the process of ethnic economy development (Zhuang, 2015, 2021). Likewise, for a long time, studies of entrepreneurship, the creative class, and creative city strategies have paid very limited attention to underserved communities (H. E. Aldrich & Ruef, 2018; Hanson & Blake, 2009; Welter et al., 2017). Through the case of LaOBs, I show that business resilience building in underserved communities could provide urban planners with an opportunity to challenge the inertia of current urban systems and regimes and to embrace change for

innovative transformation and paradigm shift (Davoudi et al., 2012; Rivera et al., 2022; Shaw, 2012).

I first discuss current knowledge about minority entrepreneurship and small business resilience and how an evolutionary resilience perspective provides a useful framework for understanding the experiences of LaOBs. Then, I provide the regional context for the study and the research design. Following that, I present the challenges that faced LaOBs before and during COVID-19, how these came together to affect LaOBs' ability to cope with the pandemic through an evolutionary perspective, and what these businesses' connection with the community has meant for their resilience. Based on that, I argue that urban planning should proactively work with government agencies, nonprofit organizations, and the private sector to foster an inclusive regional entrepreneurship ecosystem.

## Literature Review: Minority Businesses and Evolutionary Resilience

### *Small Business Resilience and Ethnic Minority Entrepreneurship*

Resilient businesses are those that not only remain operating but even thrive after a disaster and soon return to or exceed predisaster levels of employment and profit (Sausser et al., 2018; Wasileski et al., 2011). Existing literature has highlighted different factors for business resilience, such as business size, industry, age of business, level of emergency planning, financial situation, and market range (Adekola & Clelland, 2020; Haynes et al., 2019). In addition, predisaster conditions, previous experience with disasters, effective leadership and management, competent staff, and effective planning all contribute to a business's resilience (Marshall & Schrank, 2014; Nowell et al., 2017; Webb et al., 2000). Furthermore, social capital and social networks are key to building resilience for small businesses by providing information, technological knowledge, market access, and physical and emotional support (D. P. Aldrich, 2012; Danes et al., 2008).

Although the existing literature on business resilience is invaluable, it has been highly focused on the business level, without paying much attention to the social identity of entrepreneurs who are the agents and centers of business operations. Multidisciplinary literature has long demonstrated the disparities in business ownership across race and ethnicity (Bates et al., 2018; Fairlie & Robb, 2008). Some have argued that belonging to a particular ethnic group and using its associated networks can often act as an informal business incubator and provide varying resources for ethnic businesses (Light, 1984; Portes & Jensen, 1989). In contrast, the structuralism approach has proposed that

discrimination and marginalization force ethnic and racial minorities to become entrepreneurs, because they often have limited choices in the wage labor market (Ensign & Robinson, 2011; Sanders & Nee, 1987). Both perspectives suggest that the social identity of business owners matters in business startups and operations.

More important, ethnic entrepreneurship is a socio-spatial process (Wang, 2013; Zhou, 2004). Co-ethnically concentrated areas, which constitute the concrete locus for social networking and social capital, often serve as an information distribution center for many potential entrepreneurs: a ready source of ethnic labor, credit, knowledge of consumer preferences, and necessary consumer markets (Kloosterman, 2010; Teixeira, 2001). Under hazardous events, community resources can aid “households, businesses, and communities to overcome shocks” (Torres et al., 2019, p. 170). These studies suggest that EMOB communities have both social and spatial dimensions that are interconnected (Wang, 2013). Ethnic and racial minority entrepreneurs have their own capital endowments and social identity. The interaction between EMOBs and the institutional environment further influences entrepreneurs’ perceptions of entrepreneurial opportunities, practical management strategies, and resilience building under hazardous events. To understand EMOB resilience building as a social–spatial process, a dynamic, place-based resilience perspective is needed.

### ***Evolutionary Resilience Through an Equity Lens***

The evolutionary resilience perspective is one that regional scientists have used to examine regional economic development (Boschma, 2015; Martin & Sunley, 2006, 2015). In urban planning, this perspective has been mainly applied to environmental issues, climate change, and disaster mitigation (Béné et al., 2018; Davoudi et al., 2012). Instead of regarding the objective of responding to hazardous events as the maintenance of a stable equilibrium, this approach interprets the resilience of social–ecological systems as the ability to learn and adapt in response to shocks. It pursues capacity building to transform through creativity at the institutional, community, and individual levels and through cultivating cooperative networks at various scales (Davoudi et al., 2013). This perspective provides a useful framework to examine the experiences of EMOBs.

First, as discussed earlier, different legal regimes, regulations, institutions, and practices will stimulate or constrain EMOBs’ activities in different places (Kloosterman & Rath, 2001). Embedded in their social and spatial communities, small business owners who can link up with—and receive help from—community networks are more likely to be economically resilient;

thus, linkages with family and friends, community leaders, and institutions can help small businesses thrive after, for example, a natural disaster (D. P. Aldrich, 2012; Lo et al., 2019; Torres et al., 2019). Taking place as complex, interconnected socio-spatial systems operating at multiple scales and in multiple time frames, evolutionary resilience emphasizes the connectivity between various aspects of the socioecological system. Therefore, it provides an approach to examining the social, economic, and spatial relationships between EMOBs and their communities in coping with pandemic disruptions. Based on this perspective, I expected LaOBs’ coping processes to include dynamic interaction and collaboration between individuals, households, businesses, and communities to adapt to external shocks and ultimately survive and thrive.

Second, lack of human capital, limited access to social and financial capital, and discrimination are major challenges that have long faced minority entrepreneurs and their businesses (Bates et al., 2018; Fairlie & Robb, 2008; Wang, 2013; Zhou, 2004). These challenges are exacerbated for entrepreneurs of color operating in distressed urban regions. Because racial minorities are highly concentrated in poor areas, their neighborhoods are often devoid of financial capital and consumer markets and lack infrastructure, entrepreneur support networks, and an entrepreneurial culture (Fairchild, 2009; Rubin, 2010; Wilson, 2012). These pre-existing social, economic, and physical deficiencies exacerbate the damage caused by disasters and affect the overall ability of residents and businesses to cope (Peacock et al., 2014). The evolutionary perspective conceptualizes resilience as a dynamic process of constant renewal from cumulative social, economic, and institutional structures (Boschma, 2015; Evenhuis, 2017; Martin & Sunley, 2015). Based on this perspective, it is critical to examine LaOBs’ experiences during COVID-19 through a longitudinal perspective.

Third, an evolutionary approach should be scrutinized through a lens of equity to understand the case of LaOBs in this study. Although resilience researchers have raised questions such as who sets the resilience agenda, who benefits or loses, and how negotiation plays out among different power groups (Davoudi, 2018; Meerow & Newell, 2019; White & O’Hare, 2014), very few empirical studies have explicitly linked evolutionary resilience to equity. When COVID-19 hit, racial minorities and low-income households that already faced barriers to accessing health systems were at greater risk than other parts of the population (Beaunoyer et al., 2020). EMOBs and those in vulnerable neighborhoods or regions were disproportionately affected (Fairlie, 2020; Wang & Kang, 2021) and had limited access to emergency resources provided by the government (Fairlie & Fossen, 2022; Office of Evaluation Sciences, 2020; Orozco et al., 2020).

Therefore, recognizing the long-term challenges and structural barriers facing LaOBs and the unevenness of pandemic interruptions means explicitly addressing equity issues. By stressing the relationship between LaOBs and their communities and scrutinizing the role of LaOBs' pre-disaster conditions, the framework of evolutionary resilience provides a possibility to examine how race or ethnicity and other long-existing socioeconomic disadvantages and inequitable institutional power structures stand in the way of prosperity for minority households and their businesses. Such an equity lens would help with the design of urban planning and policy tools that reduce vulnerabilities, enhance preparedness, and increase underserved communities' resilience (Ledesma & Giusti, 2021; Loh & Kim, 2021).

## Study Area and Methods

I conducted the study in the Riverside–San Bernardino–Ontario (CA) metropolitan statistical area, which comprises Riverside and San Bernardino counties, traditionally referred to as the Inland Empire. This area ranks among the 15 most populous metropolitan statistical areas in the United States, with a population of approximately 4 million, or 10% of California residents. Lower living and business costs, compared with those in other enterprise hotspots in California, give the region a distinct advantage in attracting and retaining entrepreneurs. However, compared with the California state average (Table 1), this region has lower educational attainment and household income, a higher unemployment rate, and lower business ownership. The region's major industries, which differentiate the region from the rest of California, are warehousing and storage, freight and logistics, and durable product manufacturing. These are among the lowest-paying industrial sectors in the United States (Technical Appendix 1).

According to the 2019 American Community Survey, 51% of the population in the Inland Empire is of Hispanic or Latinx origin. Across all ethnic groups in the study area (Table 2), Latinx business owners are younger and have significantly lower levels of college education, English fluency, and earned income than other groups. They are less likely to own a home than Whites and Asians but more likely than Blacks. Compared with Latino men, Latina business owners have a higher rate of college education but lower English proficiency, are more likely to work part-time, are less likely to be in the high-tech industries, and earn significantly less. Overall, Latina business owners have significantly lower socioeconomic status than all Whites and Asians and Latino male business owners in this region.

This study had two stages. Stage 1 was conducted before COVID-19, from November 2018 to March 2019,

**Table 1. Socioeconomic characteristics of the study area versus California State.**

| Variable                               | California | Study area |
|--|------------|------------|
| Age, mean                              | 37.6       | 36.0       |
| Family size, mean                      | 3.5        | 3.8        |
| Female, %                              | 50.3       | 50.3       |
| Married, %                             | 37.9       | 36.8       |
| ≤High school, %                        | 49.3       | 57.6       |
| ≥Associate's degree, %                 | 26.8       | 28.7       |
| ≥Bachelor's degree, %                  | 24.7       | 15.0       |
| Fluent English, %                      | 90.4       | 92.0       |
| Homeownership, %                       | 55.5       | 62.9       |
| Labor force participation, %           | 63.7       | 60.4       |
| Foreign born, %                        | 28.1       | 22.3       |
| White, %                               | 37.2       | 32.1       |
| Black, %                               | 5.5        | 6.9        |
| Asian, %                               | 14.5       | 6.9        |
| Hispanic, %                            | 39.0       | 51.0       |
| Mixed race, %                          | 3.8        | 3.1        |
| Family income, \$                      | 75,000     | 68,500     |
| Household income, \$                   | 85,104     | 75,404     |
| Unemployment rate, % <sup>a</sup>      | 5.8        | 7.1        |
| Self-employment rate, % <sup>a</sup>   | 11.9       | 10.7       |
| High-tech industries, % <sup>a</sup>   | 9.5        | 4.5        |
| Earned income, median, \$ <sup>a</sup> | 38,000     | 32,373     |

Note: a. The four variables are for the labor force only. All other variables are for the population. Source: American Community Survey 2015–2019 microdata.

with the assistance of the National Latina Business Women Association–Inland Empire chapter (NLBWA–IE). Stage 2 of the study was conducted from October 2020 to February 2021 to examine the impact of COVID-19. For both stages, the selection criteria included any business that had operated in the study area for at least 6 months. The business owners were recruited via phone calls, text messages, and emails. In addition, the NLBWA–IE posted sporadic announcements on its social media channels inviting business owners to participate. The participants were randomly selected based on volunteers who made themselves available once they had been informed of the scope of the research.

At each stage, all of the business owners were asked the same set of semistructured, open-ended questions. Stage 1's aim was to understand the experiences of LaOBs and to identify the strategies needed to support business development. For this, I conducted 19 in-depth interviews with LaOBs. Stage 2 focused on the impact of COVID-19, the strategies used by respondents to cope with the disruption, and how these people

**Table 2. Characteristics of business owners across ethnic and gender groups in the study area.**

| Variable                 | All<br>Mean | White  |        | Black  |        | Hispanic |        | Asian  |        |
|--------------------------|-------------|--------|--------|--------|--------|----------|--------|--------|--------|
|                          |             | Male   | Female | Male   | Female | Male     | Female | Male   | Female |
| Age, years               | 48.4        | 52.5   | 51.8   | 46.2   | 48.6   | 44.5     | 44.6   | 50.2   | 47.7   |
| Family size              | 3.4         | 2.8    | 2.8    | 3.2    | 3.2    | 4.1      | 3.8    | 3.4    | 3.2    |
| Married, %               | 64.0        | 67.0   | 61.4   | 52.4   | 37.8   | 66.7     | 52.1   | 84.8   | 71.9   |
| ≤High school, %          | 41.6        | 28.6   | 21.8   | 22.3   | 32.3   | 66.5     | 57.3   | 27.1   | 30.1   |
| ≥Associate degree, %     | 35.7        | 41.4   | 48.1   | 43.7   | 37.9   | 27.0     | 32.8   | 20.9   | 29.6   |
| ≥Bachelor's degree, %    | 23.8        | 31.0   | 30.7   | 34.1   | 29.9   | 8.8      | 11.4   | 52.5   | 40.6   |
| Fluent English, %        | 89.8        | 99.6   | 99.8   | 100.0  | 99.9   | 80.8     | 77.5   | 83.4   | 81.5   |
| Homeownership, %         | 69.4        | 76.7   | 76.5   | 48.3   | 44.6   | 62.0     | 61.5   | 80.0   | 80.2   |
| Foreign born, %          | 37.1        | 9.9    | 9.7    | 10.9   | 11.0   | 60.0     | 54.2   | 87.7   | 85.4   |
| Part-time work, %        | 39.3        | 33.2   | 52.7   | 42.4   | 49.5   | 29.4     | 59.0   | 23.1   | 42.0   |
| Business incorporated, % | 29.0        | 35.7   | 28.4   | 20.6   | 29.6   | 23.1     | 19.1   | 45.5   | 36.9   |
| Spouse self-employed, %  | 18.1        | 16.6   | 26.0   | 9.5    | 9.2    | 11.3     | 19.5   | 25.7   | 37.5   |
| High-tech industries, %  | 3.5         | 5.6    | 3.2    | 5.6    | 3.6    | 1.8      | 1.5    | 6.6    | 3.1    |
| Earned income, \$        | 30,544      | 47,622 | 28,057 | 27,489 | 21,582 | 29,830   | 15,980 | 41,717 | 27,699 |

Source: American Community Survey 2015–2019 microdata.

accessed and used different resources. For this, I conducted 64 in-depth interviews with LaOB participants (including 14 from Stage 1). In addition, to understand how the entire small business community had coped with the pandemic disruption, I conducted 33 interviews with businesses from non-Latina groups (13 female and 20 male)<sup>1</sup> at Stage 2. Figure 1 shows the distribution of participants from different sectors.

Demographic information was collected on the business participants' gender, race, age group, education, business types, annual revenues, and city location. They were diverse (Table 3), but compared with other racial and male groups, LaOBs included a greater proportion of businesses with annual revenue of less than \$50,000.<sup>2</sup>

Recruiting through the NLBWA-IE limited this study because the association's networks may have left out those who are outside of the established networks, especially the microbusinesses. To reduce the bias, I further triangulated LaOBs' experiences with community stakeholders who work with small businesses in the region. A focus group discussion was conducted at Stage 1 with 14 community stakeholders, including nonprofit organizations, local governments, universities, and supporting businesses who worked with LaOBs. At Stage 2, due to social distancing restrictions, in-person focus group discussions were not allowed.<sup>3</sup> Therefore, 17 in-depth interviews were conducted. For both stages, the community stakeholders were recruited through purposive sampling to include representatives from a wide range of sectors that were closely related to small business development. The Stage 1 focus

group discussion focused on these stakeholders' roles and activities in small business development, especially in underserved communities. Stage 2 interviews focused on the stakeholders' strategies and the challenges they faced in helping small businesses to cope with pandemic disruption.

All interviews were conducted in person or via phone at Stage 1 and via Zoom or phone at Stage 2. Each interview with a small business owner lasted from 40 to 100 min and was conducted in English or Spanish as the participant preferred. Each interview with a stakeholder lasted from 30 to 50 min and was conducted in English. The focus group discussion and interviews were recorded with the participants' agreement and transcribed verbatim. Using the software package QSR NVivo (QSR International, 2020), I used the techniques of narrative analysis outlined by Strauss and Corbin (1998) and Smith (2000) to analyze the interview transcripts and notes. By tracing convergences and divergences among different sectors, I triangulated the major themes to determine commonalities among the narratives and to identify where their perspectives and opinions differed (Saldaña, 2015).

## Findings and Discussion

I begin here with the factors that influenced LaOB development before COVID-19. Then I show how socio-economic and physical vulnerability existing before COVID-19 have made it more challenging for LaOBs to cope with the pandemic. The coping process also reflects the connectivity between LaOBs and their

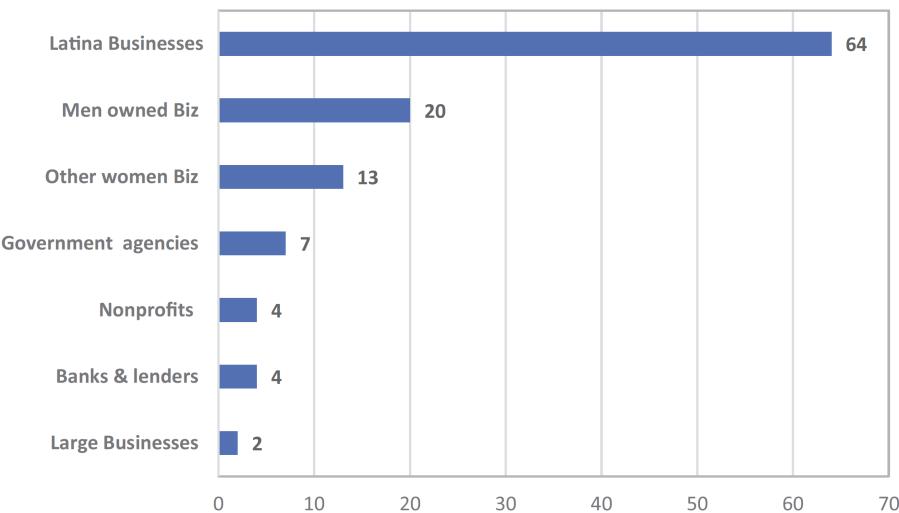


Figure 1. Composition of interview participants. Note: Large businesses refer to the businesses that have more than 500 employees.

**Table 3. Revenue size of business participants.**

|                  | <\$50K | \$50K-\$100K | \$100K-\$200K | \$200K-\$500K | \$500K-\$1M | >\$1M | No data |
|------------------|--------|--------------|---------------|---------------|-------------|-------|---------|
| Latina           | 21     | 7            | 6             | 9             | 2           | 12    | 7       |
| Non-Latina women | 5      | 2            | 2             | 2             | 1           | 0     | 1       |
| Men              | 5      | 4            | 1             | 3             | 2           | 2     | 3       |

Source: Compiled by the author based on information from the interview participants.

communities, a connectivity that brings both resources and constraints in building resilience.

### **LaOB Development Before COVID-19**

LaOB participants before the outbreak of COVID-19 indicated that the desire to achieve independence and flexibility and to fulfill a responsible family role while pursuing economic returns provided them with an inner drive for entrepreneurship. For business development, they identified the importance of hiring the right people, cultivating a teamwork culture, keeping up with market changes and technology, diversifying customer markets, and collaborating with other businesses. One way to achieve these goals was to extend their human capital through continuing education, such as in business management, business planning, and financial literacy. As one business owner commented, "I think the number one thing overall has been education" (Elina). This was echoed by many other business owners: "Continuous education. I have to continue going to seminars, workshops, and continue enhancing my skills, my knowledge" (Vivian). It was also considered critical to build and leverage social networks to cultivate competitive advantages and unique markets. The business owners provided numerous examples of how social networks brought them clients, reliable employees, access to untapped markets, and information on opportunities.

Professional networks with local government agencies and community organizations were the items most often referenced as a powerful tool.

Because resources and opportunities were not readily available to LaOBs, key factors for business development also presented pressing challenges at different levels (Figure 2). For example, participants across various industrial sectors highlighted the negative stereotypes of females and Latinas, which resulted in customer discrimination; difficulties in connecting with or accessing broader, male-dominated social networks; and maintaining a work-life balance. Such sentiments were expressed many times:

When a contractor is looking for somebody to do the work, when they don't know me, they just say, "What kind of knowledge does she really have? Does she really know this stuff? I mean, she's a girl. How much time can she really be spending out in the field at the nursery, knowing this stuff? Is she even going to do a good job?" There are so many things that they question. [Eva]

When I took full ownership, I had two different individual men tell me, "You should hire another man to say he's the owner instead of saying you're the owner." I'm in a very male-driven dominated industry, which is insurance, right? [Elina]

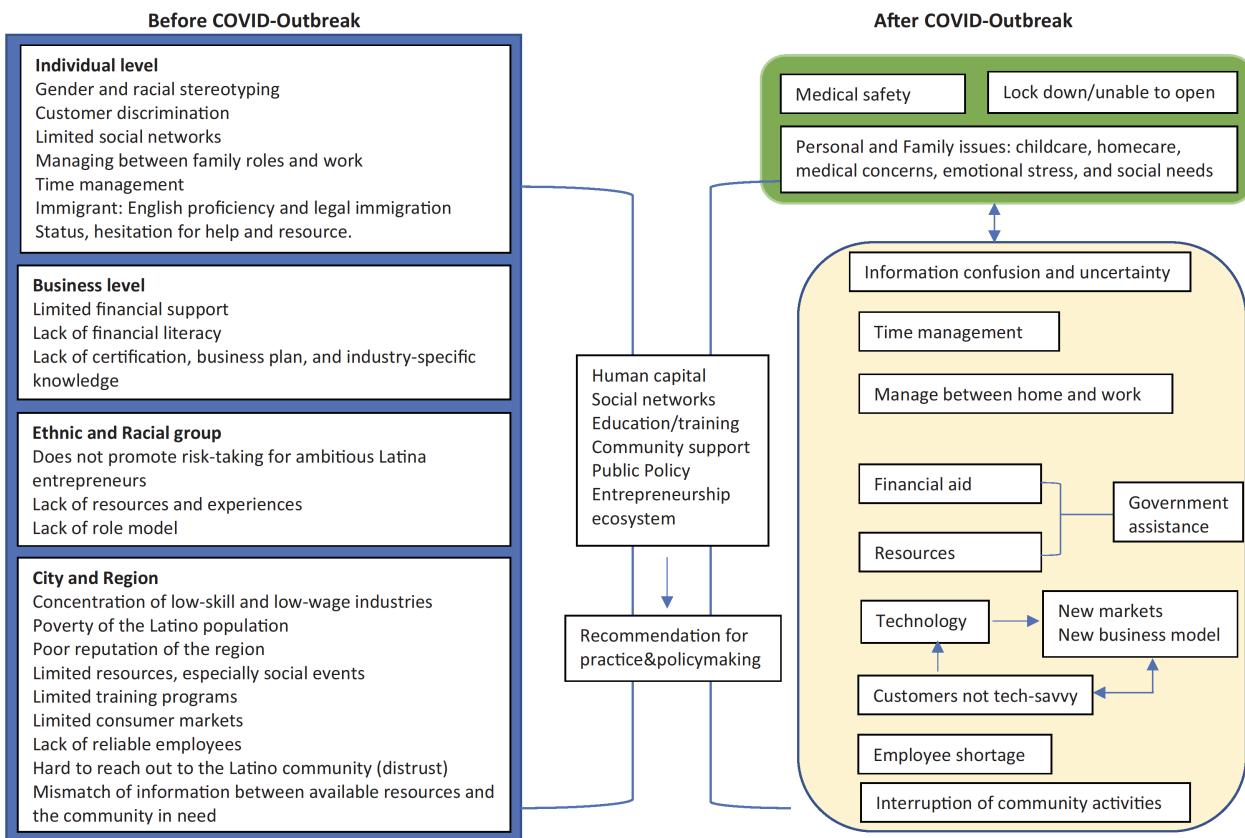


Figure 2. Challenges facing LaOBs before and after the COVID-19 outbreak.

These challenges facing LaOBs commonly have been found in existing studies on EMOBs (Bates et al., 2018). They are also connected. For example, access to finance requires better knowledge of financial literacy and strategic business planning. This suggests that continuing education was extremely important for LaOBs. A consulting business owner, Monica, commented about the lack of education, saying, "Many times, small business owners are really great and passionate at what they do, but they actually are very lacking in the financial area. ... If they haven't got any formal education, they don't really know financial literacy." Consistent with our findings, research on national data also has indicated business training for Latinas may improve their business success (Pisani & Morales, 2020).

Some business owners commented that within the LaOB community, Latino culture does not promote risk-taking for ambitious Latina entrepreneurs; furthermore, Latinos generally did not have enough resources and experiences to support potential entrepreneurs even if they wanted to. Particularly, there is a lack of mentors and role models for potential entrepreneurs, especially for the younger generation, in local communities. As a business owner, Elina commented, "We never had role models that came back and were like, 'You can own your own business. ...' That's what I feel was missing

and I would love the opportunity to go back (to the local community)."

At the city and regional levels, participants from different sectors indicated that the reputation of the region for poverty and "cheaper land" hurt the region at large. They claimed that this deviated from the perspective they would have liked to promote: that the Inland Empire was a region that allowed entrepreneurs to thrive. In addition, among other factors, limited consumer markets were a significant challenge, as Eva commented:

The interesting thing is that most of us, when we moved out here, we were commuting outside of our county to go and work because the money was not here. Those paying jobs were not here. I think the goal is, if we can create jobs that are decent paying jobs within our communities, there's no reason for us to be going elsewhere.

They particularly cited the challenge of poverty associated with Latino populations. For instance, Lucia, a life coach, said,

In this specific region, I would like to target Latin markets in particular because I am Latin. I think that there is a big Latin community, obviously. I don't think that there's a lot of money attached to the Latin community.

Comments such as these indicate that diversifying the local economy, alleviating poverty, integrating small businesses into local industrial concentrations, and investing, growing, and spending locally are much needed for small businesses.

### **Coping With the Pandemic**

According to the interviews, 55% of LaOB participants indicated that they had experienced negative impacts during the COVID-19 pandemic, 34% had not experienced much impact, and 11% had experienced positive impacts. Specifically, market shrinkage and operational disruptions had resulted from business shutdowns, lack of capital, delayed payments, disruption of supply chains, an oscillation between opening and closing of the economy, and the general contraction created by COVID-19. Participants identified several challenges (Figure 2). To overcome the challenges, the following factors were crucial: access to information, technology, social networks, financial support, human capital, community support, and government aid programs.

### **ACCESS TO INFORMATION AND SOCIAL NETWORKS**

During a pandemic, access to information is vital for business reinvention. Social networks are critical in providing information and guidance; for example, on coronavirus infections and incidents, how to use government business aid programs, and how to shift new business products. The business owners who can access information in a timely way are those who are highly educated, who have strong connections with local organizations and service providers (e.g., banks and tax preparers), and those who proficiently use social media. These are the people who can draw on community-based social capital to recover from a crisis (Lo et al., 2019; Torres et al., 2019). By contrast, some extremely small businesses or self-employed business owners are not connected to any organizations or other businesses and are thus not aware of information on business assistance programs or other community help.

### **TECHNOLOGY**

Businesses that can quickly pivot toward new operation models see a quicker rebound from disruptions. To achieve this, access to the most up-to-date devices and technology, as well as an ability to adapt to the new business models, is key; for example, using different virtual tools and undertaking effective digital advertising. There were a few stories of businesses that had hastened business expansion because these businesses had integrated virtual operations before COVID-19. For example, efficient usage of GrubHub, DoorDash, and Uber Eats was critical in enabling restaurant owner Ace

to do takeout; in addition, she put together her own small delivery team. Through the new technology of video call, auto body shop owner Savanna successfully expanded her services on car accident estimations that were formerly done in person by the insurance agencies only.

Monica, who owned a financial services company, had already started adopting cloud technology before COVID-19. This was 10 years ago when others were "still hesitant and testing the water." Monica reported, "I knew that was going to differentiate me from other businesses, especially in my own industry.... That (technology) definitely put me aside and really pulled me away from the average financial service provider." When COVID-19 hit, she transformed her business to become an online educator, teaching home-based startups and small business bookkeepers how to maneuver through current financial situations and use different types of business aid programs. Her business was among those that experienced growth during the pandemic. These examples are consistent with recent studies where the adoption of cutting-edge technologies to steer business activities offered competitive advantages for survival and enhanced the productivity and performance of small businesses (Akpan et al., 2021).

### **FINANCIAL CAPITAL AND GOVERNMENT AID**

Existing studies have suggested that government intervention is critical to help small businesses survive the pandemic (Bartik et al., 2020; Belghitar et al., 2022). In this study, I found that federal programs were the main source of financial support during COVID-19 for the business participants.<sup>4</sup> About 43% of them had received financial support from the government when the interviews were conducted. In addition to addressing short-term needs, they used the assistance to improve physical infrastructure and equipment, streamline their operations for long-term planning, and hire website developers for digital branding and marketing. As Bella explained,

The help I did already receive honestly was such a huge help because that actually allowed me to invest more in my marketing strategy. So that was for me what really, like, pushed us to the next level of my business.

Experiences with federal loan applications differed among LaOBs. Unsurprisingly, the successful applicants were those with more employees, a higher level of education and financial literacy, good connections to business service sectors, and/or good use of social media. Meanwhile, some businesses struggled with lack of access to information, insufficient understanding of the programs, disqualification, and application procedures they found cumbersome. For example, Betty said,

**Table 4. Industrial distribution of business owners (%) in the study area.**

| Industry                        | All     | White  |        | Black |        | Hispanic |        | Asian  |        |
|---------------------------------|---------|--------|--------|-------|--------|----------|--------|--------|--------|
|                                 |         | Male   | Female | Male  | Female | Male     | Female | Male   | Female |
| Agriculture mini                | 1.2     | 1.5    | 1.4    | 0.8   | 1.4    | 1.2      | 1.0    | 0.8    | 0.8    |
| Construction                    | 15.8    | 23.7   | 4.1    | 10.2  | 0.8    | 27.1     | 3.0    | 7.7    | 1.5    |
| Manufacturing                   | 3.5     | 5.1    | 2.3    | 0.4   | 1.5    | 3.4      | 2.7    | 4.4    | 1.3    |
| Wholesale trade                 | 2.6     | 3.5    | 2.3    | 3.2   | 0.0    | 1.8      | 1.8    | 5.4    | 3.5    |
| Retail trade                    | 8.5     | 6.7    | 9.6    | 9.7   | 4.1    | 6.2      | 11.6   | 15.2   | 14.4   |
| Transportation and warehouse    | 7.0     | 5.5    | 1.7    | 17.7  | 4.0    | 12.9     | 4.0    | 11.0   | 1.0    |
| Information and communication   | 1.2     | 2.2    | 1.5    | 1.2   | 2.5    | 0.5      | 0.4    | 0.7    | 1.7    |
| Finance, Insurance, Real Estate | 8.5     | 10.3   | 13.9   | 11.0  | 7.9    | 5.1      | 5.5    | 6.7    | 10.9   |
| Professional                    | 22.0    | 23.4   | 22.5   | 23.0  | 19.8   | 23.7     | 18.3   | 18.6   | 13.5   |
| Education and health services   | 9.4     | 4.9    | 17.3   | 8.0   | 27.9   | 2.3      | 15.7   | 12.5   | 20.0   |
| Art and entertainment           | 5.5     | 5.6    | 5.3    | 9.3   | 6.5    | 4.2      | 3.9    | 9.4    | 10.3   |
| Other services                  | 14.7    | 7.6    | 18.1   | 5.7   | 23.5   | 11.7     | 32.3   | 7.5    | 21.2   |
| Total number                    | 198,236 | 54,632 | 31,117 | 4,537 | 3,178  | 53,023   | 28,303 | 11,246 | 7,758  |

Source: American Community Survey 2015–2019 microdata.

I heard a lot of people got like \$150,000 and I didn't know how to fill out the application. I think I filled it out wrong because I did it on my own and it was a lot of questions and I didn't understand a lot of the stuff. And I know I filled it out wrong because ... I only got a loan for \$15,000.

Some others expressed distrust and confusion about how the Paycheck Protection Program loans worked. As Bella said,

It was still kind of like a process of understanding what it was. How did it work? What's at stake too, you know, the forgiveness part, am I going to be able to repay it? Are we going to still be in business long enough to be able to repay that? Or is it now going to become a personal debt that I'm going to carry on with my business?

These experiences were consistent with existing studies that have expressed concerns over gaps in government's capacity to fulfill the needs of minority communities and inequalities in receiving assistance (Fairlie & Fossen, 2022; Ong et al., 2021). They were echoed by community stakeholders. For example, one representative from a federal government agency said,

To some degree, I mean things like the paycheck protection program, that was already designed to create a very, very long wait line for very small businesses.... So, in some instances, it's just the inability of our

federal relief programs to really get to the hands of the people that need it the most. I think another challenge is, we don't have a lever on additional stimulus packages.

### **Linkage Before and After COVID Hit: Barriers to LaOB Resilience**

The need for LaOB reinvention following the outbreak of COVID-19 highlights the importance of creative thinking, education, technology, social networking, and financial support. However, the socioeconomic and physical vulnerability existing before COVID-19 made it more challenging for LaOBs to meet the need for a pivot (Figure 2). As discussed in the previous section, financial constraints became even more critical with lockdown and market shrinkage. At the same time, LaOBs were highly concentrated in pandemic-vulnerable industries that had not embraced technology before COVID-19. As illustrated by the U.S. Census data (Table 4), 60% of Latina businesses were in retail, educational and health services, and personal services. These sectors have seen the most job losses and a decrease in the number of hours worked during the pandemic.

Furthermore, LaOB use of technology was usually restricted to email, Zoom, and social media. These businesses had very limited knowledge of digital marketing and creative usage of technology in business operations. As Aimee, a business consultant, said,

They're stuck in a kind of like the old ways. They're not aware of what tools are available to them. And if they don't know them, they may be a little hesitant to implement them because they may see it as not worth the investment.

Even when government assistance is available, the external stimulus of financial support must build upon firms' internal adaptive capacity to put resources to productive use for long-term survival and success (Haynes et al., 2019).

In addition, how well-connected businesses were before COVID-19 determined their access to resources following the pandemic's outbreak. When COVID-19 started, according to the interviews with stakeholders, federal government agencies and small business development partners provided services mainly through collaborations with local governments or community-based organizations and/or by using existing databases of certified small businesses. This meant that how businesses were connected to different networks before COVID-19 had a significant impact on their access to information and resources during the pandemic. As a result, community stakeholders from different sectors suggested that accessing small businesses was one of the biggest challenges, as expressed below:

I think what happens with a lot of Latino businesses is that I don't know if they're just not aware there are so many organizations out there to help them now.  
[Government agency]

Our own challenge is finding companies that can provide the goods or services that are needed during COVID at the capacity that they're needed. [Supplier and contractor]

We do a lot on social media, and I talked to you about our town hall meetings. But expanding our contact information for small businesses has been a challenge.  
[California state assembly member]

Research has long argued that social, economic, and physical vulnerability is a significant barrier to community resilience when disastrous events occur (Bergstrand & Mayer, 2020; Peacock et al., 2014; Rivera et al., 2022). The vulnerability of LaOBs in this study was reflected in multiple ways: stereotyping and marginalization of racial minorities and women; long-term underinvestment in human, social, and financial capital; financial constraints; lack of technological proficiency and financial literacy; and a high concentration in the low-skill and low-wage service-oriented industries. Consistent with an evolutionary perspective (Davoudi

et al., 2012), these pre-pandemic conditions facing LaOBs had a compounding effect when disastrous events occurred and exacerbated them. As one stakeholder representative commented, "The crisis is a great, great revealer. It revealed the exacerbation of the problems that existed way before COVID" (lender). The region's socioeconomic and institutional structures and capabilities affected LaOBs as they struggled to develop new growth paths for survival and recovery.

### **Business Resilience and Community Resilience Are Intertwined**

Before COVID-19, connections with local communities granted LaOBs unique opportunities to leverage the limited resources available. In particular, the growth of the Latinx population brought promising and profitable consumer markets. LaOBs also demonstrated a strong sense of community. As business owner Lisa said, "I've been in the Inland Empire for 26 years, and people are just very community-based, and you know of each other's businesses.... I've raised my kids here, I've had my business here, I love this community."

The connection between LaOBs and local communities has had a broader impact on local communities. For example, Ruby and her family owned a medical center targeting Latinx communities. Before COVID-19, noticing that patients were not coming to their regular appointments, Ruby visited the patients' families and found out that lack of transport was a significant barrier. Therefore, she worked with the local city authority and used a modified ambulance to pick up the patients without charge "to make sure our patients got to every appointment." In addition, her business was "the only freestanding radiation therapy facility accredited by the Joint Commission." This LaOB's dedication to local communities not only provided invaluable medical services to underserved communities but also created competitive advantages for the business and its success. "There is a little bit of a shift in the purpose of life, so it makes an enjoyable population to work with" (Ruby).

During COVID-19, any disruptions to businesses had negative impacts on local communities because the ability of businesses to continue operating and employing people is an essential element of community recovery. Furthermore, medical conditions, lockdowns, and social distancing terminated most community-level activities. For LaOBs, one major problem in their relationship with the community was a lack of technological proficiency on the customer side. As business owner Emmie said, "The struggle with this is that a lot of people are not tech-savvy.... Some people just don't want to align with technology or what's happening." This was echoed by other business owners: "We work a lot with the Hispanic community and Hispanic,

**Table 5. Recommendations to different stakeholders.**

|                                  | <b>Small businesses</b>   | <b>Government, nonprofits, and community stakeholders</b>  |
|----------------------------------|---|--|
| Access to finance                | Improve financial literacy, saving plans, financial planning                                | Network with financial institutions, assist with access to finance, educate on financial literacy, expand financial services   |
| Information                      | Stay informed; on social media  | Provide accurate, timely, and consistent information and guidance; use social media; reach out to underserved communities; provide multilingual services, a one-stop shop for EMOB startups                                  |
| Networking                       | Connect with banks, professional organizations, and local government agencies               | More avenues for social networking between EMOBs and the supporting groups   |
| Education                        | Make time for continuing education on business management, planning, and financial literacy | Continuously invest and support small businesses on financial literacy, digital advertising, technology adoption, business planning, tools for reinvention and pivot, and social media                                       |
| Technology and digital marketing | Change mindsets; better use governmental assistance funds                                   | Enhance hardware and software to support new technology adoption and cybersecurity; provide business strategy consultation on shifting to new markets; make special efforts for traditionally underserved communities        |
| Resources and mentorship         | Reach out for help, get connected, and seek mentorship                                      | Increase programs that mandate female and minority participation; integrate childcare assistance into small business assistance programs   |
| Trust                            | Proactively reach out   | Be known and reduce distrust in local communities; stay relevant and communicate to the communities that are hard to reach; work with ethnic community associations or faith institutions                                    |
| Public services                  | Network with different stakeholders to be posted  | Reach out; keep up with changing community needs and stay consistent; provide more avenues for communication; streamline government services; ensure small businesses are at the table when governments are making decisions |
| Business aid programs            | Stay informed; on social media; be connected; ask for help                                  | Provide “one-stop” websites for all available resources and guidelines, industry-specific assistance, easy-to-follow business aid programs; target the most vulnerable industries; include microbusinesses                   |
| Change and pivot                 | Think outside the box; be flexible with different business models and employees             | Pivot to meet the fast-changing community needs; budget for marking themselves; better motivate underserved communities to reach; collaborate with other community-based organizations                                       |
| Latino community                 | Latino businesses should be better organized and presented on different boards              | Provide bilingual services; give free membership to certain communities, especially the self-employed and those with sole proprietorship   |

Spanish-speaking only ... they find it a little bit challenging to do virtual and stuff like that” (Jane). Therefore, a lack of technological proficiency on the part of both businesses and consumers presented significant challenges when it came to reinventing.

Extant research has shown that post-disaster recovery for both businesses and households is dependent on a long-term iterative process (Adekola & Clelland, 2020; Marshall & Schrank, 2014; Xiao et al., 2022). My study further suggests that a local community can function as both a material and a social enabler for—or as a constraint

on—business resilience. Consistent with an evolutionary perspective that regards places as complex, interconnected sociospatial systems (Davoudi & Strange, 2009; Martin & Sunley, 2015), LaOB resilience is an adaptive and relational process depending on local communities and the regional entrepreneurship ecosystem. The Latinx community provides niche markets and ethnic resources to LaOBs, although it also creates constraints on recovery. Due to the close relationship between LaOBs and their local communities, the former’s business resilience is inescapably intertwined with community resilience.

### **Takeaway for Urban Planning**

These findings have significant implications for practice. Table 5 provides recommendations to LaOBs, government agencies, community organizations, and community stakeholders in both the short and the long term. For urban planners, first, it calls for forward thinking in planning to reject a legacy of exclusionary practices and raise awareness on stereotyping and discrimination against Latinos. LaOBs grew by more than 136% between 2007 and 2012. Between 2014 and 2019, they increased their number of employees by 30%, close to 700,000 workers in the United States (Macias, 2020). Planners should acknowledge and embrace a growing critical mass of LaOBs as an opportunity to support economic and community development (Ledesma & Giusti, 2021).

Second, the experiences of LaOBs in coping with COVID-19 in the Inland Empire suggest the need for continuous investments in technology, continuing education, and social network building for them to access money, markets, and knowledge of management. Also suggested by existing studies (Huang & Liu, 2019; Pisani & Morales, 2020), extra efforts should be made to reach out to and support traditionally underserved communities like LaOBs and EMOBs. For this to happen, economic development policies, workforce development, and social policies targeting poverty alleviation and immigrant integration should be considered together.

Third, small businesses, and especially EMOBs, should be at the table when economic development decisions are made. Traditional entrepreneurship and economic development practices have long focused on high-growth and high-tech industries and big firms. From an evolutionary perspective, the vulnerability of LaOBs during the pandemic lies in the long-term underinvestment in ethnic minority entrepreneurship. Practice should steer efforts toward strengthening local entrepreneurs and community-driven urban development. Listening to and engaging with the needs and aspirations of LaOBs and their communities would help generate more meaningful policies for underserved communities like them.

Fourth, LaOBs, like many other EMOBs, are closely embedded in their social and spatial communities, with a sense of place and sense of belonging as an integral part of entrepreneurship and business operations (Ledesma & Giusti, 2021; Wang, 2013). LaOBs' resilience and their community resilience are intertwined as a social, economic, and spatial process. Numerous studies have documented that EMOBs contribute to their local communities by serving unmet market needs, revitalizing abandoned ethnic communities, and promoting a racial/ethnic minority population's collective interest in local policy (Bates, 2006; Liu et al., 2014; Zhuang, 2015). Integrating both place-specific and ethnic group-specific policies would be fruitful for economic

development, social integration, and community capacity building.

Fifth, the evolutionary approach argues for fostering an inclusive entrepreneurship ecosystem to build resilience for LaOBs, EMOBs, and their communities (Wang, 2021). Minority entrepreneurs are both the products and the producers of their environments. Planners should work proactively with government agencies, nonprofit organizations, and the private sector to connect entrepreneurs with multiple stakeholders inside and outside of the local community, improve the quality and effectiveness of education programs for small businesses owners, and use multilingual, multicultural, and community-based approaches to promote LaOBs' penetration into nontraditional markets.

### **Conclusion**

The experiences of LaOBs in inland Southern California before and during the pandemic, viewed through an evolutionary resilience perspective, indicated three critical aspects in understanding business resilience in underserved communities. First, socioeconomic vulnerabilities existing before disasters play a significant role during periods of economic renewal for minority households and their businesses. Social structures, economic inequality, and disparities in access to resources in the past and the present should be explicitly considered to redefine LaOBs' future resilience. Second, ethnic/racial minority entrepreneurs interact within formal and informal milieus of social, economic, political, cultural, and regulatory factors and forces in local communities. The two-way interaction between LaOBs and their communities means that business resilience and community resilience are mutually dependent. Third, the interaction between business and communities is at multiple levels involving the dynamic collaboration of individuals, organizations, networks, and institutions. Being excluded by, or underrepresented in, the regional entrepreneurship ecosystem is a fundamental barrier to business resilience in underserved communities. Latina business owners' experiences suggest that, because of their strong ties with local communities, local place-based economic development programs will greatly benefit from integrating them.

The growth of the Latino population brings huge, profitable consumer markets to many cities in the United States, which potentially gives the Hispanic community huge power. An organizational, service delivery, and advocacy infrastructure that better meets the needs of Latinas, other women, and ethnic minorities at large will benefit minority populations, minority businesses, and society as a whole. Although typical economic development strategies such as tax abatements, subsidies, and low-interest loans to businesses are attractive

for recruiting outside businesses, public policies should be devoted to promoting entrepreneurship within communities. The legacy of the past and socioeconomic vulnerability in underserved communities requires a forward-looking attitude toward the new normal and the development of a more transformational agenda, one that opens up opportunities for underrepresented voices and challenges problematic power structures in today's society.

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#### DATA AVAILABILITY STATEMENT

Due to the nature of this research, participants of this study did not agree for their data to be shared publicly, so supporting data are not available.

#### SUPPLEMENTAL MATERIAL

Supplemental data for this article can be found on the publisher's website.

#### NOTES

1. The goal of this study was not to compare differences across racial and gender groups. Rather, the data on other racial and gender groups provided an important context in which to interpret the data on LaOBs, instead of treating LaOBs as an isolated group.

2. Although the goal of qualitative research is not to represent every business in the region, the characteristics of the LaOB participants in this study were generally consistent with the census data (Table 2). To reduce possible biases caused by the small sample size, businesses were recruited from diverse backgrounds and their experiences were triangulated with those of stakeholders from a wide range of sectors.

3. One advantage of focus group discussions lies in the group dynamics that develop with rich face-to-face, on-the-spot

interactions (Morgan, 1996). However, because of the virtual mode of interviewing, especially at the beginning of the pandemic, such an advantage was not obvious. Furthermore, both businesses and service providers were overwhelmed by the pandemic disruptions. It was a significant challenge to schedule people to get together. Therefore, in-depth interviews were preferred over focus group discussions in Stage 2.

4. Interview data showed that for the people who had already received government aid, assistance mainly came from federal aid. Although grants and assistance from local government are easier to obtain than assistance from federal programs, in most cases they do not offer enough support when compared with businesses' huge financial needs.

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