Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses

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Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses

A Dissertation Presented to the Faculty of the
Department of Public Administration
West Chester University
West Chester, Pennsylvania

In Partial Fulfillment of the Requirements for the
Degree of Doctor of Public Administration

By
Brett D. Smith
May 2024

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Dedication

This project is dedicated to Liz, Liam, and Patrick – for their love, inspiration, encouragement, and patience as we all somehow decided that in the middle of a pandemic with a two-year-old and a newborn was the absolutely perfect time for me to start the adventure of a doctoral program.

And to my cat, Chloe, for keeping my chair, notes, and books warm, especially when I needed to use them.
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I would first like to express my gratitude to my dissertation committee: to Dr. Kline, as my chair, for supporting me through the many twists, turns, and revisions this project took and working through my convoluted ideas until we found success. To Dr. Crossney for your guidance throughout the program and for the helpful mantra the last few weeks as I finished this and needed to avoid the temptation of adding “one more thing” – “a good dissertation is a done dissertation.” And to Dr. Post, for your continuous encouragement and mentorship both professionally and academically, and for championing the work that we do in entrepreneurship and economic development.

Beyond my committee, I would also like to thank all of my DPA professors for your dedication to the field that makes all of us want to proudly represent the program in our professional worlds.

I would also like to acknowledge and thank my Lehigh SBDC team for your ongoing support and encouragement, and Dean Phillips for your mentorship and advice, through these last few years.
Abstract

This dissertation investigates the impact of social, navigational, familial, aspirational, and resistant capital on the ability of small business owners in Pennsylvania to access relief funding during the COVID-19 pandemic, primarily the period from March 2020 to December 2020. Utilizing Dr. Tara Yosso’s Community Cultural Wealth framework, the study explores systemic barriers within relief initiatives and how they affect marginalized communities.

To meet business owners where they were, and to utilize technologies born as a result of the pandemic, this study utilized Asynchronous Video Interviews (AVI) and online surveys, to capture the lived experiences of these small business owners. Not only would AVIs provide convenience and accessibility to the business owners, but they would also provide insight on their use as a medium for future research opportunities. The interviews focused on the challenges of navigating complex processes, what tools were available, and who they relied upon as a support network – aligning with Yosso’s six forms of cultural capital.

The findings highlight the importance of navigational and social capital in overcoming institutional hurdles, proposing policy and practice reforms to enhance equitable access to financial resources and technical assistance. This study contributes to the fields of public policy, entrepreneurship, and economic development, advocating for a more inclusive approach to disaster relief funding and economic development.
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Chapter I: Introduction

For many small business owners, access to capital is the paramount barrier to starting and growing a business. Without external capital, small businesses have difficulty hiring additional employees, buying needed product or materials, or generating enough cash flow to sustain their standard of living (Misera & Perlmeter, 2023). Unfortunately, access to capital is not uniformly accessible or equitable to all small business owners, and the COVID-19 pandemic brought to light many of these systemic inequities.

According to a 2023 Federal Reserve report on startups owned by people of color, 48% of White-owned businesses were able to obtain startup financing. However, only 28% of businesses owned by people of color were able to do so. That same report looked at all forms of different credit applications (loans, lines of credit, and cash advances) – White-owned startups were denied 27% of the time. Startups owned by people of color were denied 53% of the time – almost double the rate and creating a situation where, more often than not, a person of color was going to be denied versus approved. (Misera & Perlmeter, 2023)

Unfortunately, those most affected by policy are often left out of the conversation (Bardach & Patashnik, 2020). Even with the rapid expansion of funding and program availability, anecdotal discussion points within the local economic development community include not knowing who is not being served and not knowing how to effectively reach or engage those who are known (Focus Group Discussion on Capital Access for Business, personal communication, February 2022). If more resources and more publicity are not solving the problem, how can access to capital be expanded to truly improve access?

A more critical approach is needed to analyze the impact of capital access (or lack thereof) on the success of business owners, particularly business owners of color. If business
owners of color do not have generational wealth to draw from and are often declined for
traditional forms of business financing, and government-funded and other community programs
have yet to make a significant enough impact, how can progress be made? Often, the very
people who are targets of such discussions are not present at the table, and research shows
minority entrepreneurs have low levels of trust when it comes to institutions, particularly the
banking system (Pegram et al., 2022). If it is unclear why engagement efforts are not working,
then practitioners need to hear directly from those whom the policies are intended to benefit.

To take one step in that direction, this study will focus on applying a critical model used
in education to understand the impact that community cultural wealth has on small business
owners, particularly small business owners of color. This model will explore facets of cultural
wealth, such as how one’s network or knowledge of the system impacts their access to resources
and opportunities, and how those may inform common experiences to better improve policy and
process. Specifically, this study will look at the experiences of business owners as they related
to obtaining (or attempting to obtain) pandemic relief funding during the COVID-19 pandemic,
particularly for the period between March 2020 and December 2020. Issues related to capital
access are not new for small businesses, but the events surrounding the pandemic brought them
to light. Therefore, it is important to understand the journey of accessing capital as a business
owner.

Traditional banks are wary of lending to brand-new businesses due to the extremely high
failure rate (Tucker, 2022). Government-backed loans guaranteed by the U.S. Small Business
Administration (SBA) can be a viable option, as they provide a bank with financial backing to
help minimize risk (Loans | U.S. Small Business Administration, n.d.). Still, higher rates, fees,
and equity requirements (how much of the business owner’s own funds are contributed to the
project) can price a business owner out of financing (Ross, 2023). Community Development Financial Institutions (CDFIs) have less restrictive lending policies and are based in the community of a business owner (Theodos et al., 2016). However, CDFI rates are generally higher than traditional bank or SBA loans, and the maximum dollar amounts available in a loan may not be enough to fund the entire project (Rising Tide Community Loan Fund, n.d.).

State and local government-backed programs are available as funding permits, but these loans typically come with job creation requirements, which are not always feasible for a business, especially newer ones. Many new business owners start by looking for grants, which generally do not require repayment. However, the grants available to start a business are minimal and typically cannot cover a significant portion of the project cost. (Commonwealth of Pennsylvania, n.d.).

The common thread in each of the funding options listed above is the requirement of the owner to contribute some percentage of the total project from their own funds. Ten or twenty percent of the total project cost is typical, especially with more traditional forms of funding, but using other funding sources (such as CDFI loans) can defray that requirement to a couple of percentage points. The requirement for the owner to contribute some amount of their own funding to a business is meant to show that the business owner is willing to tolerate some amount of risk for their business idea. This equity requirement creates a paradox where a business owner is unable to access funding to start their business because they do not have enough of their own funds to contribute but is otherwise unable to start a business because they require additional capital to do so.

In general discourse, the answer to this paradox is commonly that running a business requires a sizable financial investment and a potential business owner should not go into
business unless they can afford it. That may appear like sound business and financial advice, but there is another angle to that response where research is growing and evolving – the lack of generational wealth and systemic barriers in building such wealth that perpetuate that reality. The lack of generational wealth is particularly impactful for small business owners of color (Blackwell, 2021).

What is generational wealth? Money, assets, and appreciable goods that are grown and passed on to future generations through estate planning or other means (Kent & Ricketts, 2021). As a result of systemic racism through historical government policies and financial practices, such as redlining, people of color\(^1\) in the United States have been unable to obtain appreciable assets over a comparable period of time as White Americans to grow and pass on to their future generations (Blackwell, 2021). When deciding to start a business, this inherently puts a business owner of color at a distinct disadvantage compared to White business owners. Even though business owners of color may tend to have more wealth overall compared to wage earners from the same backgrounds, there is still a significant wealth gap in comparison to White business owners (Wheat et al., 2022).

Now, take the systemic issue of capital access for business owners of color and add to that a global pandemic. March 2020 was the first time there had been a mass shutdown of businesses by the government in recent history. Businesses were given minimal time to prepare as the true impact of COVID and how it spread was still being learned at that time. To add to the disruption, the resources and networks that businesses relied on, such as chambers of

\(^1\) The term “people of color” will be used throughout this paper to describe non-White racial and ethnic groups per the APA 7th edition guidelines (American Psychological Association, 2020).
commerce and economic development organizations, were as unsure as everyone else of what the next steps were and how best to advise their members and clients.

With this forced shutdown came financial hardship and uncertainty. For some business owners, their business is their sole source of income and may be the only source of income for their family. With no income coming in, how would they be able to survive financially? Here, we enter the second unprecedented scenario: a massive government effort to get money to businesses, measuring trillions of dollars (U.S. Small Business Administration Office of Inspector General, 2023), known as the Economic Injury Disaster Loan (EIDL) program and Paycheck Protection Program (PPP). These programs were designed to provide money to as many businesses as possible. However, these programs were not without flaws.

Both programs were first-come, first-served, and heavily underfunded because of the continued uncertainty over the impact and duration of the pandemic. If a business owner missed the information on the news or did not have a network of resources, colleagues, friends, or family to make them aware of the program and/or did not have the required paperwork and information ready to go, they were going to miss out. Frequently, every time a new tranche of EIDL funds was made available, it was claimed as soon as it was released. The Paycheck Protection Program also had issues with access. In attempts to contain demand, in conjunction with recommendations from the U.S. Treasury, many banks restricted the availability of their PPP loans to existing customers (Miao, 2020). For unbanked business owners or those in a banking desert, both commonly associated with people of color, access to these funds was still unobtainable.

As COVID shifted from a pandemic to an ongoing concern (Colarossi, 2024), a new presidential administration took over in 2021, and social justice issues came to the forefront,
there was a need to reevaluate how to improve access to capital for business owners of color. Opportunities would emerge from the American Rescue Plan Act (ARPA) to increase opportunities to provide funding for small businesses (American Rescue Plan, n.d.). The United States Treasury renewed the State Small Business Credit Initiative (SSBCI) to assist historically underserved and very small businesses (State Small Business Credit Initiative (SSBCI), 2024). New technical assistance programs, such as the SBA’s Community Navigator program (U.S. Small Business Administration, 2023), were launched to address perceived unmet needs and provide on-the-ground assistance.

However, in 2022, 56% of Pennsylvania small businesses reported poor or fair financial conditions, and most had not seen financial improvement. Sixty-five percent of businesses did not seek pandemic-related financial assistance, yet 39% still applied for other non-emergency sources of financing (Misera & Perlmeter, 2023). There is more funding available, more options for assistance, and a greater awareness of systemic issues impacting business owners of color, yet the situation does not seem to be improving. What else can be done?

In the fields of public policy, entrepreneurship, and economic development, numbers tend to drive the conversation – how many people will this help? How will it impact business profits? How will it drive tax revenues? Practitioners in these fields tend to be more quantitative as a result, and to accomplish policy change, legislative and administrative buy-in can be easier if there is data to support the narrative. The problem with that framework, according to Stone (2020, p. xiv), is that “[p]asting a number on an idea doesn’t tell you what you’ve got in your hand. The number only makes you believe that you caught whatever you were trying to catch by counting.”
To counter this framework, this research will focus on understanding the experiences of business owners themselves instead of focusing on analyzing data sets. Policy cannot effectively change if the experiences of the people impacted by the policy are not considered. To increase the accessibility of participation in academic research and to utilize inclusive technologies embraced during the pandemic, this research will attempt to utilize asynchronous video interviews – a newer communication technology that evolved out of the pandemic.

Chapter II will reference previous catastrophic disasters in the United States to develop an understanding as to why the burden of resiliency tends to fall on the resident versus the government, why it is incredibly difficult for small businesses to survive disasters, and why events of equity and access can be difficult to solve in the immediacy of disaster events.

Chapter III will lay out the design of the study to apply pandemic era technology to connect with small business owners and learn from their lived experiences how the pandemic impacted their business and the ability to keep their doors open through various pandemic relief programs. The study is conducted over four distinct phases of exploration as new technologies and participant recruitment efforts warranted new analysis and a more comparative approach to the design.

Chapter IV will discuss those lived experiences and categorize them within the Community Cultural Wealth framework. This framework will not provide the direct answer to solving these systemic issues, but will aid policymakers by providing a different, more critical, lens from which to work in understanding how disaster and economic development policy can impact small business owners as well as suggested starting points to put the framework into action. Chapter V will conclude the study and set the stage for next-step research that can learn
from the phased development of this study and how to better prepare for the next major disaster event.
Chapter II: Literature Review

Overview

Because COVID-related literature is still evolving four years after the beginning of the pandemic, and there are not comparable disasters in modern history to reference, this literature review will primarily focus on pre-pandemic (prior to March 2020) disaster literature. This will incorporate literature from Hurricane Katrina, Superstorm Sandy, and similar events that had widespread devastation and destruction, but were more geographically constrained as environmental disasters.

The review will first provide a deeper dive into the pandemic relief programs that began in Chapter I. From there, the review will look at historical mechanisms of distribution of disaster relief funding, and why a more critical framework is necessary, setting up the model for the study design. Other topics covered include lessons learned from previous disaster recovery, issues with focusing on resiliency, and access and equity concerns in disaster relief efforts.

Background

The near-universal impact of the COVID-19 pandemic on Pennsylvania businesses, the scale of measures taken, and the recovery needed do not necessarily lend themselves to a traditional literature review. In an attempt to frame the discussion appropriately, this paper will look at the closest historical comparisons and how they will impact the conversations to come.

When the COVID-19 pandemic reached the United States in March 2020, small businesses were left in a precarious position. Many were shut down by state non-essential business designations or due to stay-at-home orders preventing customers from patronizing their businesses (Turner, 2020). Those that could operate had no customers, and those shut down had no choice, yet bills were still due, and employees needed to be paid. Intensifying this dilemma
was the unknown duration of these shutdowns. The initial projection was that in a couple of weeks, life, as we knew it, would return to normal. Instead, four years later, COVID-19 is still a global threat.

Businesses needed help, and they needed it fast. As a first step, in March 2020, the federal government declared the pandemic a nationwide federal disaster and opened the U.S. Small Business Administration’s Economic Injury Disaster Loan (EIDL) program to all small businesses affected by the pandemic (FEMA, 2021). This program has been a mainstay of the SBA in helping businesses recover from more traditional disasters like floods, earthquakes, and hurricanes. The EIDL program provides long-term, low-interest loans directly from the federal government, with loan amounts calculated to cover estimated economic loss (U.S. Small Business Administration, n.d.-a). An overwhelming response and a first-to-file process left many small businesses shut out of the program (Cerullo, 2020). Those that did make it through, instead of amounts covering their real losses, saw loan amounts severely reduced by tens or hundreds of thousands due to the demand (Cowley, 2020).

As the pandemic raged into the summer of 2020 and EIDL ran out of money (U.S. Small Business Administration, 2020), the federal government passed the CARES Act, which included additional EIDL funding and funding for the Paycheck Protection Program (PPP). PPP was designed to provide a 100% forgivable loan option to small businesses to cover payroll and keep employees off of state unemployment rolls (United States Treasury, 2020).

Much like EIDL, PPP was severely underfunded based on anticipated demand, and the quick turnaround between the bill’s passage and the start date (less than a week) left many shut out of the program as guidelines in the bill to ensure equitable access and availability were not included in the final rules (Cowley & Koeze, 2020; Flitter, 2020a, 2020b).
Amid the problems with EIDL and PPP, many local entities stepped up to provide gap funding in the form of grants and low-interest loans to help their small businesses keep employees paid as they waited for the federal funds to get to them. Counties and states reallocated funding (Ashby, 2020), and local governments, chambers of commerce, and other non-governmental organizations (Shortell, 2020) banded together to provide smaller cash infusions to help stave off the bleeding.

Ultimately, the literature leads into a larger topic on which the pandemic has provided a unique perspective in terms of sample size and response (Dunlop et al., 2020). First, what level of government is best suited for the rapid distribution of disaster funding? And second - what, if any, proactive measures need to be considered in the future to ensure equitable access, and third, what role do government agencies play in that process?

To begin the journey into answering these questions, it is important to step back and understand what root causes may have had an impact in small business owners obtaining pandemic relief funding in the first place. As discussed above, small business owners of color have disproportionate difficulty in obtaining capital to start and run their businesses and the addition of new programs and funding sources does not appear to have done much to solve this problem. As will be discussed later on, current frameworks of policy and entrepreneurship do not often address the lived experiences of small business owners of color, and therefore a more critical angle must be adopted.

Dr. Tara Yosso (2005) created the Community Cultural Wealth model as a way to include communities which are typically excluded from mainstream political and economic discussions. Because of this systemic exclusion, the CCW model looks to incorporate other factors, such as knowledge and skills, to transform wealth beyond assets and resources and to
account for how these communities navigate and resist these exclusionary efforts. Yosso’s model incorporates six forms of cultural capital - aspirational, navigational, social, resistant, familial, and linguistic.

How does the Community Cultural Wealth model connect to small business ownership when the original premise was formed around students? Small business owners of color are historically unable to participate in the business world at the same levels, from the same starting point, as others. To understand why, it is important to understand their lived experiences and what non-business-related factors are incorporated into these systemic issues. One example, from existing research, suggests that (using Yosso’s forms of capital) both familial and social capital have a positive relationship to the performance of a business (Pegram et al., 2022).

As will be analyzed through the rest of this study, Yosso’s forms of cultural capital align well with the barriers faced by small business owners as they navigate the processes of starting and growing their businesses. Starting, and growing, a business requires navigating a complex system of policy, regulations, and resources that are not always obvious nor built for the prospective business owner. Navigating these resources is also highlighted in a business owner’s levels of social and resistant capital. Existing research shows that for business owners with low levels of wealth, that access to credit significantly improves with community-based support (Casey, 2014). For business owners of color, additional challenges and barriers, including linguistic barriers (Orozco et al., 2020), have to be overcome to have the same chances of success as White business owners, which requires high levels of resistant capital (Jackson, 2021).

The impact of familial relationships has a significant impact on business ownership. Aldrich and Cliff (2003) show through their family embeddedness perspective that familial
concerns such as available resources (financial and non-financial), transitions (such as marriage and childbirth), and familial norms and attitudes towards things like work, family, and family interaction.

Existing studies highlight the importance of aspirational capital in facilitating growth of a business. A study from Dalton et al. (2018) indicates that business owners with low business skills and agency beliefs, for example, have significantly lower aspirations, and that reaching certain levels of aspirations can be a strong predictor of business growth.

This study will explore if any of the forms of capital in Yosso’s Community Cultural Wealth model had an outsized impact on a small business owner’s capacity to obtain relief funding during the COVID-19 pandemic. Even though access to capital is a persistent issue for small business owners of color, those systemic issues are even more prevalent in times of disaster, which will be addressed in the next section.

**Disaster Recovery**

When the dust settles from the pandemic, important questions arise for the future as disasters become more frequent and more of the country is affected – is the federal government the best entity positioned to distribute funding quickly and effectively to needed causes in disaster scenarios? Did interim localized funding impact the lifespan of any small businesses? Did the available programs increase or ensure equitable access to funding for historically disadvantaged business owners or did systemic issues persist (Federal Reserve Bank of New York, 2020; Federal Reserve System, 2021)? These questions, as next steps for future research, drive the selected literature to set up a framework for analysis.

Declared disasters are occurring far more frequently and in far greater size than in years past. Hurricanes Irma and Katrina, Superstorm Sandy, and the California wildfires are some of
the more famous examples. The size and scope of these disasters limit the ability of governments to properly respond and ensure all affected have equitable access to services (Cords, 2019). The COVID-19 pandemic was unique in that it affected almost every United States citizen in some capacity compared to what one traditionally thinks of when referencing “disasters,” which typically are situated to a particular geographic region. The COVID-19 pandemic put the response strategies of all levels of United States government to the test.

One of the biggest hurdles to the recovery for small businesses in the United States was the lag time in getting funding allocated and into the hands of business owners. The Paycheck Protection Program was passed and implemented in a few days, but logistical issues prevented money from flowing to desperate business owners in a similarly quick time. The EIDL program experienced similar delays as guidelines changed and the massive volume of loan requests overwhelmed a normally overlooked federal program. Once the CARES Act was passed, money began to flow to state and local governments to fund recovery efforts specific to their needs. This much-needed funding was put to use but, continuing the narrative of the uncertainty surrounding the duration of the pandemic, the funding initially had to be fully utilized by the end of 2020². This quick turnaround hampered many state and local governments’ ability to judiciously utilize the funds in a strategic, equitable manner.

This narrative repeats itself in the aftermath of Superstorm Sandy in 2012 and Hurricane Katrina in 2005 (Cerullo, 2020). The politicization of these disasters delayed the timely receipt of much-needed funds and increased the dysfunction in ensuring the funds were spent on necessary and appropriate projects (Cords, 2019).

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² Amended to December 31, 2021, with passage of the Consolidated Appropriations Act of 2021 (Consolidated Appropriations Act, 2021, 2020)
With the increase in politicization, frequency, and size, further discussion is needed on the role federal, state, and local governments should take in disaster response and recovery. The existing disjointed disaster recovery system is a result of the “fog of war” that disasters create. No two disasters are usually alike, and each impacts communities differently.

The most glaring issue in the existing research is the lack of a cohesive response strategy to disasters at the federal level. Though efforts were made in the 1950s to stop addressing disasters on a case-by-case basis, the move towards shifting funds to Community Development Block Grant (CDBG) programs in the last twenty-plus years to reduce legislative burden reverted to the case-by-case mentality (Olshansky & Johnson, 2014). For example, a more common federal method of funding disaster recovery is through the Community Development Block Grant – Disaster Recovery (CDBG-DR) program (U.S. Department of Housing and Urban Development, n.d.). This program uses the existing block grant structure to funnel money to state and local governments to distribute funding as they see fit per certain federal guidelines. Superstorm Sandy in 2012 and hurricanes like Harvey, Irma, and Maria all resulted in CDBG-DR funding passed to state and local governments (Cords, 2019; Jerolleman, 2019; LePore, 2020; Plein, 2019).

Disaster recovery efforts and assistance highlight the key concerns of Bertelli’s Uncertainty Principle. The increasing rate and destruction of disasters in the United States continue to demonstrate a need for a unified legislative recovery policy. Yet, as the Uncertainty Principle states, Congress’s certainty of such a policy outcome is dim at best, resulting in the legislative branch punting the responsibility for details and action to the agencies and departments it funds (Bertelli, 2012). This delegation results in a fragmented response and shifts the burden of recovery, and ultimately resiliency, to the already-suffering victims of disasters.
Resiliency

Throughout the first year of the pandemic, the concepts of recovery and resiliency dominated business-focused conversations almost as much as the pandemic itself. “Recovery” was framed as the immediate bounce-back – could businesses reopen and get back to some semblance of traditional operations? “Resiliency” was considered the second stage of pandemic recovery – a longer-lasting, more sustainable recovery complete with lessons learned to prevent such impacts from harming businesses to the same degree in the future. (Berke & Campanella, 2006)

There are three main themes in governmental disaster recovery and resiliency efforts – 1) growth of federal disaster recovery funding after new disasters, 2) discrepancies between recovery and resiliency/improvement, and 3) the federal government’s role in local recovery efforts (Olshansky & Johnson, 2014). Despite the literature that exists on the concept of resiliency, neither a formal definition nor a commonly accepted framework exists in the field (Robertson et al., 2021).

Patel et al. (2017), laid some groundwork by identifying nine factors that make up community resilience: local knowledge, community networks and relationships, communication, health, governance and leadership, resources, economic investment, preparedness, and mental outlook. Other frameworks include more holistic categories for analysis such as healthy and engaged people, an inclusive culture creating a positive sense of place, a localizing economy, and strong links to other places and communities (Wilding, 2011).

The more prevalent definitions combine the concepts of a community collaborating with local experts to maintain an acceptably sustainable level of function after a disaster, but the uniqueness and locality of the concept of community prevent a globally acceptable definition
from taking hold (Patel et al., 2017; Twigger-Ross et al., 2011). Wilson defines the idea of resilience in the current literature as improving adaptive capacity with additional responsibility and knowledge gained through the relevant events – functionally keeping things the same, but incorporating hindsight (Wilson, 2013). Experts have also attempted to create universal metrics for measuring the resiliency of regions throughout the United States to provide for some level of baseline quantitative analysis in a highly qualitative field of research. As the authors admit, delays in publicly available data and the uniqueness of regions within the United States make it incredibly difficult to find measures that would be applicable across the board and the quantitative side of researching resiliency is not well-developed enough to create those benchmark standards (S. Cutter et al., 2010; S. L. Cutter et al., 2014).

Critics of the idea of resiliency deride it as a concept to distract from the actual goal of disaster recovery (Uscher-Pines et al., 2013). Others warn of the problematic nature of resiliency – resiliency originates from the natural sciences and nature’s recovery from disasters and the concepts were adapted to the human concept of community. Related to community resilience, their concern revolves around a lack of agency that resiliency promotes when used in the context of community and disaster recovery. This lack of agency puts the onus of recovery back on the people within the community to recover as opposed to the institutions the community has in place, such as local government. (Olsson et al., 2015)

This dilemma is further established in the literature, which suggests that communities are shoehorned into specific pathways through pre-established policy corridors. Though experts in the field of governance understand that government should have the best interests of all of its citizens in mind as part of the policy process, they acknowledge the significant gap between theory and reality in these efforts, including purposefully misaligned policy initiatives (Wilson,
This disconnect between policymakers and the community also facilities the burden shift of resiliency from government to community.

In an effort to bridge some of the gaps in the resiliency discussion, Roberston et al. (2021), conducted multiple workshops with different structures to analyze conversations and insights gathered regarding disasters and community resiliency from different perspectives. The experiments confirmed significant differentiation on the topics but noticed the most overlap with Patel et al.’s (2017) nine-factor framework noted earlier. Ultimately, the study notes that no matter which framework or definitions are used, four recommendations are key to supporting community resiliency efforts. They include ensuring physical space for the community to share experiences; utilize, support, and promote local knowledge; have elements of co-production as part of the process; and improved communication and partnership (Robertson et al., 2021).

The research on resiliency is leaning more towards the concept of community resiliency as a process as opposed to an outcome. Outcome-focused research distorts the goals of resiliency, shifts agency burden onto the community itself, and ultimately distorts resiliency into self-reliance. (Robertson et al., 2021)

Continuing this insight, Wilson discusses orders of change that need to take place through Hall’s concept of policy learning for legislation and processes to become more functional and constituent-focused regardless of the level of government. First-order learning is functionally incrementalism – making small changes to existing policy. Second-order learning results in new policy within the same framework. Third-order learning, or goal alteration, results in full paradigm shifts which would break apart existing policymaking structures (Hall, 1993; Wilson, 2013). To reduce the burden on the communities themselves, critical policy literature denotes the need for two key factors to enable community resilience through policy.
The first factor would likely result in a major policy paradigm shift in the need to make policies more inclusive of different community needs. This does not necessarily mean a policy will factor in every specific need and avoid each potential consequence, but a policy that addresses a specific need will do so in the best possible method to avoid maligning one community for the benefit of another (Wilson, 2013).

For example, when Congress passed the Paycheck Protection Program, PPP loans were a much-needed source of funding to provide an injection into sorely hurting cash flows for small businesses. At the same time, some businesses were unable to access PPP loans, some could not open their doors due to state COVID-19 restrictions, and others needed in-depth technical assistance to convert their business to remote work and/or an e-commerce platform more than they needed cash. Though the policy choice did benefit many communities, others were left out and new initiatives were not considered until much later in the pandemic (mid-2021 to present), which leads to the second factor that the literature considers crucial – timing.

Significant policymaking paradigm shifts require buy-in from not only the policymakers but also from the communities they impact. At the same time, communities will frequently operate in a framework of leaving things as they are and being resistant to major changes. Therefore, timing plays a critical role in the impact of major policy. If a policy is considered too “innovative” for a community, there will be resistance or outright rejection. If a needed policy comes too late, the long-term impacts of delayed action may not be reversible (Hall, 1993; Wilson, 2013).

Complicating the resiliency narrative is the time compression that is exacerbated as the result of a disaster. Thinking of a “traditional” disaster like a hurricane or earthquake, infrastructure replacement and rehabilitation go from long-term strategic planning to an
immediate recovery and quality of life issue. Similar shocks were seen during the beginning of
the COVID-19 pandemic for personal protective equipment (PPE), COVID-19 tests, ventilators,
and hospital beds. These shocks result in a significant immediate increase in capital and other
expenditures. Conversely, as a dark silver lining, short-term shocks to our way of life can create
opportunities for innovation and change, and a reprioritization/reorganization of a community’s
needs (Olshansky et al., 2012).

Unfortunately, this time compression phenomenon is not applicable for all disaster
recovery events – especially when it comes to recovery funds for victims of disasters
(Olshansky et al., 2012). As seen earlier with EIDL and the CARES Act (which funded PPP and
CDBG-related disaster funding), there was an immediate demonstrated need, but the programs
were immediately woefully underfunded to meet demand and the problematic rollouts of both
EIDL and PPP led to funding that provided some assistance, but not in the amounts necessary to
achieve true recovery and stability. Beyond an additional infusion to PPP in May, no new funds
were added to PPP and EIDL until December 2020, nine months after the start of the pandemic
(Congressional Research Service, 2023). To date, even with the passage of the American
Rescue Plan by President Biden, there is still a substantial unmet need for businesses to fully
recover, and funding is not yet there to meet the need.

Combining the insight from the Disaster Recovery section of this review and the above
community resilience discussion is key to understanding the survivability of small businesses
after a major disaster along with past and future policy decision-making.

Small Business Survivability

The Public Entity Risk Institute (PERI) noted in a 2001 study that 1) most businesses do
not fail immediately after a disaster event, 2) most losses do not occur during or right after the
event, and 3) most owners do not know where to begin in their recovery. This study also highlighted a frightening impact given the nature of this pandemic – in disasters where a customer base is also highly impacted, the business has a significantly higher chance of failure (Alesch et al., 2001). Given the universal impact the pandemic had on both businesses and their customers in Pennsylvania, the likelihood of failure for small businesses will be much higher as they come out of the pandemic.

A 2019 study looked at family business survival data from the National Science Foundation and found that receipt of disaster assistance can make a significant difference in business survivability rates. For businesses affected by Hurricane Katrina, those that received federal disaster funding from the SBA had a 96% probability of surviving. Those that did not receive funding had a less than 77% probability of surviving. Federal funding did not ensure that the businesses would remain successful but did provide a much better probability of remaining open in the years following Katrina (Haynes et al., 2019). These statistics may be better explained by the forms of capital explored in this study and how they may interact with survivability.

Research on the federal disaster response framework shows that the current disaster recovery paradigm needs repair. Though federal disaster relief funding improved chances of survival, these programs (as currently structured) typically lead to increased indebtedness and can stymie growth opportunities due to excessive debt in the years following (Dahlhamer & Tierney, 1998).

Additionally, the current framework for business recovery highlights a disconnect between the entities involved in facilitating the recovery (federal agencies/state and local governments) and the small business owners themselves. One post-Katrina study showed that
shortly after the disaster, the SBA and other agencies pivoted to a “what did we learn” posture while small businesses were still reeling and struggling to get back to normal (misaligned policies). This study also highlights that stakeholders at every level need to work on behalf of small business owners to develop a more sustainable, reactive framework for supporting their recovery (Runyan, 2006).

**Access and Equity**

As mentioned in the discussion above regarding resiliency and disaster recovery, time compression exacerbates many underlying community-based and systemic issues that were bubbling under the surface, such as infrastructure needs. A more pertinent time compression issue with the COVID-19 pandemic revolves around inequity. When disaster strikes, time and resources are both critical factors to survival, recovery, and resiliency. Those who have enough resources at their disposal will likely fare better than those with less. Additionally, disasters can create or intensify negative perceptions surrounding various inequities – for example, increased racial animosity towards Asian-Americans as a result of COVID-19 originating in China. Even networks are inequitable in a disaster – the more locally-focused one’s network is, even in an age of hyper-local awareness in how individuals live their lives, the greater chance for hardship (Olshansky et al., 2012).

Though the COVID-19 pandemic affected all fifty states, a one-size-fits-all strategy would not be effective in this situation as each state’s needs would be unique based on the level of impact. The federal government recognized this to some degree with the CARES Act funding referenced above, but could EIDL and PPP funds have been more efficiently, effectively, and equitably distributed through a CDBG-DR program or some other form of localized action?
Referencing the earlier discussion about misaligned policy initiatives – could a more equitable solution have been found in a similar amount of time (Wilson, 2013)?

Research from the beginning of the pandemic (March – July) indicates that loans were not deployed to the businesses that had the greatest need (Li, 2020). Structural program issues also played a role in funds not getting to the neediest entrepreneurs. The 2021 Federal Reserve Small Business Credit Survey (Federal Reserve System, 2021) showed that of those who did not apply, 73% were deterred by qualification or process issues, or had difficulty finding a lender to take an application. However, more data continues to be released regarding each program. The second round of PPP funding allocated in the December 2020 stimulus bill provided greater opportunities for historically disadvantaged small business owners to access funds earlier in the process and the most current results show marked improvement in equitable access to PPP loans (U.S. Small Business Administration, 2021).

From the pandemic-specific research, the federal disaster response has also not lived up to expectations for small business owners. Bartik et al. were highly prescient in their initial research of the federal response. Echoing the reports in the news articles cited earlier, their research showed that 13% of respondents to their study said that they would not take a PPP loan simply due to hassle, eligibility questions, or distrust of the federal government (Bartik et al., 2020). A Federal Reserve study released in 2021 confirmed those non-financial barriers with 37% of those surveyed that did not apply were not applying for non-financial reasons (Federal Reserve System, 2021).

In 2020, respondents in the hospitality industry had significant concerns about survival if the pandemic lasted more than four months – which it did. Their initial research estimated a first tranche PPP loan demand of $436 billion - $87 billion higher than allocated funding – and
that was assuming the pandemic did not linger (Bartik et al., 2020). The Federal Reserve survey confirmed this, highlighting that 91% of employer firms sought some form of emergency funding with 82% of employer firms applying for PPP (Federal Reserve System, 2021).

Combining both the financial impacts and the federal disaster framework, another key issue was equitable access and distribution of pandemic-related financial assistance to historically disadvantaged business owners. Li (2020) indicates there was a lack of equitable access, concluding that the most severely hit were no more likely to apply than more well-off businesses or have a greater chance of receiving funds. Humphries, et al. (2020) highlighted another significant barrier to access pandemic financing – a lack of overall awareness by the smallest businesses and continued slower awareness of options as the pandemic progressed.

For discussion within this study, “historically disadvantaged” is based off the federal government’s definitions of social (Who Is Socially Disadvantaged?, 1998) and economic disadvantaged (Who Is Economically Disadvantaged?, 1998), which it uses in its certification programs for federal contracting opportunities. Social disadvantage presumptively includes certain people of color as well as people from particular countries. Economic disadvantage describes people “whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business (Who Is Economically Disadvantaged?, 1998).”

This issue of equity is systemic in nature - small business owners of color are also more likely to find their businesses at risk or distressed\(^3\) compared to White business owners. A 2019 Federal Reserve Bank of New York survey of small business owners found that only 22% of

\(^3\) Of three categories – profitable, high credit scores, used retained earnings to fund the business – “at risk” businesses only meet one of those categories, “distressed” businesses meet none.
White-owned businesses were “at risk” and 5% “distressed.” For Black business owners, 37% were “at risk” and 21% “distressed.” Hispanic business owners were 31% “at risk” and 18% “distressed (Federal Reserve Bank of New York, 2020).” This risk assessment also is supported by the larger Federal Reserve Small Business Credit Survey, which shows that only 39% of medium credit risk businesses and 23% of high credit risk businesses had all of their financing needs met (Federal Reserve System, 2020).

Exacerbating the equitable access problem, Granja, et al. (2020) found in their preliminary study that funds were targeted toward areas less severely affected – counterproductive to the intent of the CARES Act. Compounding the targeting problem was a major issue with access to major banks for the traditionally non-banked or inadequately banked businesses. Many of the large banks were only taking applications for existing customers, and many of the smallest businesses had loan amounts that would not be desirable for those banks (Flitter, 2020a). Combining awareness issues with the lack of access, disadvantaged small business owners could not access many of the same funds that other small business owners had – perpetuating the increased risk minority business owners face in the long-term successes of their business (Federal Reserve Bank of New York, 2020).

Studies show that government recovery programs that focus on equitable and efficient financial flows, effective communication practices, long-term collaboration building, and managing time compression will be the most successful (Olshansky & Johnson, 2014).

**Demonstrated Need for this Research**

Even without significant current literature on the pandemic and the related recovery and response efforts, existing literature highlights that small businesses will be feeling the effects of this pandemic for years, if not decades, to come. As a result, the existing disaster literature
focuses on a few key points to shift the United States away from the continual hiccups of its existing disaster framework.

*Emphasis on local government and community involvement* - Much of the post-Katrina disaster research has resulted in new recommendations or directives highlighting the crucial need for local governments and communities to be involved in long-term disaster planning and developing effective recovery efforts. Efforts should also be made to combine planning efforts with looser restrictions on CDBG funding to give local governments the flexibility to address recovery issues as they occur instead of running through bureaucratic red tape in the middle of a crisis (Olshansky & Johnson, 2014).

*Effective national policies on disaster recovery* – even though research, committees, and commissions concluded that there needs to be more local and community involvement, there still is not a truly coherent legislative national recovery policy. As addressed earlier, legislative delegation leaves agencies and departments with a full wallet but no shopping list, resulting in a patchwork intragovernmental effort.

*Equitable access in the recovery* – disasters bring to the surface society’s systemic dysfunctions. In one of the United States’ greatest times of need, so many of its small business owners were left with little in the way of recovery financing. Resources and networks were critical to access the necessary capital and shut many out of the processes. Time compression cannot be an excuse to shift the burden of recovery and resiliency onto the disaster victims.

If there must be unseen benefits from the pandemic, the sheer universality of the pandemic’s impact on small businesses across the country should provide for vast amounts of nationwide research on the pandemic’s business impact, localization of response, and collaborative governance.
The literature makes evident that systemic issues permeate the immediate recovery and the post-disaster resiliency periods no matter the type or seriousness of the disaster. The COVID-19 pandemic did not create any of these systemic barriers. The widespread impact of it simply brought those issues to the surface, particularly for parts of the United States that do not typically experience catastrophic disaster events. The time compression that exists surrounding a disaster makes even the most pressing issues shift from immediacy to memory as soon as the brunt of the disaster is over, and the lived experiences and impacts of those disasters a recollection instead of a call to action. Chapter Three will apply a critical lens to prior disaster and entrepreneurship framework to hear from those directly impacted by the pandemic and why previous research has difficulty addressing the systemic issues that continue to persist.
Chapter III: Data and Methods

As discussed in the introduction and literature review, the goal of this study is to answer questions about underlying systemic barriers that small business owners of color faced in obtaining critical pandemic relief funding from federal, state, and local entities during the first year of the COVID-19 pandemic. Specifically, this study is framed within Dr. Tara Yosso’s Community Cultural Wealth model (2005) to determine whether any of the six forms of cultural capital could provide a starting point for discussions on policies that break down systemic barriers and increase access to financing for small businesses owned by people of color, particularly in times of disaster. This chapter will highlight the justification for a phenomenological research design, the choice of asynchronous video interviews for conducting the study, and the evolution of this research design through multiple phases.

Background

From the discussion in the literature review, Yosso’s (2005) Community Cultural Wealth model provides a valuable framework from which to observe experiences of small business owners that might otherwise not get included in traditional research studies, and may be able to begin addressing gaps in the existing research. The Community Cultural Wealth model highlights six forms of cultural capital that comprise unique experiences of communities of color. Those forms are aspirational, navigational, social, linguistic, familiar, and resistant. 

Aspirational capital refers to the ability to maintain hopes and dreams for the future, even in the face of real and perceived barriers. Linguistic capital includes the intellectual and social skills attained through communication experiences in more than one language and/or style. Familial capital refers to cultural knowledge nurtured among familia (kin) that carry a sense of community history, memory, and cultural intuition. Social capital can be understood as
networks of people and community resources. These peer and other social contacts can provide both instrumental and emotional support to navigate through society’s institutions. *Navigational capital* refers to skills of maneuvering through social institutions. Historically, this infers the ability to maneuver through institutions not created with communities of color in mind. *Resistant capital* refers to the knowledge and skills fostered through oppositional behavior that challenges inequality.

**Hypothesis**

This study hypothesizes that business owners of color who obtained lower amounts of funding during the pandemic will have had lower representations of social and navigational capital compared to business owners who obtained more funding. The rationale for this hypothesis is suggested because the ability to access pandemic-related capital, especially in the first six months of the pandemic, was based on awareness and the ability to navigate a rapidly changing first-come, first-served landscape that was not designed with communities of color in mind.

**Evolution of the Study**

The design of this study was an attempt to utilize pandemic-era technologies to increase participation while maintaining the ability to accommodate for any continued precautions the pandemic and/or participants would necessitate during the study period if COVID-related concerns or restrictions were still active. Additionally, the data desired from this study was continually evolving, including during the study period. Business owners were still finding their way to financial stability as the primary phases of the pandemic waned going into 2021. As business owners were making this transition, the need to focus solely on growing their
businesses may have decreased incentive to participate in this study given the time commitments.

Much like the business owners that participated in this study have evolved their businesses since the beginning of the pandemic, this study has also evolved from its original design. The following sections will cover the first phase of the study and each subsequent phase, discussing results and lessons learned as they applied to the prior modification. Chapter Five will cover the results from the final phase of this study.

**Study Phase I**

*Theoretical Framework*

The theoretical underpinning for this study was phenomenology, as the research question looked to understand the lived experiences of small business owners obtaining relief funding through the early stages of the pandemic in the spring and summer of 2020, with a particular interest in small business owners of color (Creswell & Poth, 2018). Though grounded theory also seemed like a viable option given the data presented through the literature review, the data and facts do not accurately describe the phenomenon that happened – there is a significant gap between the growth in awareness and activity to support small business owners post-pandemic and the exclusionary reality faced by many small business owners.

Therefore, it is imperative that small business owners themselves were heard from and recommendations and future research were based upon the context of those lived experiences since what was perceived as reality in the economic development and policy worlds did not seem to match the perception of small business owners (Starks & Trinidad, 2007). This need is further justified by Deborah Stone (2020, pp. 197–198) who notes, “[t]he only way to find out
what’s important to people is to ask them. Empower them to measure themselves and what they care about, or at least empower them to help you measure what they care about.”

By using Yosso’s (2005) Community Cultural Wealth Model, this study applied a unique approach to understand a common problem. By interpreting the particular forms of cultural capital that may indicate greater barriers to accessing resources, there was not an established set of data to go upon that would make grounded theory a more appropriate form of study (Starks & Trinidad, 2007). Future research based upon this study could inform a more grounded theory approach to incorporating Community Cultural Wealth as a basis for analysis.

Van Burg et al. (2022) also note that grounded theory forms the basis of much of the qualitative work conducted in the field of entrepreneurship and that plurality in more unconventional methods must be considered to expand how realities are experienced and how data is presented.

Data Collection Methods

To evaluate perceptions of the forms of capital among business owners, this study utilized asynchronous video interviews through the VideoAsk platform4 to engage and interview subjects in conducting a qualitative analysis. Because the pandemic was a stressful time for all business owners, and communities of color were uniquely impacted, it was crucial that subjects be able to tell their story without the concern of time constraints or perceived interviewer biases. Asynchronous interviews can be a means of minimizing technological literacy barriers as well as improving accessibility for people with disabilities (Niero, 2015). To provide more accessible options to participate, and with multiple response method choices

4 https://www.videoask.com/
recommended by supporting research as long as they are feasible within the study (Niero, 2015), the platform allowed participants to contribute via video, audio, or text. To obtain an understanding of the lived experiences of entrepreneurs of color, it was critical to ensure that the research methods did not minimize those experiences.

Previous literature on asynchronous video interviews is minimal but growing. Pandemic-related literature has highlighted an increase in similar types of interview methods – Zoom, email, etc., and new literature is attempting to frame best practices for the use of AVIs in a post-pandemic research world (Basch et al., 2021; Gray et al., 2020; Lukacik et al., 2022). Asynchronous video interviews have the most literature surrounding their use in job interviews (Rasipuram et al., 2016), which provides some context for how interviewees engage with such programs. Other asynchronous and online research methods show that interviewees tend to contribute more in depth and with more authenticity when provided the additional time and flexibility that asynchronous formats allow (Basch et al., 2021; Ratislavová & Ratislav, 2014).

Interviews were transcribed upon completion by the VideoAsk platform and analyzed, in conjunction with video (if applicable), for common responses that can be aligned with the tenets of each form of cultural capital. The goal was that the interviews would provide deep context for the systemic issues that impact business owners of color in accessing the appropriate levels of funding to sustain and grow their businesses and lead to holistic reevaluations of how funding is made available. Ideally, the results would provide those involved in policymaking with necessary information on how those same systemic issues impact their constituent communities and inform discussions on the role of resiliency and recovery in future disasters/pandemics.
**Population and Sample**

Respondents for this study were to be microbusiness owners of color who both lived and worked in the Lehigh Valley region of Pennsylvania, which for the purposes of this study incorporates Lehigh and Northampton counties. For this study, *microbusiness* was defined by the U.S. Small Business Administration’s definition of businesses with one to nine employees (Headd, 2017). Microbusinesses typically feel the brunt of long-term negative impacts from disaster recovery due to more difficulty accessing capital, whereas larger small businesses (up to five hundred employees) are more likely to have working capital or well-established banking connections to access additional funding in an emergency because they are more familiar with the resources available to them.

The Lehigh Valley was chosen for this study first because of the researcher’s connection to the economic development community, but primarily because the Lehigh Valley is a demographic and economic microcosm for much of the United States. It is politically diverse (with Northampton County frequently mentioned as a swing county in presidential elections (Gabriel, 2020)), increasingly diverse ethnically and racially (Lehigh Valley Economic Development Corporation, 2024a), and has a diverse economy (Lehigh Valley Economic Development Corporation, 2024b).

The Commonwealth of Pennsylvania does not currently track demographic ownership of companies as part of its business registration processes, which is not an uncommon practice. Therefore, it was difficult to find official sources of minority-owned businesses within the Commonwealth. For this study, the population of microbusiness owners of color was estimated from the United States Census Business Builder. *Regional Analyst Edition*. The Census Business Builder provides the percentage of minority-owned businesses by county and further
delineates those values by separate races/ethnicities. As highlighted in Tables 1 and 2 (Census Business Builder: Regional Analyst Edition - 4.2.1, 2017), the number of minority-owned microbusinesses in the Lehigh Valley is on par with the Commonwealth of Pennsylvania as a whole, at nine percent.

Table 1

Microbusinesses in the Lehigh Valley and % Owned by Entrepreneurs of Color

<table>
<thead>
<tr>
<th>County</th>
<th>Establishments with 1 to 4 employees</th>
<th>Establishments with 5 to 9 employees</th>
<th>Total Establishments with 1-9 Employees</th>
<th>% Minority-owned employer firms</th>
<th>Total Minority-owned Employer Firms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lehigh</td>
<td>4,112</td>
<td>1,649</td>
<td>5,761</td>
<td>11%</td>
<td>634</td>
</tr>
<tr>
<td>Northampton</td>
<td>3,229</td>
<td>1,299</td>
<td>4,528</td>
<td>7%</td>
<td>317</td>
</tr>
<tr>
<td>Lehigh Valley</td>
<td>7,341</td>
<td>2,948</td>
<td>10,289</td>
<td>9%</td>
<td>951</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>153,767</td>
<td>59,657</td>
<td>213,424</td>
<td>9%</td>
<td>19,208</td>
</tr>
</tbody>
</table>

*Note.* Data are compiled from the Census Business Builder: Regional Analyst Edition – 4.2.1, [https://cbb.census.gov/](https://cbb.census.gov/). Copyright 2017 by the United States Census Bureau.

Table 2

Microbusinesses in the Lehigh Valley by Race/Ethnicity

<table>
<thead>
<tr>
<th>County</th>
<th>Total Minority-owned Employer Firms</th>
<th>Black-Owned</th>
<th>Asian-Owned</th>
<th>Hispanic-Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Lehigh</td>
<td>634</td>
<td>1%</td>
<td>58</td>
<td>8%</td>
</tr>
<tr>
<td>Northampton</td>
<td>317</td>
<td>1%</td>
<td>45</td>
<td>5%</td>
</tr>
<tr>
<td>Lehigh Valley</td>
<td>951</td>
<td>1%</td>
<td>103</td>
<td>7%</td>
</tr>
</tbody>
</table>

5 Native Hawaiian/Pacific Islander and Native American/Alaskan Native are additional racial/ethnic categories included in Census data, however, in Pennsylvania, the percentage of businesses owned by entrepreneurs identifying as either race was not large enough to register a measurable percentage in the data. The count of minority-owned employer firms is calculated from the percentages and is not available as a separate figure.
Obtaining exact numbers of federal pandemic relief funds received by business owners of color was also difficult, as demographic data collection was not a uniform process between the relief programs. The U.S. Small Business Administration’s EIDL program did not collect demographic data as part of its disaster relief funding efforts (U.S. Small Business Administration, n.d.-b). Demographic data for the PPP was more prevalent, as it was required to be collected, but there were a significant number of loans disbursed that had ‘choose not to respond’ as the selected race/ethnicity (U.S. Small Business Administration, n.d.-c). However, because the SBA PPP loan data is the official record and therefore the most accurate data source, this study used that data for comparison. Though this did not directly impact the result or design of this study (apart from using that data for potential participant recruitment), it did highlight the need for different methods of research to capture this information. Without attributable data to analyze the impact of pandemic relief funding on business owners of color, it results in significant difficulty to devise a quantitative study that would provide accurate, statistically significant data when there are unmistakable holes and gaps in the data that was collected.

As the design of this study is based in phenomenology, theoretical sampling guided the ideal number of responses needed to make the appropriate insights (Creswell & Poth, 2018). Because of using a relatively new method of interviewing (AVIs), more time per interview response would likely be necessary to properly analyze the results. At the outset, the study proposed that twenty responses will be sufficient for a proper and in-depth analysis, even though this exceeds what is commonly accepted as a sufficient sample (Creswell & Poth, 2018).
Recruitment Efforts

This study employed a combination of purposive sampling with snowball recruitment. A purposive sample was desired in this situation because this phase of the study was looking to recruit business owners from specific demographic groups that also had a particular experience. However, as discussed above, there are not reliable and authoritative data sets from which to find potentially eligible participants. Additionally, because my professional role oversees a program that works directly with potential participants, it would have created at least the appearance of a conflict of interest if I would recruit participants directly, where it would blur my professional and academic roles.

Therefore, a snowball recruitment strategy provided the opportunity to connect with potential participants using local practitioners who would be able to do the purposive sampling of their clients or constituents. In particular, this phase used representatives of local community and economic development organizations in Lehigh and Northampton counties who were familiar with the experiences of their constituents and could effectively communicate the importance and benefits of the research study.

The use of local community organizations and partners would be critical to obtaining a diverse and representative group of respondents as official demographically delineated data on businesses is not available in Pennsylvania. Anecdotally, in the Lehigh Valley, connecting with business owners of color to discuss business performance, especially financing-related issues, can be incredibly difficult. This phenomenon is most notable with the Latino and Hispanic populations, where trust and relationships must be built over time before such conversations can take place. Therefore, this study engaged local governments, economic development organizations, and community development organizations to assist in recruitment efforts.
Interview Process

As mentioned earlier, this study was to be conducted through asynchronous video interviews (AVIs), specifically using the VideoAsk platform. AVIs provide the respondent more time to develop their responses and obtain supporting data if necessary for pertinent questions. In addition, this methodology provides the researcher with tools to conduct more interviews in a similar period compared with traditional face-to-face interviews.

The interview process was designed to be as accessible as possible to the targeted population. A website was dedicated to the project that provided as much upfront detail as possible to recruited individuals. The homepage of the website contained video and text introductions to the project, a demonstration of how the AVI would work, as well as informed consent details and preview documentation.6

From the website, recruited business owners would register to determine eligibility for participation. Eligibility for this study required that 1) the business owner identifies as a person of color, 2) the business owner lives in Lehigh or Northampton County, 3) the primary place of business is in Lehigh or Northampton County, and 4) the number of employees the business has is between one and nine. Data collected for eligibility determination included business owner name, business owner address, business owner email, business owner phone number, business name, and business address.

Upon verification of eligibility, the business owner was emailed a unique link to the VideoAsk platform to complete the interview, as well as the list of questions to be asked to

6 All materials and questions for this study were created in English. Other languages were considered for both materials and response contribution, however, there were concerns over accuracy in interpreting and translating responses in other languages and properly incorporating them into the study analysis, particularly given the focus on understanding lived experiences.
gather any relevant data. The interview would begin with an introduction from the researcher and an overview of the study.

A benefit of the VideoAsk platform and the asynchronous nature of the study was that the respondent can exit and return to the interview at any time. This would reduce the chances of the respondent being overwhelmed, ideally leading to higher-quality responses throughout the interview. Additionally, the VideoAsk platform allowed the respondent to respond by video, audio, or text. The introductory video encouraged video responses, but out of a desire to remain accessible to the participants, all modes of response were made available.

The questions were structured around the six forms of capital identified in Yosso’s (2005) Community Cultural Wealth model to aid in post-interview categorization and coding. At the end of the interview, respondents were asked to rate themselves on each form of capital using a Likert scale to compare perceptions to responses. Each interview would have been watched (or listened to if audio-only responses are provided) and then the transcription provided through the platform would be reviewed.

The goal of this study was to understand the deeper nuances of systemic barriers to capital, especially in times of disaster, facing business owners of color. Through qualitative AVIs, this study intended to view these lived experiences as the basis for any further analysis, regardless of the method. These lived experiences are typically not included in entrepreneurial research (Van Burg et al., 2022). As a result, there is a lack of informative data to work with in the field. Efforts abound for programs and funding to “solve” the problems of systemic barriers to entrepreneurship, but as Bardach and Patashnik (2020) note, in many instances policies intending to repair systemic social justice issues frequently leave out the voices of the people the policies are intended to serve. If the lived experiences of small business owners, particularly
business owners of color, are left out of entrepreneurial research, how can the data be useful? As noted throughout this study, the potential respondents are difficult to contact, and frequently hesitant to share detailed information. Therefore, studies in entrepreneurship and economic development that focus on business owners of color must be restructured and redesigned to learn from and incorporate their lived experiences.

**Decreasing the Cost of Participation**

Because the goal of this study was to hear from business owners most impacted by COVID, the AVI was designed to decrease the cost of participation using the principles outlined in Dillman et al. (2014, pp. 32–41) and applied in detail below.

**Reduce the Burden of Length**

Though a response requesting the use of video does not initially appear to do anything but *increase* the burden of length, utilizing an AVI was an intentional attempt to create the same environment of a live interview, but without the uninterrupted time commitment a live interview requires. In using an AVI, the participant could respond to the survey at their convenience during the study period and complete questions as they have time. Business owners who were still suffering through the effects of COVID would be time limited as it is, given the nature of running a business, and may not have wanted to revisit the potential trauma of the pandemic in one singular session.

**Reduce Complexity**

Similarly, using an AVI could reduce the complexity that may accompany a traditional live interview. The participant was not required to respond to a question right away since they could complete the study at their own pace. If the participant wished to take time to consider the question or clarify what the question is asking, they could do so. Beyond the convenience an
AVI provides with no need to travel or commit to a particular interview time, the use of VideoAsk as the AVI platform did not require the participant to have any equipment to respond beyond a device they already have.

**Use Visual Design Principles to Make Questionnaires Easier to Complete**

VideoAsk is platform agnostic as well as mobile-friendly, meaning the study method met the participant where they are. Questions were asked one at a time and provided the participant with the choice on how to respond. Additionally, a study website was created to provide as much information as possible about the AVI experience before a participant would even begin the eligibility screening.

**Avoid Subordinating Language**

Particular care went into the design of the consent form, recruitment letters, interview questions, and the study website to avoid subordinating language and convey that the study is dependent upon the participant versus the participant is dependent upon the researcher. All of the materials made it clear that their experiences were desired to inform future policy to mitigate or remove the barriers they experienced to avoid a repeat of the past.

**Make it Convenient to Respond**

The choice of using an AVI was for the express purpose of making participation as convenient as possible. Prior to the modifications, the initial thinking pre-modification was that open-ended traditional questionnaire style questions would be burdensome and require a greater time commitment than responding with voice and video. Additionally, the flexibility VideoAsk provided to go back to the interview at a later date would not require a singular block of time committed to responding to the study in its entirety.
Avoid Requiring Respondents to Provide Answers in a Survey Mode That Is Uncomfortable for Them

This burden reduction effort was emphasized in that none of the AVI questions required a response in order to proceed to the next question. This way, if a particular line of questioning evoked a strong emotional response, it would not require the participant to engage with that question to complete additional parts of the study. In addition, the VideoAsk responses permitted video, audio-only, or text responses to the questions. While it was noted in the study documentation that video was preferrable, all of the response options were left available to provide as much flexibility and comfort in response choices as possible. The goal of the study was to understand the participant’s experience, and any of those response methods would provide insight into that experience.

Recognize that Offering a Choice of Response Modes May Lower Response Rates

By nature of using only the AVI in Phase I of the study, the potential lower response from response mode choice was addressed from the start. While participants could choose to respond in multiple ways, the actual method of conducting the AVI was the same for all participants and limited to the use of VideoAsk.

Minimize Requests to Obtain Personal or Sensitive Information

Minimizing the collection of sensitive information was paramount for this study. From experience, business owners are often averse to sharing much of anything when it comes to details of their business – financials, competitors, target market, business strategy, etc. If there is any perception that a competitor or the government could get access to the information, they are generally loathed to provide it.
Additionally, the study focused specifically on experiences vs. operations. A successful interview would not require disclosure of anything sensitive, simply a discussion of the journey getting from one point to another. Participants were advised in the consent form as well as the introductory video of the AVI to not provide any personal or sensitive information.

**Establishing Trust**

Another key component of this study was to convey a trustworthy relationship between the participant and researcher. Given that the goal of the study is seeking firsthand experiences about a potentially traumatic event, it was imperative that participants clearly understood what would happen with the results of the study and the genuineness of the stated research goal. Greater detail using parameters provided by Dillman et al. (2014, pp. 37–42) is provided below.

**Provide Ways for Participants to Assess the Authenticity of a Request and Ask Questions About It**

Open communication was key in the design of this study. A study website was created to provide as much detail about the study as possible and the reasoning behind why the research question was chosen. The website also contained an introductory video to allow potential participants to get a more visual representation of the study and provide greater authenticity to my connection with the research question and the desired goals.

**Build Upon Previously Established Relationships and Friendships**

This principle was part of the rationale behind the recruitment strategy of the research method – snowball recruitment using business and economic development partners to conduct outreach. Receiving a request for a survey from a random doctoral student that may ask for sensitive information might not hold much weight with a business owner. However, if a chamber of commerce or local government entity reaches out and suggests participating, it may
lend credibility to the study and provide greater incentive to participate since organizations they are familiar with are reaching out.

**Assure Confidentiality and Protection of Data**

Regarding sensitive information, data security was of utmost importance since business owners are reluctant to share even the most basic business information if there is a chance a competitor or other entity may get hold of it.

All participants were assigned random participant identification numbers, and responses were split from any personal information that may have been provided as part of eligibility or incentive-related contact information. Participants were encouraged both in the consent form and in the introductory portion of the AVI to not provide identifying information in their responses.

**Results from Phase I of the study**

In the Phase I design, local economic development partners were utilized in a snowball-style recruitment strategy. The two primary intentions for such a structure were 1) to increase participation with the invitations to the study coming from a trusted source as opposed to a seemingly random email from a doctoral student and 2) to avoid any potential conflicts of interest given my role as the director of a different economic development entity and blurring the line between professional and academic roles.

In this study’s first iteration, I reached out to ten different economic development partners in the study region (Lehigh and Northampton counties). Partners ranged from chambers of commerce to county and city economic development leaders, to non-profits focused on on-the-ground efforts for businesses. These partners were chosen based upon their work with the targeted participant demographic and previous pandemic-related programs they led. Each
message referenced our prior partnerships (where applicable) and asked them to pass along the study flyer or a link to the study website. I received responses from all but two of the partners. Those who responded either sent me a list of potential study candidates or offered to pass along the study to their constituents, clients, or members.

This version of the study yielded no responses after two months of recruitment. One of the drawbacks of a snowball-style recruitment strategy is that you remove a layer of awareness from any potential participant feedback or actual recruitment efforts. Even though all but two partners responded and agreed to send the information along, and were sent follow-up messages, it was not possible to determine how many potential participants (if any) a partner sent study information to and/or what percentage read the flyer or navigated to the study website. Additionally, the additional layer of separation makes it difficult to discern if lack of participation is due to the use of or the time commitment involving an asynchronous video interview.

**Justification of Study Design as Phenomenological**

Continuing the theoretical discussion from above, the methods of this study fit squarely within the realm of phenomenology per Creswell and Poth (2018):

*Emphasis on a Phenomenon to be Explored*

The particular phenomenon for this study is the experience of small business owners through the onset of the pandemic in the spring and summer of 2020. By attempting to understand the uniqueness of their experience and their journey through keeping their business open, further topics of exploration and discussion may appear.
**Sample Size**

This study aligns with the sample size expectations of most phenomenological research, typically 10 to 15 individuals who have experienced the phenomenon under investigation. Though this study did set a goal of twenty participants, this was primarily due to the increased capacity AVIs could provide in terms of analyzing data and time not needed to conduct a traditional live interview.

**Bracketing the Researcher out of the Study**

Bracketing myself out of the study was a key evolution of the research question. Professional experiences assisting small business owners during the pandemic highlighted the issues that were discussed and brought forward the inequities in capital access that had always existed but were not at the forefront of the discussion. To wit, the fact that there has been so much evolution in programs and assistance available for small business owners, especially small business owners of color, since the pandemic and the issue still persists highlights that the personal experiences of this phenomenon do not match the reality and highlights the need to bracket out of the discussion and focus on others’ lived experiences.

**Study Phase II**

Given the absence of study participants for the first round of the study, which was scheduled to end in February 2023, the study was extended to May 31, 2023. Partners would still be utilized where possible, but the modification added the use of public databases to attempt direct recruitment. Databases for direct recruitment included the U.S. Small Business Administration’s (SBA) public database of its Economic Injury Disaster Loan (EIDL) program, federal and state diverse contractor databases, as well as databases available through public libraries such as AtoZ Databases.
The SBA’s EIDL database would provide a direct source of businesses that could be eligible participants to the study. As a federal program, recipient data would be subject to public record and data can be easily filtered to the study territory. One downside of this data source was the lack of available email addresses to contact potential participants. Physical and mailing address details were publicly available, but email addresses were not.

Because SBA FOIA guidelines\(^7\) implied that email addresses would be considered generally disclosable information\(^8\), I submitted a Freedom of Information Act (FOIA) request to the SBA’s FOIA office for the subset of EIDL recipients that were most likely to meet the study criteria based on available information. However, for this study, the SBA determined that email addresses were not disclosable, as such disclosure would “be a clearly unwarranted invasion of individual privacy” (letter in Appendix C). As the formal response from SBA was not received until May 1\(^{st}\), 2023, and that iteration of the study was scheduled to end May 31\(^{st}\), 2023, a formal appeal of the denial was not entertained.

However, the SBA EIDL data was not without benefit. This data was then connected to the AtoZ Databases data to create an initial target list. AtoZ Databases\(^9\) is a resource available through public libraries that provides lists of businesses with any contact information found in its searches. Data was filtered to be most aligned with eligible study participants (such as employee size, location, and demographics) and that data was matched to recipients of EIDL funds for direct recruitment.

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\(^7\) https://www.sba.gov/about-sba/open-government/foia
\(^8\) https://pal.sba.gov/app/RequestsandFees.aspx
\(^9\) https://www.atozdatabases.com/home
Additionally, federal\textsuperscript{10} and Commonwealth\textsuperscript{11} diverse contractor databases were used in finding potential participants. Any business that registers as either a state or federal contractor is subject to having general contact information publicly available in the interest of transparency and accountability. Like the other databases, contractors were filtered based on potential study eligibility criteria and contacted directly.

This iteration of the study also resulted in zero responses to the survey. There were occasional inquiries from potential participants but no completed or even partially completed asynchronous video interviews.

**Study Phase III**

Considering prior adjustments to the study with including direct recruitment as well as snowball recruitment, I concluded that the issue with obtaining participation was most likely related to the study method – the utilization of asynchronous video interviews. As discussed earlier, AVIs are a newer technology and still require a sizable time commitment compared to a traditional online survey.

This time, the study was extended to October 31, 2023, and the study shifted instead to a traditional online survey through Qualtrics. The recorded questions from VideoAsk were adjusted to fit a traditional survey style and the survey was incorporated into the Qualtrics consent form from Phase I to contain everything in the same project.

The only additional recruitment effort added in this version was to include a link to the study in the Lehigh University Small Business Development Center’s (SBDC) weekly newsletter. Though I am the director of the SBDC, I was not responsible for dissemination of

\textsuperscript{10} https://dsbs.sba.gov/
\textsuperscript{11} https://www.dgs.internet.state.pa.us/suppliersearch
the newsletter, nor was there any ability to track who clicked the link and ultimately responded.

I obtained written permission from the Pennsylvania SBDC Lead Office to include a study link in the newsletter.

Continuing the tradition of the previous iterations, this version of the study also received zero completed responses. There were eleven studies that were begun but not completed to a usable level, or respondents were not otherwise eligible. Typically, ineligibility was due to living and working in two different counties.

**Study Phase IV**

With no completed responses to date, the study structure necessitated a wholesale reevaluation. Neither the AVI and a traditional online survey were enticing participation, and neither direct nor indirect methods of recruitment made a difference in achieving responses.

For this modification, the eligible participant base was widely expanded to significantly improve reach as well as provide any insight into likelihood of response based on location. First, the study expanded to include small business owners of *any* demographic. The primary reason for this change is that it would allow for a comparative analysis of data to see if small business owners of color and other small business owners had notable differences in any of the forms of cultural capital that is core to the study.

Second, the potential participant pool was expanded to include small business owners from *any* part of Pennsylvania. The eligibility criterion from the first phase was limited to participants who both lived and worked in Lehigh County or Northampton County. The decision to limit to those two counties was addressed in the literature review to give insight into actionable policy recommendations that could be extrapolated to a wider population. Also, the
initial expectation was that response turnout would be significantly higher, so a statewide eligibility pool could have been overwhelming given the design of the study.

Lastly, the employee count criterion was expanded to five hundred employees. While five hundred employees is certainly a wide departure from the Phase I criteria of one to nine employees (a microbusiness), that number is the typical threshold for many industries under the SBA’s size standard regulations (Small Business Size Regulations, 1996). Similar to the demographic adjustment to the eligibility criteria, the justification for this change (apart from expanding the potential pool) was also to provide comparative analysis between microbusinesses and larger entities.

With the eligibility criteria adjusted, the question remained – was there an issue with the choice in survey method – AVI vs. Qualtrics? As a tangential addition to this study, this modification provided a choice to study participants to complete either the AVI or the traditional Qualtrics study. The Phase I participation incentives for both methods remained in place for this modification so the AVI would have a higher participation incentive given the estimated additional time necessary to complete it. Though offering both methods contradicts Dillman et al.’s (2014) reduction of burden recommendations, the unavailability of information as to the lack of participation in previous iterations warranted this particular exercise.

A new study website and flyer were created to reflect the updated eligibility criteria and comparative nature of the study. The recruitment strategy remained the same for this modification – direct recruitment through available public databases and snowball recruitment through potential partners.

During this round of recruitment, a new strategy was employed to increase the frequency of direct recruitment using available automation tools through the University. Microsoft offers a
tool known as Power Automate\textsuperscript{12} within certain subscription plans. Power Automate is a (generally) no-code solution for two unrelated programs to talk to each other and help streamline processes. Such communication was only previously available through writing code using Application Programming Interfaces, or APIs, until solutions like Power Automate came into existence.

In the prior iteration of the study, mass email recruitment was difficult using the regular University email system, as sending an email to 30+ recipients at a time would either get flagged by the University server or get kicked back as spam by the receiving email server. Using Power Automate, a schedule was set to send batches of ten emails three times a day. This ensured that thirty emails were being sent out every day during the study period and reduced the administrative burden such an effort would undertake. Figure 2 is from the Power Automate platform and shows the steps involved in automating this process. At three distinct times per day (8:00 AM, 1:00 PM, and 3:00 PM), every day of the week, the automation would trigger (Recurrence step). Next, it would reference an Excel spreadsheet created with a list of 12,608 email addresses gathered from the Commonwealth and federal contractor databases. Then the automation would look for the next ten available email addresses and send them the recruitment email. Finally, the automation would mark those ten with the date the emails were sent so repeat emails would not be sent out. This process resulted in 2,088 emails going out over a period of 80 days, accounting for holiday periods where the automation was manually paused.

\textsuperscript{12} https://www.microsoft.com/en-us/power-platform/products/power-automate
Results

This last modification led to results. In total, nineteen small business owners successfully participated in the study, with seventeen completing the study in its entirety. Seventeen were completed through Qualtrics and two AVIs were completed through VideoAsk. Both AVIs were completed using only text responses. An additional ten business owners did not complete the study but provided email feedback to the study recruitment email (Appendix D) related to their experiences during the pandemic that will be incorporated into the analysis.
To provide insight into the engagement and response rates throughout each of the iterations of this study, Table 3 provides available analytics from the study website, VideoAsk, and Qualtrics to show the impact of efforts over time. The analytics provided by the study website platform only allow for aggregate numbers and are unable to be broken down by periods. However, the total website statistics do provide a stark contrast between the first three iterations and the final one. The Phase IV website, redesigned because of the change in eligible participants, saw 2.7 times more visitors in four months than the website used in Phase I through III saw in nine months. Of particular note, however, the original website had a higher percentage of visitors reading the study site compared to the newer version. This could be indicative of potential issues with utilizing AVIs as a method of interview with the study method and incentive structure not appealing to potential participants. It could also be the stricter eligibility requirements that applied in that stage. However, with no method of direct site feedback from visitors included in the design, and no ability to parse out the analytics over time periods due to limitations of the design tool, the actual explanation for the difference is unknown.

**Table 3**

*Analytical Data from Study Website, AVI, and Survey Platforms*

<table>
<thead>
<tr>
<th>Study Period</th>
<th>Start/Mod Date</th>
<th>Total Views</th>
<th>Quick Read</th>
<th>Deep Read</th>
<th>VideoAsk</th>
<th>Qualtrics</th>
</tr>
</thead>
<tbody>
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<td>Phase I</td>
<td>1/2/2023</td>
<td>1079</td>
<td>21</td>
<td>24</td>
<td>1</td>
<td>0</td>
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<tr>
<td>Phase II</td>
<td>3/22/2023</td>
<td>1079</td>
<td>21</td>
<td>24</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Phase III</td>
<td>7/1/2023</td>
<td>2917</td>
<td>28</td>
<td>45</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Phase IV</td>
<td>10/1/2023</td>
<td>2917</td>
<td>28</td>
<td>45</td>
<td>6</td>
<td>2</td>
</tr>
</tbody>
</table>
The structure of the study combined open-ended questions with Likert-style and Yes/No style questions to provide some common ground with which to work in analyzing the open-ended questions. Because of the final modification including both the Qualtrics survey and the VideoAsk AVI, the questions in both are similar, but the delivery and presentation methods of each did not permit a perfect one-to-one mapping of the responses. Because this study is qualitative in nature and is meant to focus on the experiences of the respondents, the questions in each delivery method are still designed to capture the desired type of responses and do not significantly impact the reporting nor coding of data. The differences in the question styles are referenced in Appendix A. The questions asked are functionally the same between both, but because of the conversational nature of the AVI, one AVI question would typically cover more than three Qualtrics-style questions and reduce the need for conditional logic.

Of note, the VideoAsk AVI permitted respondents to respond via video, text, or voice for each question. Though the stated goal in the AVI was to obtain video responses, the goal of accessibility in this study did not restrict the response choices for participants. Additionally, the choice of response style could also provide insight into the usability and efficacy of AVIs for future studies. Of the two respondents that completed the AVI, both responded solely by text.

**Demographics**

Demographic questions were asked in both versions of the study. The VideoAsk, as designed for Phase I, only inquired about race/ethnicity and gender. These two questions were open-ended responses like many of the other AVI questions. This was an intentional choice to allow respondents to choose how they identify and the potential for insight into how responses to the demographic questions connected to responses to the study-related questions.
In Phase III, when the study shifted to being a Qualtrics-only response, demographic questions were changed to be multi-select or single-select where appropriate. Because the lack of responses to the AVI could have been a result of time commitment, the demographic questions were adjusted this way to reduce the time necessary to complete the study. However, each question provided flexibility in response. For the Qualtrics survey, additional demographic questions were added inquiring about LGBTQ+ status, veteran/military status, disability status, or religious minority status. These questions were added due to new initiatives within the SBA to increase services to “underserved” clients, which include people from the above communities (U.S. Small Business Administration, 2024). However, all of the questions had “no” responses except for one respondent identifying as part of the LGBTQ+ community and one respondent identified as a veteran.

Of the sixteen respondents that provided responses to demographic questions, thirteen identified as White or Caucasian. Another respondent identified as multiple races, one identified as Black/African American, and another identified as Southern European. For gender, thirteen identified as female, and three identified as male.

From a business demographic standpoint, each respondent provided employee counts as part of the eligibility questionnaire. The average employee count was eight, with a median count of five. The respondent with the highest number of employees had forty and there were five respondents where each was the only employee. The average business age was 11 years. The oldest respondent business is 34 years old and there was one respondent who just started their business in 2023. Regarding whether this was their first business venture, out of the sixteen

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13 Eligibility criteria did not specify a requirement for length of time in business. This is in part due to the fact that the newest businesses at the beginning of the pandemic were the hardest hit as they were ineligible for EIDL and
that responded, nine said this was their first business venture and for seven it was at least their second.

The key takeaway from the phased approach to this study is that, as Bardach and Patashnik (2020) note, analyzing policy and the impact of policy must be iterative. Each phase of the study provided additional insight and perspective in how to connect with business owners still working to make their businesses grow and be sustainable after the pandemic. In Chapter 4, an analysis and discussion of the results of this phenomenon will set the stage for initial policy recommendations that can address the issues raised by the study participants.

PPP. Additionally, any insight provided by newer businesses as to how the pandemic influenced their decision to go into business may have provided additional insight.
Chapter IV: Findings & Discussion

With the study completed, this chapter will walk through the coding process and resulting analysis of the data gathered through the AVIs and questionnaires. Participant responses will be excerpted where they match any of the six forms of cultural capital discussed in the earlier chapters. From there any notable trends or commonalities will be studied and reported, along with discussion of the study’s limitations.

Analysis

Coding

All of the open-ended responses were analyzed and coded in Dedoose. Because all responses, including the AVIs, were text-based responses, this eliminated the need for reviewing transcripts to analyze the AVI data. The emails mentioned earlier were also analyzed and coded in Dedoose in the event any connections could be made from their limited feedback.

Each method of response (VideoAsk, Qualtrics, and email) were added as separate datasets and coded as groups. The codes utilized were the forms of capital set out by Yosso (2005) – aspirational capital, familial capital, linguistic capital, navigational capital, resistant capital, and social capital. In the AVI and survey designs (Appendix A), the questions were initially coded by the form of capital that question was looking to address. This ensured that each form of capital was addressed in the study. During the coding and analysis, individual excerpts within each question were coded to the appropriate form of capital, even if it did not necessarily match up with the original design of the question. Because the questions were open-ended, it was expected that responses would diverge into different forms as respondents expanded upon a particular issue.
The coding process itself involved looking for keywords and excerpts that aligned with each form of capital. By coding responses to the forms of capital, this would help reduce bias in interpreting the responses, as the coding labels were preset to those forms. Because the goal of the study was to understand lived experiences and not look to qualify those experiences, the aim of the coding process was to look for awareness within a particular form of capital as opposed to a positive or negative experience with that form. For example, a respondent that noted an experience of having no problem accessing pandemic funding was associated with navigational capital to the same degree as a business who had a “nightmare” experience at the beginning of the pandemic but ended up finding a solution.

To assist in the comparative analysis of the responses, the coded excerpts were exported to Microsoft Excel and aggregated into Table 4 below. From there, the instances of each form of capital occurring by participant ID were counted and summarized in the table. Occurrences of each form of capital were color-coded by total value to assist in visualizing possible relationships between each of the forms. The other demographic fields gathered in the interviews/questionnaires were also included in this particular spreadsheet to highlight any notable trends. As stated earlier, the goal of this study was not to quantify the experiences and these values are simply counts of the labels as opposed to a statistically significant quantitative analysis.

As an example of how this was used in the analysis, in the particular configuration shown in Table 4, the participants are sorted by navigational capital from high awareness to low. It can be seen that having high navigational capital awareness did not tend to dictate higher awareness of any other form of capital. Yet, respondents with high navigational capital awareness did tend to have higher awareness overall based on the total column.
Table 4

*Aggregated Display of Coded Interview Excerpts Separated by Participant ID and Form of Capital*

<table>
<thead>
<tr>
<th>Participant ID</th>
<th>Aspirational</th>
<th>Familial</th>
<th>Linguistic</th>
<th>Navigational</th>
<th>Resistant</th>
<th>Social</th>
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</table>

0-2 occurrences of capital form
3-5 occurrences of capital form
6-8 occurrences of capital form

*Aspirational Capital*

A common thread among responses that focused on aspirational capital was the initial sense of panic that set in at the beginning of the pandemic. So much was unknown, businesses in Pennsylvania had never been so broadly shut down in modern history, and there were minimal resources at that particular point to address any questions or steps a business owner might take. However, that initial panic gave way to grit and determination to find a way to make...
it work. Regarding why many of the respondents started their business in the first place was some aspirational goal – to do something better, to be their own boss and have greater flexibility in their career path, for example. That aspirational desire to succeed then became present after the initial panic set in.

Once the shutdowns began in March 2020, the fear of the unknown turned into a desire to persevere under the circumstances. That is not to say all respondents had the same level of aspiration – some were determined not to let the pandemic shut down their businesses, others were more focused on their employees, others yet trained their determination on pivoting their business model to something that would allow them to remain open in a world of shutdowns.

Awareness of aspirational capital remained mixed when looking at today. The study asked participants if they feel that their business is doing better, worse, or about the same since right before the pandemic (late 2019 – winter 2020). Six respondents said better, three responded that business was about the same, and five state that their business is worse off compared to pre-pandemic. One business owner closed their business due to the impacts of the pandemic. Another noted that they would shut down their business if a similar event happened again in the future as they do not want to struggle with it again. Others have deliberately slowed growth plans in order to rebuild the business over the long term or are experiencing a decrease in satisfaction with running the business. A majority of the respondents, however, do believe they could handle another pandemic and have seen their business grow even more than expected in the years following.

Even with these mixed attitudes towards the future and the current state of their business, all of the respondents identified with the statement “in the face of barriers, I still maintain hopes and dreams for the future” describing them at least “moderately well” with a large majority
believing that statement describes them “extremely well.” This contradiction between personal beliefs and the perception of success around one’s business, anecdotally, is common among the small business clients SBDCs work with. No matter how well one’s business may be doing – whether it is regarding the economy, cost of goods, labor concerns, or customers – business is never going well enough. The risk-taking nature of entrepreneurship and the significant personal and financial commitment involved in starting and growing a business could explain why the respondents would generally describe themselves as maintaining hopes and dreams for the future while at the same time finding it difficult to see successes as successful.

**Linguistic Capital**

Questions pertaining to linguistic capital had the lowest overall engagement as a significant factor in respondents’ business operations and general perceptions. Only three of the respondents noted that “communicating in more than one language gives me additional skills and/or experiences” described them extremely or moderately well. For all other respondents it was not a statement that described them, because they did not speak a language other than English. Interestingly, two business owners who do not speak a language other than English noted that their customers do speak other languages when doing business with them or that English is not their primary language. The other AVI respondents noted that they have several employees with Spanish as a primary language, but the barrier is mitigated with the shop manager being bilingual.

Of the respondents that had any experience related to linguistic capital, all four respondents who identified as a race or ethnicity beyond Caucasian had the most engagement with those questions. Of particular note, the only respondent who both spoke another language and had customers speak a language other than English in the course of business runs a business
to serve deaf and blind individuals. While it is not discernible from the responses provided, the languages known by this owner could be forms of sign language or Braille as a necessary skill for their line of business.

**Familial Capital**

Familial capital questions had the second-lowest level of engagement compared to the other forms of capital, yet it was the most consistent. Every participant that fully completed the study had some level of familial capital, but there were only four that were out of range of the typical responses.

Most notably in the related questions, the respondent with the least engagement with the familial capital questions identified as the most racially/ethnically diverse respondent. Those with the highest identification with familial capital were all Caucasian and/or European. In the non-open-ended questions, there were no notable relationships between high familial capital and any of the other capital forms. Responses did not indicate that higher awareness of familial capital tended to lead to greater success in obtaining funding.

The open-ended responses attributed to familial capital provided insight into business owners’ perception of family. Per Yosso’s (2005) discussion of familial capital, the concept of *familia* that she references is not limited to immediate or even relatives. *Familia* can include anyone with which someone has kinship ties. One respondent opened the business with their husband and in starting the business intended to grow it so it could be passed onto their children in the future. Another identified their employees as the family in this response and as the inspiration for them to persevere through the pandemic and ensure they could all continue their livelihoods. This respondent and another both referenced community as family. The other respondent identified both their personal family and work family, but also the other businesses
and partners that they worked with as a source of rallying to get through the hardships of the pandemic.

**Navigational Capital**

Overall, respondents showed the highest identification with various instances of navigational capital. Of note, respondents that identified the most with navigational capital contained all of the respondents that reported any receipt of relief funding, including three that reported receiving no funding (all other respondents did not respond to the question for various reasons).

The respondents that showed the highest identification with navigational capital were predominantly women, with only one of the three total male respondents identifying as such. Except for one respondent who identified as Southern European, all respondents who identified as a race or ethnicity other than only Caucasian had higher association with navigational capital.

The open-ended responses were varied in terms of success. The most common thread among the responses was that once a business owner contacted a banker, their perception of making it through the pandemic was more positive. Some of those business owners already had a banker, others spent considerable time looking for any banker that would simply have a conversation with them, and others still utilized their networks to find possible opportunities.

For those that were not as successful in finding a bank to work with, the tone of responses indicated more frustration across all of the questions. Respondents felt that there was a lack of concern for what small businesses were going through, that no one cared, and that the systems put in place were not designed to be accessible.
A concept from the familial capital results that extends into the navigational capital discussion is the connections built between business owners and their stakeholders, supply chains, and even other competitors.

**Resistant Capital**

Resistant capital saw a much wider range in identification compared to the other forms of capital. This form of capital also had some of the lowest consistency when demographically comparing responses. While almost all of those business owners who had high identification with resistant capital received funding, two business owners with lower identification also received significant ($200K+) pandemic relief funding. Similarly, there were splits across racial, ethnic, and gender identification with resistant capital – one particular group did not seem to have higher resistant capital than another.

The only statistical information collected that seemed to show any trend was that the average age of the business of those respondents indicating higher resistant capital was about five years older (average: 2010) than those who did not (average: 2015). This would go along with conventional wisdom that as one gains more experience in running a business, one is better prepared to contest barriers that come their way.

The open-ended responses highlighted more of the emotional toll that the pandemic took on business owners. Even the business owners that indicated elevated awareness of resistant capital highlighted the struggles with maintaining their businesses during the pandemic. Responses included phrases like “emotionally draining,” “changed directions,” “weathered the storm,” “not going to struggle through this again,” “roadblocks,” “hurdles,” etc.

Also of note, there was often consistency between business owners’ awareness of resistant and navigational capital. Except for two outliers, the level of resistant capital was
functionally the same as the level of navigational capital. Given the more emotional responses in resistant capital compared to navigational capital, responses indicate that having a high level of navigational capital did not reduce the emotional burden and uncertainty of the pandemic.

**Social Capital**

Social capital was another form that did not have much demographic consistency. However, the one notable finding in this particular form of capital was that this was the form of capital in which male respondents as a group had higher awareness. Women still identified more with social capital, but this was the only form in which all male respondents had high identification. For each of the other forms, at least one male respondent would identify with lower awareness of that particular form.

Despite the importance of connections highlighted in the navigational and resistant capital discussions above, there was not a meaningful relationship between higher awareness of those two forms and social capital. Part of this gap might be attributable to responses similar to those in the familial capital discussion where respondents identified business partners and employees in family-related questions compared to their own personal family members. The open-ended responses connected to social capital were primarily targeted towards their professional networks – connections from prior experiences, other business owners, accountants, and bankers. Only four respondents mentioned family or friends in their responses.

Additionally, the success in obtaining funding was not connected to the business owner’s level of social capital. The two respondents that had the highest occurrences of social capital throughout their responses reported the two lowest amounts of funding received.

**Email Responses**
Ending with analysis of the email responses to the recruitment email – there were ten responses that provided some sort of feedback regarding the owner’s experience with the pandemic and obtaining relief funding. Seven of the ten responses indicated that they did not apply for pandemic relief funding because it was not needed to keep their business running. Two responded that they did apply and did not have any issues in obtaining funding. Though these businesses likely would have been eligible to participate in the study, they all chose not to do so as they did not feel their experiences were a fit.

Another email response mentioned issues with obtaining funding. However, that business was structured as a sole proprietorship. Sole proprietorships had particular issues obtaining relief funding, especially at the beginning of the pandemic. Because sole proprietors (in Pennsylvania, at least) are not officially registered entities and just an extension of the individual business owner, early program guidelines were not developed with sole proprietors in mind (Congressional Research Service, 2020).

**Limitations**

The limitations of this study primarily focused on three areas: 1) the local and demographic focus of the study used in Phases I through III, 2) the style of the study (AVIs), and 3) applying critical theory to the business world.

**Local and Demographic Focus of the Study (Phases I-III)**

The justification for focusing participant eligibility on race/ethnicity, employee size, and location was to increase awareness of business owners who are historically excluded from traditional sources of capital such as banks. Because the Lehigh Valley is a microcosm of the rest of Pennsylvania, it made sense to start there as a pilot study to determine if there could be a more applicable need for research down the road. Additionally, there are almost one thousand
minority-owned microbusinesses between Lehigh and Northampton Counties (Table 2), creating what seemed to be a sizable participant pool with a goal of obtaining twenty participants, or about two percent of the minority-owned microbusinesses.

However, given that the scope of this project was within the time constraints of a doctoral dissertation as opposed to traditional academic research, a wider eligibility pool at the outset could have provided more insight and avoided the subsequent modifications.

**Study Style**

At the outset, it was understood that utilizing AVIs for a research study was going to inherently be a limitation. AVIs are relatively new tools that do not have much in the way of documented application in academic research, particularly at the time that the study was originally designed. Therefore, a new style of study was always going to be a tough sell. The thought was that an AVI would be more accessible to participants and cognizant of the time constraints of business owners to provide flexibility in responding. However, based on the use of snowball recruiting at the beginning iterations of this study, it is difficult to tell if the use of an AVI was the primary factor in the lack of participation.

**Applying Critical Theory to the Business World**

Using Yosso’s Community Cultural Wealth model as the basis for this research was intended to provide a different perspective into researching policy as it relates to small business owners. Business and economic development research is frequently quantitative in nature, and when it comes to policy, Stone (2020, p. 202) sums it up best by saying “…the people whose lives will be affected by the numbers should have a voice in determining what gets counted. This is basic democracy.” This was an attempt to bridge that gap and include business owners that were directly affected by structural barriers when it comes to accessing capital.
**Respondent Pool**

Within the modifications of this study, contact information was pulled from federal and state contractor databases for potential eligible participants. Given that most (but not all) of the respondents resulted from those lists, the perceptions of cultural capital may be somewhat skewed.

First, when a business owner decides they want (or potentially want) to do business with the Commonwealth of Pennsylvania or the federal government, they must register as a contractor in the respective database. The Pennsylvania registration process is relatively simple; however, the federal version is decidedly more complicated.

Additionally, when a business owner gets to the point of deciding to explore doing business with the government, they are generally a more established business, often in an expansion stage looking to build new customer bases. Doing business with governments is quite a bit more complicated than doing business with one’s peers. Therefore, a business that is present in one of these databases would likely have more navigational capital than a similar business that is not selling to the government. At the same time, there is no formal qualification process to go through to register as a contractor, so this is more of a caveat versus a true limitation of the study.

**Discussion**

The multiple modifications related to this study have provided insight into a number of the limitations of this type of research. Originally, this study was designed to focus solely on asynchronous video interviews of business owners of color in the Lehigh Valley region of Pennsylvania. The study instead became a comparative one, focusing on all smaller business owners within the Commonwealth of Pennsylvania.
Ultimately, the hypothesis, as developed in Phase I, was supported in part and not supported in the other part. There was not a discernible connection between levels of social capital awareness and an ability to secure pandemic relief funding, which contradicts existing research like Pegram et al. (2022). As mentioned in the earlier results discussion, the respondents tended to identify with their business “family” (employees, partners, vendors) in response to the network-related questions as opposed to more personal connections. This does not mean that the questions were answered incorrectly but implies that when it comes to your business network and related connections, those connections do not seem to show any greater capacity to obtain funding than someone who is less connected.

The results did support, however, that navigational capital was key in a business owner’s ability to obtain funding during the pandemic. The capacity to know what resources are available to a business owner and their ability to navigate them and take advantage of them as they come, even with some level of uncertainty, has a significant impact on their ability to obtain funding. Additionally, having higher navigational capital tended to result in higher overall levels of community cultural wealth as those business owners had consistently higher identification with the other forms of capital in comparison to other respondents.
Chapter V: Recommendations & Conclusion

In this final chapter, with both the study and analysis complete, policy recommendations will be suggested that can begin to address the problem of small business owners accessing relief funding in a disaster as well as how to improve processes for business owners to have greater access to the resources and services that can assist. These policy recommendations will have a particular focus on strengthening navigational capital as that was the most common factor in the ability to access funding among the participants.

Recommendations

Based on the results of this study, policy changes need to focus on engagement with small business owners across all backgrounds. Business owners that were more comfortable navigating systems had observably greater success in obtaining capital. However, there already exists a vast entrepreneurial ecosystem of government-sponsored, non-profit, and for-profit entities to help guide small businesses through these systems. Are these entities effectively serving their market? What explains that gap between the availability of services and the lack of awareness of how to access them? To return to Wilson (2013), how can government shrink the gap between theory and reality in the policy process and reduce occurrences of misaligned policy initiatives?

Recommendation 1 – State-Supported Processes

The first recommendation is for access to more responsive, more timely, and more inclusive data from government sources (Batjargal et al., 2023). One of the common issues economic development practitioners have is that demographic data is generally not collected as part of the business registration process. There are logical reasons for this of course - collecting such data can create a sense of distrust or uncertainty as to what will happen with such
information, as Pegram et al. (2022) mentioned in their discussion of interracial distrust. Could government employees use that information to discriminate (explicitly or implicitly) in the provision of services? If that information were made publicly available, could that information be used in an adversarial manner?

This creates a paradoxical scenario for trying to improve navigational capital for business owners while preventing potential instances of discrimination. Currently the only way to identify if a business is minority-owned, woman-owned, or any other demographic, is for that business to be certified by a government or third-party entity or to register with various programs that attempt to create maps or directories of such businesses. Yet, the primary issue at the heart of navigational capital is that business owners who do not have high awareness of navigational capital likely would not come across any of those opportunities in the first place.

*In-State Certification*

One avenue to implement this recommendation would be for Pennsylvania to move its certification efforts in house and broaden their appeal. Pennsylvania, currently, certifies businesses that are small per their standards, but rely on third-party or federal entities for their diverse certification process (Small Diverse Business Program, 2024). If the Commonwealth would move the diverse certifications in house to conduct their own verification and validation process, then new businesses could certify upon registering their business entity. Though this may not capture every single diverse business, assuming the certification process is voluntary, it would make the option available at the outset instead of requiring business owners to be searching for such a program for a particular purpose, such as government contracting.
State-Supported Diverse Business Portal

Additionally, the Commonwealth could then create a portal to search for diverse businesses across the state. The Commonwealth created an adjacent concept of this recommendation during the pandemic called CommonGoods (NCPA Staff, 2022). CommonGoods was meant to promote Pennsylvania retail businesses with eCommerce platforms to help increase visibility. Participation was voluntary and functioned as an online directory for Pennsylvania businesses. CommonGoods did not extend past its pilot phase and was discontinued in April 2023. CommonGoods highlights that there at least exists a functional concept of this idea and could be updated to serve this particular need. By moving such a process to the beginning of the business cycle, it reduces the need for high navigational capital as a prerequisite to participate and connects business owners to the necessary resources up front.

Recommendation 2 – Proactive Engagement from Economic Development Partners

One of the key issues with low navigational capital is that business owners do not know what resources are available to them. Local state-funded economic development partners such as Small Business Development Centers, Industrial Resource Centers, Economic Development Corporations, and Workforce Boards all hold events, send newsletters, and coordinate with other local partners to spread awareness, but it still requires some navigational capital to know where to start looking.

This recommendation suggests a more proactive approach (supported by the Commonwealth) to connect with businesses at the formation stage, and fits with Robertson et al.’s (2021) four recommendations for community resiliency, particularly to utilize, support, and promote local knowledge, and to improve communication and partnership. Currently, the above
partners are connected through the Partners for Regional Economic Performance\(^{14}\) (PREP)
program. The PREP program is divided into regions and the partners collaborate to improve the
reach of their collective programs. The particular approach suggested here would first be that
the Commonwealth would provide a data feed with real-time listings (as practical) of new
businesses formed in each of those regions along with contact information for the owners. The
beginnings of such a tool exists in the Commonwealth’s open data portal (Commonwealth of
Pennsylvania, 2024), but would be reliant on each region to set up such a feed and does not
currently include information about the individual owners. Second, the PREP partners would
utilize that data to send welcome information to the new business complete with overviews of
each partner and the resources they provide, along with other localized resources that would be
helpful for the business owner to know. Such an effort would increase awareness of the
Commonwealth’s programs and transform the connection between business and economic
development from a transactional occurrence to a longer-term relationship.

**Recommendation 3 – Increased Qualitative, Multi-Modal Research in Entrepreneurship and
Economic Development**

The COVID-19 pandemic has created a vast research opportunity that will (hopefully)
not happen again in our lifetime. Particularly, the fields of entrepreneurship and economic
development are ripe for more engaged scholarship to understand the true impact of the
pandemic on businesses and how business-related policies can change to ensure greater equity
for all current and future entrepreneurs (Batjargal et al., 2023).

There is concern that we are approaching a potential inflection point as we enter the fifth
year following the onset of the pandemic where “zombie” businesses that have persisted

\(^{14}\) https://dced.pa.gov/programs/prep/
through the pandemic may have only done so artificially through government relief funding and are poised to become insolvent (McCann et al., 2023). As discussed earlier in the literature review, many businesses that are financially distressed are owned by people of color and business owners of color are historically unable to access traditional capital opportunities to fund their businesses.

This means that future research on these issues must focus on business owners of color and business owners from other historically disadvantaged groups. To start, entrepreneurship research must expand its reach within qualitative methods and greater interest in using phenomenological, ethnographic, or other critical theory-backed methods to incorporate the experiences of historically underserved business owners.

The results of this study can also be used in efforts to coalesce around a common framework for resiliency within disaster research. The findings within the Community Cultural Wealth model could align with Patel et al.’s (2017) nine factors of community resilience, specifically local knowledge (navigational capital), community networks (social capital), and mental outlook (aspirational and resistant capital). The same could hold true for Wilding’s (2011) more holistic framing for more inclusive culture and strong links to place and communities. As the uniqueness of place prevents the ability to provide nationally applicable quantitative measures (S. Cutter et al., 2010; S. L. Cutter et al., 2014), qualitative methods may be able to find ways to connect that uniqueness.

Van Burg et al. (2022, pp. 4–5) note that entrepreneurship is already ripe for more qualitative exploration based on four characteristics: “uniqueness, heterogeneity, volatility, and mundanity of entrepreneurial phenomena.” For uniqueness, they note that qualitative methods can free researchers from the constraints of quantitative modeling to explain extreme events –
such as a pandemic, for example. Additionally, the authors specifically highlight the use of multi-modal research methods, particularly image and video-based methods to allow researchers to dig further into understanding the individual entrepreneurial experience. The authors put forth a call to researchers to go beyond the traditional elements of a research study, use multiple methods of exploration, and heavily incorporate visual elements and new analytical methods to better represent the qualitative data gained. (Van Burg et al., 2022)

**Recommendation 4 – Expand the Ability of Federal, State, and Local Governments to Deploy Small Business Relief Funding**

Though the Paycheck Protection Program and Economic Injury Disaster Loan programs provided by the SBA had significant barriers to access and were underfunded by orders of magnitude, as discussed in the literature review, they were successful in their concept. Feedback from participants that received funding noted that the funding made significant impacts in their abilities to remain open during and following the main stages of the pandemic. For those that had problems obtaining funding, the primary issues were a) funding ran out too soon or b) finding a lender that was willing to work with them. By increasing the abilities and capacities of government to deploy funding, the funding that helped some participants remain open could help even more in future analogous disasters.

The SBA was never designed to be a large-scale lender – SBA provides guaranties to traditional bank loans and only provides direct loans in the event of declared disasters. The functionally immediate expansion in scope and capacity was a prime policy example of what is possible when there is an immediate crisis and need for funding. Was it a perfect response? No. Did it effectively solve the problem at hand? Also no. Did it provide a framework from which to evolve and improve? Absolutely.
Current government solutions are few and far between. As mentioned, the SBA provides guaranties for traditional bank loans, but that requires a business owner to be able to access traditional bank financing – typically not an option for the newest businesses, and an arduous process for business owners of color that would otherwise qualify. Government grant programs for businesses are generally designed only for existing businesses and/or specific purposes, such as improving building facades. Government grant programs at all levels generally come with significant paperwork and burdensome job creation and/or retention requirements that from the outset exclude non-employer businesses as typically the owner is the only employee.

Another avenue for disaster funding is the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG) program. This program is designed to provide states and local governments with funds to deploy with the objectives to benefit low-to-moderate income individuals, prevent slums or blight, or “meet particularly urgent community development needs because existing conditions pose a serious and immediate threat to the public.” (Boyd, 2011)

CDBG funds were used by states and local governments during the pandemic to provide relief funding where possible within existing disaster regulations. However, CDBG funds have significant restrictions on administrative costs, requirements to primarily benefit low-to-moderate income individuals, and typically complicated job creation/retention requirements. As the CDBG program stands currently, though it does have the benefits of being administered by state and local governments, which can direct the resources where they have particular needs, it is not a viable existing solution to provide easily accessible funding to small businesses.

So, if the SBA is not historically a lender, and HUD funding is not a viable alternative as it currently stands, where can existing policy help? The recommendation exists in the laws
establishing SBA’s current disaster program – 15 USC 636b – and the CDBG program’s ability to match funds to other federal programs (CDBG Memorandum, 1995).

Under the terms of the SBA law, a “disaster” is not solely contingent upon some sort of natural or other major disaster like a hurricane, tornado, pandemic, etc. Therefore, the SBA Administrator could declare the inequities in capital access to be a disaster, as it significantly negatively impacts the quality of life of local communities. This would open up the EIDL program to provide loans to businesses otherwise shut out of the traditional capital system. This would satisfy the next part of the law which requires the SBA to determine that a recipient was not able to find credit elsewhere – the core of the problem discussed in this study. (15 U.S.C. 636 - Additional Powers, 2010, p. 822)

How can the current SBA policy be updated to foster more equitable distribution of available funding? As discussed above, the SBA is not historically a direct lender except for specific disaster declarations. Therefore, the recommendation is for the SBA to allocate disaster funds to states similar to the CDBG block grant programs. States and/or other local governments could receive a pot of funding to distribute per their own guidelines with federal regulations in place to ensure equitable distribution and accessible and inclusive processes compared to the first-come, first-served nature of the PPP and EIDL programs during the pandemic.

Funding allocations could be distributed according to a number of federal models. The Argonne National Laboratory recently released the Economic Development Capacity Index which helps understand strengths and weaknesses for economic development in a particular county (Economic Development Capacity Index | Argonne National Laboratory, n.d.). Additionally, Argonne also created the National Economic Resilience Data Explorer County-
Level Edition to attempt to track local economic impacts during and following the pandemic (National Economic Resilience Data Explorer (NERDE) | Argonne National Laboratory, n.d.).
The U.S. Census Bureau also has its Community Resilience Estimates for Equity that are current as of 2022. This data looks at social vulnerability per county and highlights regions that have a population with three or more social vulnerability components, such as households below the poverty level, households with a disability, and households without a vehicle (U.S. Census Bureau, 2022).

For state and local governments that determine a need for additional funding, they could then direct a portion of their existing CDBG allocations to provide matching funds to the SBA initiative. These funds could be guided particularly towards historically disadvantaged businesses and/or businesses with low-to-moderate income employees to maintain compliance with the core mission of the CDBG program. Typically, federal funds cannot be used to match other federal funds, requiring funding from the state or local government, or other non-federal contributions. However, CDBG funding is one source of federal funding that is specifically permitted to be matched to other federal funding (CDBG Memorandum, 1995).

Such a strategic arrangement would achieve the goals of both agencies and programs and shift decision-making and allocation strategies to more local levels. States are also more likely to have direct lending programs compared to the federal level. Pennsylvania, for example, has the Pennsylvania Minority Business Development Authority (PMBDA) and the Pennsylvania Industrial Development Authority (PIDA), which provide specialized loans compared to grant programs.

States could also choose to provide funding to Community Development Financial Institutions (CDFIs), which already exist to serve smaller businesses and historically
disadvantaged businesses. Additionally, states could utilize their State Small Business Credit Initiative (SSBCI) program, which is a U.S. Treasury Department backed initiative to assist the smallest and most underserved businesses in a state (*State Small Business Credit Initiative (SSBCI)*, 2024).

**Conclusion**

Regardless of which recommendations may ever see the light of day, it is critical that the work around community resiliency focuses on process as opposed to outcome (Robertson et al., 2021). It is time for the government to shift the burden of resiliency back onto itself instead of the communities it serves. Each of the recommendations above falls into one of Hall’s orders of policy learning – incrementalism (Recommendation 1), new policy within the same framework (Recommendation 2), and goal alteration (Recommendations 3 and 4). These recommendations also meet the timing burden Hall and Wilson discuss. These recommendations are not so innovative as to result in reflexive rejection, nor are these recommendations too late in the game to have any impact at all. (Hall, 1993; Wilson, 2013)

Other policy recommendations not suggested in the recommendations could have a more immediate impact. For example, increasing oversight and enforcement of the Community Reinvestment Act and/or amending the Act to require more equitable, accessible, and inclusive investment in CRA assessment areas, which are typically low-to-moderate income neighborhoods. Financial institutions in the United States are required to increase lending and presence in these assessment areas, but the track record on that success, especially in times of disaster recovery, is marginal at best (Dore & Mach, 2018).
Another option could be expansion of the U.S. Economic Development Administration’s (EDA) Revolving Loan Fund\(^{15}\) (RLF) program. The RLF program is designed to provide lending options to businesses that are unable to obtain traditional financing. On face, this program appears as a viable solution to many of the problems addressed in this study; however, the current structure of the program does not permit the national saturation levels necessary to have the desired impact. Based on current regulations, the RLF program can only provide awards of up to two million dollars per entity. This funding is matched by other non-federal funds, but such amounts are not enough to make sizeable enough loans to enough of the impacted population to attain the level of systemic change necessary. This is not to say the RLF program has not done good work, simply that the structure of the program is not sufficient to infuse the level of capital needed. (*Revolving Loan Fund (RLF)*, n.d.)

The issue with injecting additional capital, at this stage, is that substantial funds have already been committed to this issue of improving capital access, but with minimal success in actual results. There needs to be a wholesale reevaluation of what policy solutions will truly have the desired impact and how practitioners and providers can reach those small business owners that have yet to be engaged. This aligns with Stone’s (2020, p. 221) paradox, “[i]f you decide a problem is too small before you start to count, then you won’t bother counting it in a way that could show it’s bigger than you thought.”

As Batjargal et al. (2023) note, now is the time to study the impact of the pandemic on business owners as this is a unique opportunity to study something that has affected so many people in so many different ways. Using non-traditional research methods, and focusing on

\(^{15}\)https://www.eda.gov/funding/programs/revolving-loan-fund
lived experiences, can bring new insights into existing research and create new pathways for policy that can affect those changes.

Though the non-traditional method of asynchronous video interviews did not present itself as a viable interviewing method for this particular research, the existing literature does show promise as a more equitable and accessible method for interview-based research without the time and place constraints such studies put on both the participant and the researcher.

Beyond the need for additional research on the topics addressed throughout this study, policy practitioners need to be more entrepreneurial in their efforts to increase all forms of cultural capital for business owners, but particularly navigational capital per the results of this study. The pandemic highlighted that swift and sweeping changes in the traditional practices of government can occur when the need arises. That motivation and innovation should not stop because the pandemic has entered a new stage. The more entrepreneurial our policy practitioners can become, the more innovative our solutions will be, and the more inclusive and accessible we can make our systems for small business owners. (Audretsch et al., 2019)
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Shortell, T. (2020, March 30). *Lehigh Valley business leaders, nonprofits pledge funding to help families and businesses through the coronavirus.* https://infoweb-newsbank-com.ezproxy.lib.lehigh.edu/apps/news/document-view?p=AWNB&t=pubname%3AMCWEA%21Morning%2BCall%252C%2BThe%253 A%2BWeb%2BEdition%2BArticles%2BAllentown%252C%2BPA%2529&sort=YMD_date%3AD&fld-nav-0=YMD_date&val-nav-0=03/01/2020%20-
Small Diverse Business Program. (2024). Department of General Services.


http://www.cep.co.uk/files/Download/CEP%20DSTL%20Community%20Resilience_FINAL%20REPORT.pdf


# Appendix A – Survey Questions

## VideoAsk

<table>
<thead>
<tr>
<th>Section</th>
<th>Q#</th>
<th>Question Text</th>
<th>Capital Focus</th>
<th>Question Type</th>
<th>Max Contribution (in mins)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1.1</td>
<td>I'd like to know more about you and your business. What made you want to go into business for yourself? Is this your first business? What is your business? Who is your target customer?</td>
<td></td>
<td>Open-Ended</td>
<td>5</td>
</tr>
<tr>
<td>1</td>
<td>1.2</td>
<td>Are you doing business the same way you were before the pandemic? Why or why not? If so, what is different?</td>
<td></td>
<td>Open-Ended</td>
<td>5</td>
</tr>
</tbody>
</table>

These next few questions are going to look at the first two weeks of the pandemic (roughly March 11-25) when COVID-19 officially became a pandemic and businesses in Pennsylvania were shut down.

<table>
<thead>
<tr>
<th>Section</th>
<th>Q#</th>
<th>Question Text</th>
<th>Capital Focus</th>
<th>Question Type</th>
<th>Max Contribution (in mins)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>2.1</td>
<td>Before the mandatory shutdowns took effect, describe what was going through your head and the first steps you took? Were you impacted by the shutdown orders?</td>
<td></td>
<td>Aspirational / Resistant</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>2.2</td>
<td>In this early stage of the pandemic, did you feel that you had enough of a support network? Why or why not? Who was in that network?</td>
<td></td>
<td>Social</td>
<td>5</td>
</tr>
</tbody>
</table>

These next questions talk about pandemic-related funding you may have received.

<table>
<thead>
<tr>
<th>Section</th>
<th>Q#</th>
<th>Question Text</th>
<th>Capital Focus</th>
<th>Question Type</th>
<th>Max Contribution (in mins)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3.1</td>
<td>At the beginning of the pandemic, how long did it take until you needed extra funding for your business? Did you look for funding to stay open? Please describe to the best of your ability your journey of finding extra funding. This can include who you turned to, resources you consulted, roadblocks you faced, etc.</td>
<td></td>
<td>Social / Navigational</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>3.2</td>
<td>What types of pandemic relief funding did you apply for? How did you find out about these programs? How many/how much did you receive? Were you denied any? If so, why?</td>
<td></td>
<td>Navigational</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>3.3</td>
<td>Describe how it was applying for these programs. You can describe ease of application, roadblocks faced, application ease or difficulty, etc.</td>
<td></td>
<td>Resistant</td>
<td>5</td>
</tr>
</tbody>
</table>

This next section asks questions about your personal connection to your business and the pandemic.
| 4 | 4.1 | Do any of your family members have a role in your business? Did that change at all as a result of the pandemic? | Familial | Open-Ended | 5 |
| 4.2 | Do you speak any languages other than English? Do your customers speak a language other than English when doing business with you? | Linguistic | Open-Ended | 5 |

These questions ask about your vision for the future of your business

| 5 | 5.1 | Thinking about how you feel today - are you as optimistic about your business compared to how you felt in 2019? Why? Is your business doing better, worse, or about the same as compared to 2019? | Aspirational | Open-Ended | 5 |
| 5.2 | Do you feel prepared to guide your business through another major disaster? What makes you feel that way? | Resistant | Open-Ended | 5 |

These questions ask you to rate yourself on certain traits

| 6 | 6.1 | In the face of barriers, I still maintain hopes and dreams for the future. | Aspirational | NPS/Likert | N/A |
| 6.2 | Communicating in more than one language gives me additional skills and/or experiences (If you only communicate in one language, choose 0). | Linguistic | NPS/Likert | N/A |
| 6.3 | Facing resistance and barriers in my life has given me more knowledge and skills | Resistant | NPS/Likert | N/A |
| 6.4 | My network and resources are critical in navigating institutions | Social | NPS/Likert | N/A |
| 6.5 | I am skilled at navigating through social institutions, especially those not designed with me in mind. | Navigational | NPS/Likert | N/A |
| 6.6 | I believe that my culture plays an important role in how I live my life and how I connect with family | Familial | NPS/Likert | N/A |

End of Interview

| 7 | 7.1 | What is your race and/or ethnicity? | Open-Ended | 3 |
| 7.2 | What is your gender? | Open-Ended | 3 |
| 7.3 | Is there anything else that you would like to share as part of this interview? | Open-Ended | 5 |
Start of Block: Consent Questions

Q1 Community Cultural Wealth Research Study
Thank you for your interest in participating in my research! Please click continue to answer three short eligibility questions. If you are eligible, you will be asked to read and sign an informed consent letter and continue with the study.

If you have any questions, please contact me by email at bs965799@wcupa.edu or by phone at (484) 893-0186.

Thank You,
Brett Smith

Q2 Please enter your contact information below

- First Name (1) __________________________________________________
- Last Name (2) __________________________________________________
- Email Address (3) _______________________________________________
- Phone Number (4) _______________________________________________
- Company Name (5) _______________________________________________

Q3 Do you own or co-own a business?

- No (1)
- Yes (2)

Q4 Is your company's headquarters or primary location in Pennsylvania?

- No (5)
- Yes (6)

Q5 How many employees does your business have?

________________________________________________________________
Q6 You are eligible to participate in this study! Please continue to review the consent form and begin the study.

Q7 Consent Letter Text Located in Appendix E

By typing my first and last name in the box below, I, ${Q2/ChoiceTextEntryValue/1} ${Q2/ChoiceTextEntryValue/2}, have read this form and I understand the statements in this form. I know that if I am uncomfortable with this study, I can stop at any time. I know that it is not possible to know all possible risks in a study, and I think that reasonable safety measures have been taken to decrease any risk.

End of Block: Consent Form

Start of Block: Study Choice

Q8 There are two ways to complete this study. The questions will be the same regardless of the option you select.

Option 1 - Survey - this will be a traditional text-based survey that should take between 15-30 minutes.

Option 2 - VideoAsk - VideoAsk is a tool to conduct "asynchronous video interviews," or AVIs. An AVI works like a regular interview but without the time constraints and pressure of one. You will see me ask you questions by video, and you will have the choice to respond by video, audio, or text. This version will likely take 30 minutes - 1 hour depending on the length of responses.

☐ I want to do the Survey (1)

☐ I want to do the VideoAsk (2)

End of Block: Study Choice

Start of Block: Section 1

Q9 Thank you for your interest in participating and I look forward to working with you!

To get started, please click to continue with the study. Please note, the study may not save your answers if you leave and go back.

The study should take approximately 15-30 minutes to complete. If you would like to see the list of questions before you begin, please click here.

Q10 What year did you open your business?
Q11 What made you want to go into business for yourself?
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________

Q12 Is this your first business?

☐ No (1)

☐ Yes (2)

Q13 Who is your target customer?
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________

Q14 Are you doing business the same way you were in 2019/early 2020?

☐ No (1)

☐ Yes (2)

Display This Question:
If Are you doing business the same way you were in 2019/early 2020? = No

Q15 What is different?
________________________________________________________________
________________________________________________________________
________________________________________________________________
End of Block: Section 1

Start of Block: Section 2

Q16 These next few questions are going to ask about the first two weeks of the pandemic (roughly March 11-25, 2020) when COVID-19 officially became a pandemic and businesses in Pennsylvania were shut down.

Q17 Before the mandatory shutdowns took effect, describe what was going through your head and the first steps you took?

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

Q18 Were you required to be shut down at the beginning of the pandemic?

○ No (1)

○ Yes (2)

Q19 In this early stage of the pandemic, did you feel that you had enough of a support network?

○ No (1)

○ Yes (2)

Q20 Why did you feel that way? And who was in your network?

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

__________________________________________________________________________
Q21 These next questions talk about pandemic-related funding you may have received.

Q22 Once the pandemic officially began in early March 2020, how long did it take until you needed extra funding for your business?

Q23 Did you look for funding to stay open?

- No (1)
- Yes (2)

*Skip To: End of Block If Did you look for funding to stay open? = No*

Q24 Please describe to the best of your ability your journey of finding extra funding. This can include who you turned to, resources you consulted, roadblocks you faced, etc.

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
Q25 What types of pandemic relief funding did you apply for?

☐ Paycheck Protection Program (PPP) (4)
☐ Economic Injury Disaster Loan (EIDL) (5)
☐ EIDL Advance (6)
☐ Restaurant Revitalization Fund (RRF) (7)
☐ Other Federal Program (8)
☐ COVID-19 Relief Statewide Small Business Assistance (9)
☐ COVID-19 Working Capital Access (CWCA) Program (10)
☐ COVID-19 Hospitality Industry Recovery Program (CHIRP) (11)
☐ Other Pennsylvania Program (12)
☐ Lehigh or Northampton County COVID Relief Grants / Loans (13)
☐ City or Municipality COVID Relief Grants / Loans (14)
☐ Relief Grants / Loans from Non-Profits (15)
☐ Relief Grants / Loans from Private Sector (17)
☐ Something else not listed above (16)

Display This Question:
If What types of pandemic relief funding did you apply for? = Other Federal Program
Or What types of pandemic relief funding did you apply for? = Other Pennsylvania Program
Or What types of pandemic relief funding did you apply for? = Something else not listed above
Q26 Please describe the other types of funding you received during the pandemic

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________

Q27 How did you find out about the programs from which you received funding?

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________

Q28 How much funding (in $) did you receive?

________________________________________________________________

Q29 Were you denied any funding?

☐ No (1)

☐ Yes (2)

Display This Question:

If Were you denied any funding? = Yes

Q30 Why were you denied and which program(s) denied you?

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
Q31 Describe how it was applying for these programs. You can describe ease of application, roadblocks faced, application ease or difficulty, etc.

________________________________________________________________

________________________________________________________________

________________________________________________________________

________________________________________________________________

________________________________________________________________

End of Block: Section 3

Start of Block: Section 4

Q32 This next section asks questions about your personal connection to your business and the pandemic

Q33 Do any of your family members currently have a role in your business?
   - No (1)
   - Yes (2)

Q34 Did any of your family members have a role in your business before the pandemic?
   - No (1)
   - Yes (2)

Q35 Do you speak any languages other than English?
   - No (1)
   - Yes (2)

Q36 Do your customers speak a language other than English when doing business with you?
   - No (1)
   - Yes (2)

End of Block: Section 4

Start of Block: Section 5
Q37 These questions ask about your vision for the future of your business

Q38 Thinking about how you feel today - are you as optimistic about your business compared to how you felt in 2019/early 2020? Why?

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________

Q39 Is your business doing better, worse, or about the same as compared to 2019/early 2020?

- Better (1)
- Worse (2)
- About the Same (3)

Q40 Do you feel prepared to guide your business through another major disaster?

- No (1)
- Yes (2)

Q41 What makes you feel that way?

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
<table>
<thead>
<tr>
<th>Q42 Please rate yourself on the trait below based on how much the phrase describes you</th>
<th>In the face of barriers, I still maintain hopes and dreams for the future. (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not describe me (44)</td>
<td>O</td>
</tr>
<tr>
<td>Describes me moderately well (45)</td>
<td>O</td>
</tr>
<tr>
<td>Describes me extremely well (46)</td>
<td>O</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q43 Please rate yourself on the trait below based on how much the phrase describes you</th>
<th>Communicating in more than one language gives me additional skills and/or experiences. (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not describe me (44)</td>
<td>O</td>
</tr>
<tr>
<td>Describes me moderately well (45)</td>
<td>O</td>
</tr>
<tr>
<td>Describes me extremely well (46)</td>
<td>O</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q44 Please rate yourself on the trait below based on how much the phrase describes you</th>
<th>Facing resistance and barriers in my life has given me more knowledge and skills (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not describe me (44)</td>
<td>O</td>
</tr>
<tr>
<td>Describes me moderately well (45)</td>
<td>O</td>
</tr>
<tr>
<td>Describes me extremely well (46)</td>
<td>O</td>
</tr>
</tbody>
</table>
Q45 Please rate yourself on the trait below based on how much the phrase describes you.

<table>
<thead>
<tr>
<th>My network and resources are critical in navigating institutions (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not describe me (44)</td>
</tr>
<tr>
<td>Describes me moderately well (45)</td>
</tr>
<tr>
<td>Describes me extremely well (46)</td>
</tr>
</tbody>
</table>

Q46 Please rate yourself on the trait below based on how much the phrase describes you.

<table>
<thead>
<tr>
<th>I am skilled at navigating through social institutions, especially those not designed with me in mind. (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not describe me (44)</td>
</tr>
<tr>
<td>Describes me moderately well (45)</td>
</tr>
<tr>
<td>Describes me extremely well (46)</td>
</tr>
</tbody>
</table>

Q47 Please rate yourself on the trait below based on how much the phrase describes you.

<table>
<thead>
<tr>
<th>I believe that my culture plays an important role in how I live my life and how I connect with family (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not describe me (44)</td>
</tr>
<tr>
<td>Describes me moderately well (45)</td>
</tr>
<tr>
<td>Describes me extremely well (46)</td>
</tr>
</tbody>
</table>
Q48 This last section asks demographic questions, as well as for any additional thoughts you'd like to contribute. The demographic questions are intentionally open-ended so you can answer in whichever way best describes you.

Q49 What is your race and/or ethnicity? (Choose all that apply)

☐ Asian American (4)
☐ Black and/or African American (5)
☐ Hispanic and/or Latino (6)
☐ Middle Eastern (7)
☐ North African (8)
☐ Other Persons of Color (9)
☐ Alaska Native (10)
☐ Native American (11)
☐ Native Hawaiian (12)
☐ Pacific Islander (13)
☐ White/Caucasian (15)
☐ Other (14) ________________________________
Q50 What is your gender?

- Woman (4)
- Man (7)
- Transgender (8)
- Non-binary/non-conforming (9)
- Prefer not to respond (10)

Q51 Do you identify as an LGBTQ+ individual?

- Yes (1)
- No (2)
- Prefer not to respond (3)

Q52 Do you identify as part of a religious minority?

- Yes (1)
- No (2)
- Prefer not to respond (3)

Q53 Are you a veteran?

- Yes (1)
- No (2)
- Prefer not to respond (3)

Q54 Are you currently serving in the military?

- Yes (1)
- No (2)
- Prefer not to respond (3)
Q55 Do you have any disabilities?
   - Yes (1)
   - No (2)
   - Prefer not to respond (3)

Q56 Do you have any disabilities?
   - Yes (1)
   - No (2)
   - Prefer not to respond (3)

Q57 Is there anything else that you would like to share as part of this interview?

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________

End of Block: Section 7

Start of Block: Incentive Block

Q58 Do you wish to be entered into the drawing for 1 of 2 $50 Visa Gift Cards?
   - No (1)
   - Yes (2)

Skip To: End of Block If Do you wish to be entered into the drawing for 1 of 2 $50 Visa Gift Cards? = No
Q59 To be entered into the drawing for one of the $50 Visa gift cards, I will need your contact information. Please note, your contact information will not be connected to the answers you just provided to ensure your privacy.

☐ First Name (1) ______________________________________________________

☐ Last Name (2) _____________________________________________________

☐ Email Address (3) _________________________________________________

☐ Phone Number (4) _________________________________________________

Q60 By entering this drawing, I understand that it is not guaranteed that I will win one of the advertised incentives. I understand that each winner will be contacted first by email, and then by phone if no response. I understand that participating in this drawing has no impact on if or how my answers are used in this research.

☐ I understand (1)

End of Block: Incentive Block
Appendix B – IRB Approval and Modification Letters

Nov 16, 2022 11:56:22 AM EST

To: Brett Smith
Public Policy and Administr.

Re: Expedited Review - Initial - IRB-FY2023-22 Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses

Dear Brett Smith:

Thank you for your submitted application to the West Chester University Institutional Review Board. Since it was deemed expedited, it was required that two reviewers evaluated the submission. We have had the opportunity to review your application and have rendered the decision below for Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses.

Decision: Approved

Selected Category: 6. Collection of data from voice, video, digital, or image recordings made for research purposes. 7. Research on individual or group characteristics or behavior (including, but not limited to, research on perception, cognition, motivation, identity, language, communication, cultural beliefs or practices, and social behavior) or research employing survey, interview, oral history, focus group, program evaluation, human factors evaluation, or quality assurance methodologies.

Sincerely,
West Chester University Institutional Review Board

IORG#: IORG0004242
IRB#: IRB00000030
FWA#: FWA00144165
Mar 22, 2023 12:26:40 PM EDT

To: Brett Smith  
Public Policy and Administra.

Re: Modification - IRB-FY2023-22 Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses

Dear Brett Smith:

Thank you for your submitted modification to your West Chester University Institutional Review Board approved project Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses. We have had the opportunity to review your modification and have rendered the decision below effective March 22, 2023.

Decision: Approved

Sincerely,
West Chester University Human Subjects Review Board

IORG# IORG6004242  
IRB#: IRB00005030  
FWA#: FWA00014156
Jul 6, 2023 2:02:32 PM EDT

To: Brett Smith
Public Policy and Administra.

Re: Modification - IRB-FY2023-22 Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses

Dear Brett Smith:

Thank you for your submitted modification to your West Chester University Institutional Review Board approved project Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses. We have had the opportunity to review your modification and have rendered the decision below effective July 6, 2023.

Decision: Approved

Sincerely,
West Chester University Human Subjects Review Board

IORG# IORG0004242
IRB#: IRB00005030
FWA#: FWA00014155
Oct 10, 2023 1:04:00 PM EDT

To: Brett Smith
Public Policy and Administration

Re: Modification - IRB-FY2023-22 Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses

Dear Brett Smith:

Thank you for your submitted modification to your West Chester University Institutional Review Board approved project Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses. We have had the opportunity to review your modification and have rendered the decision below effective October 10, 2023.

Decision: Approved

Sincerely,
West Chester University Human Subjects Review Board

IORG#: IORG0004242
IRB#: IRB00005030
FWA#: FWA00014155
May 1, 2023

Brett Smith
Bsa965799@wcupa.edu

RE: Freedom of Information Act (FOIA) Request
FOIA Tracking Number: SBA-2023-001923

Dear Mr. Smith:

This correspondence is in response to your Freedom of Information Act (FOIA) request dated March 23, 2023. Your request seeks the following:

Signatory names and email addresses of the EIDL Advance recipients included below. The data was obtained from USA Spending.gov. This information will be used to contact recipients to request participation in this research study. All recipients are located in Lehigh County or Northampton County, Pennsylvania.

Pursuant to the exemption referenced below, the Small Business Administration does not release email addresses of EIDL Advance recipients. All publicly available information regarding EIDL Advance recipients can be found at https://www.usaspending.gov.

Exemption 6 (5 U.S.C § 552(b)(6)), allows Federal Agencies the discretion to withhold information the disclosure of which would "...be a clearly unwarranted invasion..." of individual privacy and might adversely affect the individual or his/her family.

If you are not satisfied with this action, you may appeal this decision to the Chief, Freedom of Information/Privacy Acts Office, U.S. Small Business Administration, 409 Third St., SW, Washington, DC 20416. You must submit an appeal within 90 calendar days of the date of the notice of denial. The appeal should contain a copy of this correspondence, a description of the information requested and denied, the name and title of the SBA official or employee who denied the request, the reason for the denial, and any other fact you deem appropriate.

Please be advised that the 2007 FOIA amendments created the Office of Government Information Services (OGIS) to offer mediation services to resolve disputes between FOIA requesters and Federal Agencies as a non-exclusive alternative to litigation. Using OGIS services does not affect your right to pursue litigation. You may contact OGIS in any of the following ways: Office of Government Information Services National Archives and Records Administration, 8601
Adelphi Road – OGIS College Park, MD 20740-6001, E-mail: ogis@nara.gov; Telephone: 877-684-6448.

Please note that using OGIS services does not affect the timing of filing an appeal with the SBA’s FOI/PA Officer. If you have any questions about or need assistance with your request, you may contact the Chief, Freedom of Information/Privacy Acts Office, U.S. Small Business Administration by phone at 202-401-8203, by fax 202-205-7059, by email at foia@sba.gov, or by mail at 409 Third St., SW, Washington, DC 20416.

Sincerely,

/s/ Stacey Harness

Stacey Harness
Attorney Advisor
Hello!

I'm Brett Smith, a doctoral candidate at West Chester University of Pennsylvania. I'm researching the challenges faced by small business owners in Pennsylvania in securing relief funding during the COVID-19 pandemic.

I found your contact information through publicly available resources and believe your insights could be helpful for my research. If you meet the study criteria, would you be willing to share your experiences by taking a 15 to 20-minute survey or participating in a 30-45 asynchronous video interview?

To participate or learn more, visit the study website. If the link isn't working for you, please copy and paste this address into your browser: https://sway.office.com/H5xMm4V4HX6jYmT1.

If you have any questions or concerns, I'm here to help.

Thank you for considering my request.

Sincerely,

Brett Smith
Doctoral Candidate
West Chester University of Pennsylvania
Appendix E – Informed Consent Letter

Project Title:

Community Cultural Wealth and its Impact on Pandemic Relief Funding for Small Businesses

Investigator(s): Brett Smith; Angela Kline

Project Overview

Participation in this research project is voluntary and is being done by Brett Smith as part of his Doctoral Dissertation to understand the experiences of small business owners attempting to get relief funding during the COVID-19 pandemic. If you would like to take part, West Chester University requires that you agree and sign this consent form.

You will have the option of completing a questionnaire or an asynchronous video interview (AVI). For the questionnaire, your participation will take about fifteen (15) to thirty (30) minutes to complete. Upon completion of the questionnaire you may enter into a drawing to receive one (1) of two (2) available $50 Visa (or similar) gift cards. For the AVI, your participation will take about thirty (30) to forty-five (45) minutes to complete. Upon completion of the AVI you may enter into a drawing to receive one (1) of two (2) available $100 Visa (or similar) gift cards.

There is a minimal risk of privacy and/or social/psychological risks. We do not anticipate that you will receive any direct benefit by participating in this study. By participating, you will help to inform future disaster-related policy to increase equitable access to relief funding for small business owners.

If you would like to take part, West Chester University requires that you agree and sign this consent form.

You may ask Brett Smith any questions to help you understand this study. If you don’t want to be a part of this study, it won’t affect any services from West Chester University. If you choose to be a part of this study, you have the right to change your mind and stop being a part of the study at any time.

What is the purpose of this study?

The goal of this study is to understand the experiences of small business owners attempting to get relief funding during the COVID-19 pandemic.

If you decide to be a part of this study, you will be asked to do the following:

Complete a questionnaire or an asynchronous video interview about your experiences applying for pandemic relief funding
You will have up to 15 days to complete the questionnaire.

How long will it take me to complete these tasks?

Completing the questionnaire will take approximately fifteen (15) to thirty (30) minutes. Completing the asynchronous video interview will take approximately thirty (30) to forty-five (45) minutes. This does not include any time you take to review questions or prepare ahead of time.

Are there any experimental medical treatments?

No

Is there any risk to me?

Possible risks or sources of discomfort include:

Privacy Risk - There is a minimal privacy risk. The study will be conducted using West Chester University's Qualtrics platform. When the study closes, all information will be de-identified from your contact information so it is not possible to connect you to your answers.

Data for this study will be placed in secure cloud storage - Microsoft OneDrive. Microsoft OneDrive has high security standards and is approved by West Chester University. Yet, there is always the risk of unauthorized or unintentional access. To reduce this risk, this study will not use Personally Identifiable Information (PII) to identify any files. If you reference any PII in your responses, that may increase your risk of exposure.

Social/Psychological Risks - are minimal. The COVID-19 pandemic was traumatic for many business owners. Revisiting these events may trigger emotional distress. For transparency, you may access the study questions ahead of time.

If you become upset and wish to speak with someone, you may speak with Brett Smith.

If you experience discomfort, you have the right to withdraw at any time.

Is there any benefit to me?

We do not anticipate that you will receive any direct benefit by participating in this study. By participating, you will help to inform future disaster-related policy to increase equitable access to relief funding for small business owners.

How will you protect my privacy?
Your records will be private. Only Brett Smith, Angela Kline, and the IRB will have access to your name and responses.

Your name will not be used in any reports. Any identifying information you provide in your responses will be anonymized for analysis or use in published work.

We will store your records in cloud storage that meets or exceeds West Chester University’s data security standards.

All data will only be accessible to the researcher and faculty advisor. Files will be identified with participant IDs. We will destroy records three years after study completion.

**Do I get paid to take part in this study?**

In appreciation of your contribution to this research, if you complete the questionnaire, you will be eligible to enter a drawing for one (1) of two (2) $50 Visa gift cards. If you complete the asynchronous video interview, you will be eligible to enter a drawing for one (1) of two (2) $100 Visa gift cards. After completing the study, the platform will ask if you wish to enter the drawing. Entering the drawing has no impact on the confidentiality or usage of your responses. Brett will contact winners by email. You may only complete one of the two study options. If you complete both and enter both drawings, the first method you complete will be the one counted.

**Who do I contact in case of research-related injury?**

For any questions about this study, contact:

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
<th>Email</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Investigator</td>
<td>Brett Smith</td>
<td><a href="mailto:bs965799@wcupa.edu">bs965799@wcupa.edu</a></td>
<td>(484) 893-0186</td>
</tr>
<tr>
<td>Faculty Sponsor</td>
<td>Angela Kline</td>
<td><a href="mailto:akline@wcupa.edu">akline@wcupa.edu</a></td>
<td>(610) 436-2650</td>
</tr>
</tbody>
</table>

**What will you do with my Identifiable Information?**

Your information will not be used or distributed for future research studies.

**What are the next steps?**

If you wish to take part, West Chester University requires that you agree and sign this consent form.

You may ask Brett Smith any questions to help you understand this study. If you don’t want to be a part of this study, it won’t affect any services from West Chester University.
If you choose to be a part of this study, you have the right to change your mind and stop being a part of the study at any time.
For any questions about your rights in this research study, contact the ORSP at 610-436-3557.

I, (your name), have read this form and I understand the statements in this form. I know that if I am uncomfortable with this study, I can stop at any time. I know that it is not possible to know all possible risks in a study, and I think that reasonable safety measures have been taken to decrease any risk.

________________________
Subject / Participant Signature (obtained electronically via Qualtrics) Date

________________________
Witness Signature Date