

1-10-2024

Minority Small Business Owner Perceptions of Coronavirus Policies in Metropolitan Washington, DC

Amara Omar Kuyateh
Walden University

Follow this and additional works at: <https://scholarworks.waldenu.edu/dissertations>



Part of the [Public Policy Commons](#)

This Dissertation is brought to you for free and open access by the Walden Dissertations and Doctoral Studies Collection at ScholarWorks. It has been accepted for inclusion in Walden Dissertations and Doctoral Studies by an authorized administrator of ScholarWorks. For more information, please contact ScholarWorks@waldenu.edu.

Walden University

College of Health Sciences and Public Policy

This is to certify that the doctoral dissertation by

Amara Omar Kuyateh

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

Review Committee

Dr. Mark Gordon, Committee Chairperson,
Public Policy and Administration Faculty

Dr. Karel Kurst-Swanger, Committee Member,
Public Policy and Administration Faculty

Chief Academic Officer and Provost
Sue Subocz, Ph.D.

Walden University
2024

Abstract

Minority Small Business Owner Perceptions of Coronavirus Policies in Metropolitan

Washington, DC

by

Amara Omar Kuyateh

MSc, Brunel University, United Kingdom 1999

BA (Hons), Birmingham City University, United Kingdom 1996

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

February 2024

Abstract

The coronavirus pandemic is the most critical global public health, and economic emergency in contemporary times. Federal, state, and local governments immediately enacted non-pharmaceutical measures such as lockdowns, stay-at-home orders, shelter-in-place orders, and remote work orders for non-essential workers to curb the spread of the COVID-19 virus. These measures immediately led to an abrupt and large reduction in economic activity and job losses, especially in the service, retail, hospitality, and healthcare sectors of the economy. The purpose of this phenomenological qualitative study was to understand the perceptions of coronavirus pandemic policies by 12 Washington, DC, Maryland, and Virginia (DMV) metropolitan area small, minority business owners. The theoretical framework used was complexity theory. In-depth interviews were conducted with small, minority business owners based in the DMV Metropolitan area. Findings indicated that respondents supported the government's coronavirus pandemic response policies. However, public policy, implementation, and enforcement actions should be customized to serve the needs of vulnerable groups. Positive social change is possible if state and local public policy address unique needs of minority-owned businesses during a public health emergency.

Minority Small Business Owner Perceptions of Coronavirus Policies in Metropolitan

Washington, DC

by

Amara Omar Kuyateh

MSc, Brunel University, United Kingdom 1999

BA (Hons), Birmingham City University, United Kingdom 1996

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

February 2024

Dedication

This dissertation is dedicated to disadvantaged and marginalized communities who dream and aspire for a better life for themselves, families, and communities. Never give up and keep working hard. All of us should do our best to make the world a better place for all its inhabitants. Let us take better care of the environment and endeavor to lift others up as we climb.

Acknowledgments

The journey and aspiration to becoming a scholar is a long and challenging one. As I arrive at this important milestone of completing my PhD program, completing this dissertation, I would like to acknowledge all those who helped me along the way. Firstly, I want to give God all the praise and glory. Thank you very much to my mother, Kadi Kamara-Kuyateh for her lifelong sacrifices, and her consistent dedication to family. My partner, Isatu Bah, my daughters, Khadija, Mariam, Laila, and Aamaal. My sisters, Mabinty (thank you for constantly inspiring me and pushing me) and Yamah, brother, Alieu. My nephews and nieces, and my other siblings, and friends, who have all been a constant source of support and encouragement during this journey. My Uncle JBK who used to call me Dr. Amara Kuyateh, when I was a little boy, may he rest in perfect peace. Finally, thank you very much Dr. Christopher Jones, and Dr. Mark Gordon, my dissertation chairpersons, and Dr. Karel Kurst-Swanger for their constant guidance and support throughout this process.

Table of Contents

List of Tables	v
Chapter 1: Introduction to the Study.....	1
Introduction.....	1
Background.....	2
Problem Statement.....	3
Purpose Statement.....	4
Research Question	5
Theoretical Framework.....	5
Nature of the Study	6
Definitions.....	8
Assumptions.....	9
Scope and Delimitations	10
Signature of the Study.....	10
Summary	10
Chapter 2: Literature Review	12
Introduction.....	12
Literature Search Strategy.....	14
Theoretical Foundation	14
Literature Review Related to Key Concepts.....	19
Mask Mandates	20
Stay-at home Orders or Lockdowns	26

Social Distancing	28
Vaccine Mandates	31
Economic Impact	33
False Dichotomies.....	34
Rural Vs. Urban Differences.....	35
Political Ideology and Partisanship.....	37
Impact on Small Businesses.....	39
Paycheck Protection Program (PPP) Loans	43
Federalism.....	45
Race 46	
Level of Education	47
Gender, Age, and Telework	48
Summary and Conclusion	49
Chapter 3: Research Method.....	53
Introduction.....	53
Research Design and Rationale	53
Role of the Researcher	54
Setting and Sampling Strategy	55
Methodology	56
Participant Selection Logic	56
Instrumentation	57
Data Analysis	58

Issues of Trustworthiness.....	59
Ethical Procedures	60
Summary	61
Chapter 4: Results	63
Introduction.....	63
Setting and Demographics	64
Data Collection	65
Data Analysis	66
Evidence of Trustworthiness.....	71
Results.....	71
Theme 1: Government Support.....	72
Theme 2: Economic Impact	85
Theme 3: Communities.....	100
Theme 4: Family Health Care.....	103
Summary	105
Chapter 5: Discussion, Conclusions, and Recommendations	110
Introduction.....	110
Interpretation of the Findings.....	112
Limitations of the Study.....	119
Recommendations.....	119
Implications.....	121
Conclusion	122

References	123
Appendix A: Initial Interview Questions	164
Appendix B: Interview Guide	167

List of Tables

Table 1. Demographic Analysis of the 12 Interview Participants	65
Table 2. Number of Codes Analysis	67
Table 3. Coding Spreadsheet for Participants.....	67
Table 4. Word Cloud Analysis.....	68
Table 5. Categories and Themes Developed.....	72
Table 6. Business Environment Perceptions.....	87

Chapter 1: Introduction to the Study

Introduction

The coronavirus pandemic is the most critical economic and public health emergency in contemporary times. In the United States, it led to contractions in the economy, the unemployment rates increased, and both COVID-19 infection rates and mortality rates from the virus increased. As a result, public administrators and public health and scientific experts had to take restrictive measures to stop or slow the spread of person-to-person infections. The economic impact of these measures was immediately felt in communities around the United States. As a result, governments at the federal, state, and local levels responded with measures to help businesses and individuals.

The socio-economic problems experienced by minority and disadvantaged groups before the coronavirus pandemic were made worse by the pandemic. Small, minority business owners, for example, who were already struggling building relationships with banks and other financial institutions and raising financing found it difficult to access federal emergency loan programs implemented by the federal government to help them.

The objective of this qualitative study is to examine the perceptions of small, minority business owners based in the Washington, DC, Maryland, and Virginia (DMV) metropolitan area of government coronavirus response policies. The insight gained from this study will help government policy makers formulate more customized policies to better address the needs of small, minority business owners and other disadvantaged groups in future national emergencies.

Background

The United Nations' World Health Organization (WHO) declared the coronavirus pandemic a global public health emergency in January of 2020 (WHO, 2020).

Governments all over the world immediately took measures to curtail the spread of the pandemic. In the United States, federal, state, and local mandates were enacted to help limit the spread of the coronavirus (Petherick et al., 2020). The measures primarily included restricting person-to-person contact in the form of lock downs and physical and social distancing. The economic impact of these measures was immediately felt in communities in the United States. Gross Domestic Product (GDP) decreased, supply chains were disrupted, unemployment numbers increased, and some businesses were forced to close temporarily and, in some instances, permanently, leading to reductions in revenue for local government authorities (Chen et al., 2020). As a result, the coronavirus pandemic has been regarded as the biggest public health and economic emergency in contemporary times. The coronavirus pandemic upended lives and impacted communities here in the United States and around the world in diverse ways that must be understood.

Much research has been performed on the impact of the coronavirus pandemic on small businesses in the United States and around the world. Specific to small businesses, there is a lot of literature on small business resilience, and on how small businesses will typically struggle to recover after natural disasters and hazards. The literature on the disadvantages of business smallness is vast, focusing on the constraints faced by minority and disadvantaged businesses in general, and the negative impacts and opportunities offered by the pandemic. However, specific to the District of Columbia (DC), Maryland,

and Virginia (DMV) metropolitan area, it is not yet known how the coronavirus pandemic and its associated government response policies have impacted minority small business owners.

Problem Statement

The problem in the DMV area is that since March of 2020 when the coronavirus pandemic was identified in Washington DC, 235 brick and mortar businesses closed permanently; 10 closed temporarily; 36,000 residents, a 77% increase from the prior year, became unemployed; DC lost a total of 375 businesses; and 16% of the city's revenue in 2019 is from downtown DC (DCist.com). From the perspective of the local governments, this led to a reduction of revenue (Clemens & Veuger, 2020), which impacted service provisions, especially to at risk groups and marginalized communities in the DMV metropolitan area. For small, minority-owned business, this led to loss of income, and in extreme cases, closures, and a total loss of livelihood.

Small, minority-owned businesses are typically concentrated in the service, hospitality, health care, and retail sectors of the economy. These were the sectors that were most negatively impacted by the restrictive policies enacted by governments to curb the spread of the COVID-19 virus. According to Zhang et al (2009), small businesses are more sensitive to nonnormative economic shocks. Small businesses also have higher credit constraints (Cao & Leung, 2020). Results from the Small Business Pulse survey conducted between April and June 2020 by the US Census Bureau show that 90% of small business owners stated that COVID-19 had a large or moderate negative effect; in June of 2020, that number had only slightly declined to 83% of small businesses (U.S

Census Bureau, 2020). Small, minority-owned business owners in the DMV metropolitan area were similarly affected as well.

The specific research problem that I address through this qualitative study is the perceived effect of government policy in response to the coronavirus pandemic, on small, minority-owned business owners in the DMV metropolitan area. I examine the perceived effect of the federal government's PPP Loan program, lockdowns, stay-at-home orders, work-from-home orders, mask mandates, vaccine mandates, and remote work policies in response to the coronavirus pandemic, on small, minority-owned businesses in the DMV metropolitan area.

Purpose Statement

The purpose of this qualitative research study is to examine the perceived effect of government policies in response to the coronavirus pandemic on minority small business owners based in the DMV metropolitan area. Minority small business owners are very important to the United States' economy. The U.S. Census Bureau defines minority owned businesses as business owners that are of any race and ethnicity combination other than non-Hispanic and White (U.S Census Bureau, 2020).

According to the 2020 U.S Annual Business Survey (ABS), which covers the year 2019, approximately 18.7% (1.1 million) of U.S. employer businesses were minority-owned (U.S Census Bureau 2020). In the DMV metropolitan area, minority small business owners play a significant role in the local economy. In the State of Maryland, 19.3% of all small businesses are minority owned (Myeasternshore MD, 2021), 42.8% of businesses in DC are minority owned (Washington, DC Small Business Statistics, 2022),

and 42% of all businesses in Virginia are minority owned (Northern Virginia Regional Commission, 2019). Results from the Small Business Pulse survey conducted between April and June 2020 by the US Census Bureau show that 90% of small business owners stated that COVID-19 had a large or moderate negative effect; in June that number had only slightly declined to 83% of small businesses (Census Bureau Small Business Pulse Survey 2020). This is an indication of the negative impact of the coronavirus pandemic on small, minority-owned businesses in the United States in general. My study will help provide insight into the perceived effect of government coronavirus pandemic policies on minority small business owners in the DMV metropolitan area.

Research Question

The central research question is: What is the perceived effect of government policies implemented in response to the coronavirus pandemic, on minority small business owners based in the DMV, metropolitan area?

Theoretical Framework

The theories and concepts that ground this study include complexity theory, which is concerned with the behavior over time of certain complex systems. It is a multi-disciplinary field focused on dynamic systems changing over time and the predictability of their behavior (Rosenhead, 1998). Complexity theory's origins are associated with the Santa Fe Institute in the USA (Lewin, 1993; Waldrop, 1992).

The focus of my study is minority-owned small businesses in the DMV metropolitan area. The system that I am examining is the small, minority business environment pre-coronavirus pandemic, government small business policy pre-

coronavirus pandemic, and the current state of small, minority owned business because of the coronavirus pandemic, as well as how they were affected by governments' coronavirus pandemic policies. According to Fuller and Moran (2001), small businesses are small-scale, independent entities existing in relationship to and dependent on other entities in the socio-economic sphere or business ecosystem (including other small enterprises). The interconnected character of such enterprises within complex economic webs (Lewin & Regine 1999), often of a very localized nature, makes it difficult to isolate and measure them precisely. Small businesses are a complex web because of the different types and characteristics; for example, there are family-owned businesses, franchises, minority-owned, non-employee businesses, women-owned, and employee businesses. They also operate in different sectors of the economy as well. As a result, they fall into the category of complex systems. Per Lewin (1993) and Waldrop (1992), small businesses are independent entities existing in relationships to and dependent on other entities in the socio-economic sphere, or business ecosystem, which includes other small businesses.

Nature of the Study

To address the research question in this qualitative study, the specific research design utilized a phenomenological approach (Manen, 2017). A phenomenological approach is meant to help gain an insight into the lived experiences of small, minority-owned businesses as to how they were impacted by government coronavirus response policies. I conducted in-depth face-to-face interviews of a sample of nine to 12 small, minority-owned businesses based in the DMV metropolitan area.

I utilized the SBA Table of size standards (SBA Table of Size standards) to verify whether my interview (See Appendix A for Interview Questions) or study participants fell into the category of small businesses. The SBA defines small business by firm revenue and number of people employed. For example, the average annual receipts standard is \$8 million for a full-service restaurant, and \$12 million for a Limited-Service Restaurant (CFR title 13 part-121). This is the criteria I used to define the businesses that fall into the small category.

To define what constitutes a minority-owned firm, I utilized the U.S Census Bureau's definition of minority-owned firms as the criteria. The U.S Census Bureau's definition for minority-owned firms are those firms that are classified as belonging to any race and ethnicity combination other than non-Hispanic and White (U.S Census Bureau, 2018). Analytically slicing the small, minority-owned businesses into different types and sectors of the economy, per Ravitch (2021), enabled me to obtain information-rich cases. After conducting my interviews (See Appendix A for Interview Questions), I transcribed the recorded interviews via a manual process by highlighting key words that are frequently used, descriptive words, and strong emotions that are expressed by the interview participants. After transcribing, I started the process of precoding before I performed the coding of the data.

According to Ravitch (2021), the primary objective of coding is to organize and label data that will help with analysis, identification of patterns across multiple data points or sources, Identification of relationships within data, Establishment of common themes/elements across non-uniform data, helping researchers organize data into

manageable units or chunks to engage with the analytical, and looking critically across stakeholder groups for shared and divergent patterns. My preference was to perform line by line coding and capture the empirical and conceptual in each line. As I analyzed the codes, I began to see and develop analytical themes, and or categories from those themes.

Definitions

To provide clarity of understanding for some key frequently used terms in this study, the operational definitions have been provided below.

Coronavirus diseases (COVID-19): Coronavirus disease is a highly contagious disease that first emerged in Wuhan, China in 2019.

Coronavirus pandemic: The SARS-CoV-V2 virus, causing the coronavirus disease that infected people globally.

Washington, DC, Maryland, and Virginia (DMV): The Washington, DC Metropolitan area.

Stay-at-home Orders: Stay-at-home orders are orders that requires citizens to shelter in their residences.

Lockdowns: Orders from State Governors that ordered non-essential businesses to close, and people to stay inside their homes with limited exceptions.

Shelter-in-place Orders: Orders intended to limit human interactions and in turn reduce the likelihood of disease transmission.

Mask Mandates: Orders that people should wear mask in public.

Vaccine Mandates: Orders that people should get the COVID-19 vaccine and show proof of being vaccinated.

PPP Loans: The paycheck protection program implemented by the Federal Small Business Administration to help businesses with loans to mitigate the negative effects of the coronavirus pandemic.

Remote Work Orders: Orders that mandate workers to work from home or at a remote site.

Assumptions

One of the key assumptions is that federal government policy is uniform, and state and local mandates implemented to curb the spread of the coronavirus pandemic are also similar in nature. The biggest challenge that I faced was that the social problem under study was ongoing. The full effect of the coronavirus pandemic may not be known until it eventually ends or is eradicated. The problem is dynamic because of the different approaches taken by state and local government authorities, coronavirus mandates, and other restrictions that were implemented to curb the spread of the virus. These mandates varied from jurisdiction to jurisdiction. The differences in mandates from one jurisdiction to another may cause differences in the perceived effect on small, minority-owned businesses in the DMV metropolitan area to be different from other small, minority-owned businesses in other jurisdictions. This may have implications for applicability and generalizability. Another major assumption is that small, minority-owned businesses were negatively impacted by the coronavirus pandemic outbreak, and the government policy responses to curb the spread of the pandemic benefited larger businesses more than small businesses.

Scope and Delimitations

A limitation of this study is that because of the dynamic nature of the pandemic, I am investigating perceived effect of government coronavirus pandemic policy on small, minority-owned businesses before the effect is even fully realized. As a result, conclusions reached may be premature, time sensitive, and some future events and developments may not be accounted for in this study. Another major limitation of my study is that it is not focused on non-employer minority-owned small businesses in the DMV Metropolitan area. I interviewed 12 participants for my study. However, I did not reach saturation by the time I got to the 12th and final participant as a result of time and practicality.

Signature of the Study

This study is significant in that the answers to the stated research question will provide useful insights regarding the perceived effect of government coronavirus pandemic policies, on small, minority-owned businesses based in the DMV metropolitan area. On the policy side, we will be able to assess the perceived effect of stay-at-home orders, remote work policies, other coronavirus related local government mandates, PPP loans and other small business programs on small, minority-owned businesses. This will better inform policy makers and small, minority-owned businesses on how to respond to future economic and public health emergencies.

Summary

This study examined the perceived effect of government policies that were implemented to curb the spread of the coronavirus pandemic on small, minority-owned

businesses in the DMV metropolitan area. In this Chapter, I have provided the background, research problem, and the theoretical framework for the study. The chapter also included the assumptions on which the study is based, its scope, and known limitations. It presents the significance of the study to public policy makers and how the results may be used to better respond to the needs of small, minority-owned businesses in future public health, economic crises, or other emergencies. Chapter 2 presents a review of the current literature on the perceived effect of government coronavirus pandemic policies.

Chapter 2: Literature Review

Introduction

The World Health Organization (WHO) declared the coronavirus pandemic a public health emergency of global concern on March 11th, 2020. The United States recorded its first cases in January of 2020 (CDC, 2020), and by February of 2020, recorded COVID-19 infection rates and mortality rates were on the increase in the United States (CDC, 2020). As a result, the Trump administration declared a national emergency on the 13th of March 2020 (CDC, 2020). The initial coronavirus pandemic policies were aimed at mitigating or stopping the spread of the virus by limiting person-to-person interactions. As a result, most states started issuing shelter-in-place orders, stay-at-home orders, shutdowns, or lockdowns by March 15th, 2020 (CDC, 2020). These initial measures immediately meant person-to-person interactions were limited, so economic activity was negatively impacted and that plunged the United States into an economic crisis, in addition to the public health crisis caused by the coronavirus pandemic (Bartik et al., 2020).

The rate of unemployment quickly increased (Bartik et al., 2020). Lock downs were associated with a 20 to 30% reduction in non-salaried workers in the hospitality industry (Huang et al., 2020). This resulted in huge job losses, especially for hourly workers in the hospitality sector (Bartik et al., 2020). As a result, government at the federal, state, and local levels quickly implemented measures to help mitigate the economic impact of the restrictive measures that were implemented to curb the spread of

the coronavirus. The objective was to provide financing to businesses until normal economic activity resumes.

This research is focused on the perceived effect of government policy in response to the coronavirus pandemic on small, minority owned businesses in the Washington, DC, Maryland, and Virginia (DMV) metropolitan area. The proceeding literature review explored the existing literature on coronavirus pandemic response policies such as stay-at-home orders or lockdowns, social distancing, mask and vaccine mandates, the economic impact of the pandemic, the United States Small Business Administration's (SBA) PPP Loan program, and the pandemic's impact on small businesses in general, and minority-owned businesses specifically, the false dichotomies that emerged, rural versus urban differences, political ideology and partisanship, federalism, race, level of education, Gender, age and telework and remotability of work.

The theory that grounds this research is complexity theory. Complexity theory focuses on the behavior over time of complex human social systems. It is a multi-disciplinary field focused on dynamic systems changing over time and the predictability of their behavior (Rosenhead, 1998). Complexity theory's origins are associated with the Santa Fe Institute in the USA (Lewin, 1993; Waldrop, 1992). The coronavirus pandemic was a complex system involving public health, economic, political, scientific, and global systems that are individually highly complex and dynamic. Small, minority-owned businesses are dynamic and complex as well, because they are formed by complex human and social systems, involving the family, their employees, suppliers, customers, banks,

and regulatory authorities at the state, local and federal levels. The current quantitative and qualitative studies related to these issues are vast.

Literature Search Strategy

I utilized the Walden University Online Library and Google Scholar to search for journal articles. The databases included *MEDLINE*, Directory of Open Access Journals, Gale Academic, Academic Search Complete, Gale Academic One File Select, Hospitality and Tourism Complete, Taylor and Francis Online, Ingenta Connect, Science Direct, Emerald Insight, Elsevier, University of Chicago Press journals, and Business Source Complete. The search keywords utilized in my initial search included the following: *Coronavirus, COVID-19 pandemic, Sars-Cov2, small businesses, government intervention, government policy, hospitality industry, Washington, DC, stay-at-home orders, lockdowns, rural, urban, complexity theory, restaurants, vaccine hesitancy, vaccine mandates, vaccination, and vaccine attitudes*. I later refined my search after reviewing articles found from my initial search, utilizing key terms: *Epidemiology, analysis, mortality-rate, social-distancing, orders, Federalism, political party, partisanship, adjustments strategies, survival, resilience, federal aid, Democrat, Republican, Governors, Administrators, loneliness, small business closure, and perceived support*.

Theoretical Foundation

The coronavirus pandemic is a public health crisis that evolved into an economic emergency. As a result, it had huge political, economic, scientific, public health, psychological, social, and technological implications. The coronavirus pandemic became

a complex and dynamic phenomenon, which is why complexity theory is the theoretical framework for my research. Complexity theory is focused on the behavior over time of complex systems (Rosenhead, 2008). Over the last 40 years and more, this behavior became the focus of attention in scientific disciplines including astronomy, chemistry, evolutionary biology, geology, and meteorology (Rosenhead et al., 2019). Complexity theory's origins are associated with the physical sciences and the Santa Fe Institute in the USA (Lewin 1993; Waldrop 1992). Complexity theory later developed as an idea that can be utilized in social science and management theory (Olmedo, 2010).

Mitchell (2009) defined a complex system as an approach to modelling reality. According to Mitchell (2009), it envisions a unified whole composed of many components which may interact with each other. It further exhibits nontrivial emergent and self-organizing behaviors. Examples of complex systems include insect colonies, immune systems, brains, infrastructure such as the internet, social and economic organizations such as cities (Mitchell, 2009). The concept of complexity relates to different scientific disciplines, such as mathematics, systemic theory (Pryor, 1995), (Stodder, 1995), computation (Leijonhufvud et al. 2008), information theory (Horgan, 1995). Social scientists then started to apply the ideas of complexity theory to explain the behavior of organizations.

Olmedo (2010) analyzed the implications of complexity in the behavior of organizations, and how they adapt to this complexity. According to Olmedo (2010), organizations have evolved from a rigid state to a flexible one. As a result, flexible organizations must be adaptive, innovative, and characterized by strong leadership and

effective management that understands this new environment. These new organizations are characterized by adaptation and emergence.

According to Olmedo (2010), the best way to address complex systems is by understanding their component parts. The current world is characterized by the complexity of the problems it must face and solve. The new manager's skills must be able to cope with complexity, taking advantage of it instead of unsuccessfully trying to escape. Olmedo (2010) views complexity as an evolution of management paradigms, from the Newtonian paradigm, which is characterized by strong causation, organizational uniqueness and isolation, rigidity, and hierarchical structures. In the Newtonian paradigm, cause and effect are linearly related, so perfect knowledge is possible. Success comes from managers' capacity to anticipate, making perfect forecasting and enumerate fixed rules to guide the organization, from top to bottom. According to Olmedo (2010), the Newtonian paradigm, then evolved into the Randomness paradigm, which is characterized by weak causation, organizations is form by different agents interrelated at different levels, cause and effect are related approximately linear. Increasing information is necessary to make forecasting so horizontal nets are fundamental. Success comes from groups rather from individuals. This is also from down to top; control emerge through implementation of routines and norms.

According to Olmedo (2010), we have evolved from the Randomness paradigm to the complexity paradigm. The complexity paradigm according to Olmedo (2010), is characterized by chaos, complexity, and emergence. The organization is viewed as a complex adaptive system, cause and effect are non-linear related. Sensibility to initial

conditions invalidates perfect knowledge and forecasting. Organizations are unstable and dramatic changes can occur unexpectedly. Success comes from learning, emergence, and adaptive properties. It can be structured from down to top and from top to down. There are general, simple adaptive guidelines, and rules that emerge from interactions.

Lewin (1993) and Waldrop (1992) both described small businesses as complex, adaptive systems. They described small businesses as independent entities existing in relationship to and dependent on other entities in the socio-economic sphere or business ecosystem, which includes other small enterprises. According to Fuller and Moran (2001), small businesses are a complex adaptive system influenced by the character and intentions of the owner-manager, but they can also be construed as agents in a larger complex adaptive system, which is the wider network or business ecosystem.

Zahra and Ryan (2007) assessed the value of complexity theory in seeking to explain the changing history of regional tourism organizations in New Zealand. Their objective was to provide a description of complexity theory for those unfamiliar with the issues, and to discuss through the case study of New Zealand's system of Regional Tourism Organizations (RTOs) and the changes they have incurred, the extent to which the concepts of complexity theory help understand structural change in tourism. According to Zahra & Ryan (2007), the history of the RTOs is intertwined local government politics, which, given the high dependency on the local government sector for funding, is not surprising. RTOs also have to work collaboratively with other RTOs and the Tourism Industry Association of New Zealand. The brief history of the regional tourism organizations in New Zealand identifies periods of changes of direction, strange

attractors, nonlinear and dynamic changes, constraints from system-imposed boundaries that arise due to structural features such as government, tourism flows, parochialism, exogenous shocks to tourist flows, and continuing problems related to funding and tensions in roles. Zahra and Ryan (2007) were drawn to complexity theory to discern underlying principles in a convoluted history of regional tourism organizations that formed the subject matter of the first author's doctoral studies. The conclusion finally drawn is that the complexity theory possesses value by providing a language that helps identify components of a social system.

This, according to Zahra and Ryan (2007), is an example of complexity, attractors and dampeners, and feedback loops that limit change. It is suggested that one important contribution of complexity theory is that it provides a language to help identify the components of, and change within, a social system. Zahra and Ryan (2007) concluded that inherent in a complex system lies the notion that truly complex social phenomena embrace the linear, stable, and predictable along with change, the dynamic, new, and unpredictable and even symbolic meaning.

In a complex world, innovation and self-organization are the keys to survival. Rosenhead (2008), propounded the management complexity theory, which was focused on the substantive changes and events in the world. According to Rosenhead (2008), the systems of interests are dynamic systems, which have lost their predictability. Unstable systems move further and further away over time. As a result, innovation, and self-organization becomes the key to survival. Turner and Endres (2017), stated that complexity theory indicates that organizations are complex, adaptive systems with many

autonomous agents interacting in a nonlinear, unpredictable, and ongoing, emergent fashion. The coronavirus pandemic has changed the world in real terms. Small businesses in general, and minority small business owners will have to innovate or adapt in other to survive.

Stay-at-home orders, social distancing, mask and vaccine mandates, and school closures presented households, businesses, and organizations with a lot of changes to address in other to adhere to the federal, state, and local mandates. These federal, state, and local government policies presented small, minority business owners with a business environment that was dynamic and unprecedented. Styhre (2002) stated that complexity theory provides a framework for an organization's change management. That is because complexity theory enables for an analysis of the discontinuous, disruptive, and emerging patterns of change in organizations (Styhre, 2002). The coronavirus pandemic was not only a public health emergency, but it also became an economic emergency due to the cessation of human interactions and economic activity. The public health and economic problems the coronavirus pandemic revealed were so complex that public administrators and health experts found it very difficult to respond to the crisis in its initial phase. As a result, public administrators, the public, and specifically minority small business owners, had to be dynamic and flexible in other to process what the new normal will be, because of the coronavirus pandemic and that is what complexity theory is all about.

Literature Review Related to Key Concepts

The problem in the DMV metropolitan area was that since March of 2020, when the coronavirus pandemic was identified, a lot of businesses had to close down. For

small, minority-owned business, this led to loss of income, and in extreme cases, closures and a total loss of livelihood. The purpose of this qualitative research is to examine the perceived effect of government policies in response to the coronavirus pandemic on minority small business owners, based in the DMV metropolitan area. The study results may offer insight into the perceived effect of government coronavirus pandemic policies on minority-owned small businesses in the DMV metropolitan area.

The current coronavirus pandemic literature investigates the qualitative and quantitative impact of the coronavirus pandemic from a public health and economic perspective. I reviewed literature that examines issues and concepts such as the effectiveness and impact of policies, stay-at home orders, social distancing, mask recommendations and mandates, vaccine recommendations and mandates, social-distancing, false dichotomies, rural versus urban reactions, impact on small businesses, impact on minority and disadvantaged communities, teleworking, political ideology, and partisanship.

Mask Mandates

The use of masks was one of the non-pharmaceutical responses by public health experts in the beginning of the coronavirus pandemic. Masks were initially recommended, and then subsequently mandated in some instances as the pandemic went on (CDC, 2019). The CDC recommended, and then later mandated that people should use masks in public, and in private in some instances. This recommendation became one of the most controversial and contentious policies of the coronavirus pandemic. My review of the literature on mask mandates revealed that researchers addressed the effectiveness

of masks in reducing the spread of the COVID-19 virus, enforcement of mask mandates, risky behaviors because of mask wearing, how mask mandates impacted on-premises dining, and the proper or correct wearing of masks.

Adjodah et al., (2021), studied mask mandates and adherence to mask mandates in 50 states, including the District of Columbia, 857 counties, covering 77% of the U.S population. Adjodah et al., (2021), utilized an events study framework, to examine health outcomes, geographical resolutions, types of mask mandates, early versus later waves, and mobility testing rate. The Adjodah et al., (2021) study controlled for other types of government coronavirus pandemic policies, vaccine mandates, and mobility. The Adjodah et al., (2021) study utilized a novel survey dataset of 847,000 respondents in 69 countries, in 51 languages. Their result indicates that community mask mandates, and the rate of compliance, and positive attitudes towards masks were associated with a reduction in COVID-19 cases and deaths across waves. This study essentially concluded that masks were effective against reducing the spread of the coronavirus pandemic. Doer (2021) also in his research found that states with stronger mask mandates reported fewer COVID-19 cases.

Other researchers focused on the timing of mask mandates. Was the mandate declared early enough or was it declared a bit late? Strand et al., (2022), Evaluated the relationship between the timing of mask mandates and the severity of the COVID-19 pandemic in that state.

Strand et al., (2022), examined the relationship between mask mandates in the different states, to demographic and political factors. Strand et al., (2022), divided the

states into 3 categories: “Early”, those states that implemented mask mandates from March 2020 to June 2022, “Late”, which were those states who implemented mask mandates from July 2020 to December 2020, and “Never”, which were those states who did not implement mask mandates throughout the pandemic. They also utilized hospitalization and mortality rates from the COVID data tracker website for each state using 7 days rolling averages. Demographic data and criteria used to measure poverty rate, educational attainment, lack of health insurance, and employment rate were obtained from the U.S census Bureau. They utilized quantitative analysis to examine the relationship, the significance of these relationships, and differences between the state groups. The Strand et al., study found that 12 states fell into the “Never” category, 15 states into the “Early” category, and 24 states into the “Late” category. Hospitalization rates were highest in the “Never” group. The “Early” group had high hospitalization early in the pandemic but experienced a steady decline afterwards. The “Late” group experienced low hospitalization rates until the October 2020 nationwide surge, when their hospitalization rates increased. With regards to mortality rates, “Early” states had a higher mortality rate initially, but lower rates after July 2020. “Never” States had lower mortality rates earlier on in the pandemic, but by June of 2020, their mortality rates were the highest, until November of 2020, when their mortality rates equaled that of the “Late” States. Towards the end of December 2020, all 3 groups experienced an increase in their mortality rates.

Customers were required to put on a mask or were denied access at restaurants during the coronavirus pandemic. Guy et al., (2021), examined how mask mandates

impacted on-premises dining and the spread of COVID-19 virus and deaths. The Guy et al., (2021) study revealed the following, by March and April 2020, 49 states including DC prohibited on-premises dining at restaurants. By April 2020, to March 2021, 36 states including the District of Columbia had a mask mandate in effect. As of March 1, 2021, all states and DC had allowed on-premises dining at restaurants. Their study, revealed that indoor venues such as restaurants, can increase the transmission of the coronavirus if mask is not used and social distancing (greater than or equal to 6ft) is not maintained. They stated that mask use is particularly important because pre-symptomatic and asymptomatic spread caused 60% of COVID-19 cases. The key finding from this study was that prevention measures such as mask mandates and the ban on indoor dining in restaurants could help reduce the anticipated increase in COVID-19 cases and deaths when restaurants open nationwide.

Vest et al., (2022), performed a study that estimated changes in indoor public mask-wearing in response to the following 3 public health policies, removal of state masking requirement, introduction of the national strategy for the COVID-19 response and pandemic preparedness, and the CDC recommendations that vaccinated individuals need not wear masks in public, and COVID-19 vaccine availability. They utilized trained observers to observe and take counts of appropriate mask wearing behavior in Marion County, Indiana, between November 15, 2020, to May 31, 2021. Even though the State of Indiana removed its mask mandate on April 6, 2021, Marion counties mandate remained in place. Vest et al., (2022), utilized a fixed effect model that examined the relationship between policies and mask wearing. Their study found that ending Indiana's

mask mandate was not associated with changes in correct mask wearing. They concluded that mask wearing behavior in Marion County was resilient to changes at the State level, and that CDC guidance was very influential. Vest et al., (2022), noted the following limitations of their study, The period of study did not have a beginning and end date at the county-level. As a result, it was difficult to track the impact of changes in policy at the county-level. Vest et al., (2022), also noted that the findings may not be generalizable to other restaurant settings for example, where customers were allowed to take off their masks whilst eating or drinking. This study is relevant to my study because correct, and consistent mask wearing is important to the effectiveness of mask policy. I included interview questions (See Appendix B for Interview Questions) that will help with gaining an insight into correct and consistent mask wearing behavior.

A CDC study showed that state issued mask mandates were associated with decreases in daily COVID-19 case growth rates and death rates ranging from 0.5% and 1.9% (CDC, 2019). A CDC study also showed that allowing on-premises dining with increases in daily COVID-19 growth rates 41 to 100 days after implementation and increases in daily death growth rates 61 to 100 days after implementation, increases daily death growth rates from 0.9 to 3.0% (CDC, 2019). The study did not elaborate on how CDC guidance and mask mandates were communicated to specifically restaurant owners. My research asked small business minority owners about how they learned about mask mandates and CDC guidance that relates to masking. I asked questions about measures they took to protect their employees and customers, and their perceived impact of those measures.

Other researchers examined whether people who wore masks, ventured outside more during the coronavirus pandemic. Yan et al., (2021), investigated risk compensation behaviors after mask mandates were passed in 42 to 48 States. Yan et al., (2021), examined the following two policies, mandates that makes mask use by employees facing the public, and mandates that ordered all individuals to wear face masks in public. Yan et al., (2012), utilized Safe Graph data, from a data company to analyze the time spent at home versus public places after mask mandates were passed. Safe Graph is a company that tracks location data from cell phones and other smart devices to provide information about the physical location of people (Yan et al., 2021). The Yan et al., (2021), results revealed that people spent more time outside their homes after mask mandates were passed. More importantly, their study found that people spent more time in places considered high risk after mandates were passed. Restaurants were one of the places identified as high risk by the Yan et al., (2021) study. As part of my study, I asked minority small business owners about their perceptions about mask compliance, and effective, consistent, correct mask use by their customers and their employees and how it affected their businesses.

Enforcement of mask mandates was another controversial issue. It was not clear who had the responsibility to enforce mask mandates. Jacobs & Whitman (2022), documented enforcement of face mask policy in 33 states, between 10th April 2020, to 1st August 2020 that businesses should require their customers to wear face masks, and persons outdoors who could not wear face masks, and person outdoors who could not socially distance, should also wear masks. Jacobs & Whitman (2022) obtained the actual

ordinances of the governors in the 33 states and reviewed utilized newspaper and broadcasting articles as sources to examine face mask wearing and enforcement actions. Their study revealed that businesses were reluctant to take enforcement action against non-mask wearing patrons. The preference of the businesses was that local law enforcement should enforce the mandates. The study also revealed that local law enforcement was inclined to educate non-compliant behavior, rather than use civil penalties or take legal action. DC was not included as one of the jurisdictions studied. I included questions in my interview questionnaire about enforcement action by local officials in DC, and enforcement responsibilities and actions of the small family-owned restaurants in DC at their restaurants (See Appendix B: Interview Questions).

Stay-at home Orders or Lockdowns

My review of the Stay-at-home literature revealed that the current literature is focused on what influenced the decision to issue stay-at-home orders, whether stay-at-home orders were implemented early enough, or effective in terms of limiting the spread of the COVID-19 virus and reducing the rates of infection. Some researchers have also focused on the economic impact of stay-at-home orders. Djulbegovic et al., (2020), used a regression analysis to examine the relationship between the number of COVID-19 infections and deaths, and how coronavirus infections and deaths influenced the state governors' decision to issue stay-at-home orders. Djulbegovic et al., (2020), found that by April 2020, all 50 states including DC had issued stay-at-home orders. Djulbegovic et al., (2020), discovered that the decision to issue a stay-at-home order was influenced by the number of coronavirus infections and number of deaths. Kettl (2020), found that the

timing of governor's decision to issue stay-at-home orders was not directly related to the death rates. Kettl (2020) found that States with the lowest death rates were more likely to issue stay-at-home orders as those with much higher death rates.

Other researchers focused on whether stay-at-home orders were effective in limiting the spread of the COVID-19 virus and reducing the rates of infection. Doer (2021) examined whether stay-at-home orders were effective in limiting the spread of the COVID-19 virus and reducing the rates of COVID-19 infection. Doerr (2021), performed a quantitative study, on the behaviors that can determine increases in the cases of COVID-19, and how state, and local government, influenced personal behaviors. Doer (2021) found that states with longer stay at home orders reported fewer COVID-19 cases, Fowler et al., (2020), showed that counties that implemented stay-at-home orders reduced the rate of COVID-19 infection by 30% after just one week. Abouk & Hedari (2020), revealed a 37% decrease in new cases, 15 days after a county issued stay-at-home orders. The Ameundo-Dorantes et al., (2021) study revealed that implementing the stay-at-home orders one day earlier would have reduced nationwide COVID-19 death rates by 2.4%. According to the literature on the stay-at-home orders, the conclusion and evidence from their study was that stay-at-home orders reduced the spread of the COVID-19 virus, rate of infection and reduced the death rates. From the perspective of a non-pharmaceutical intervention stay-at-home orders were effective in slowing down the spread of the COVID-19 virus. As much as the existing literature is supporting the fact that stay-at-home orders helped in limiting the spread of the COVID-19 virus and ultimately in reducing deaths, my question is, what was the perceived impact of stay-at-home orders

on minority small business owners in the DMV metropolitan area? My interview questions included questions that are directed at how stay-at-home orders impacted minority small business owners (See Appendix B: Interview Questions).

Social Distancing

Social Distancing, standing at least 6 feet away from the next person in public was one of the safety measures recommended by the CDC and public health experts. My review of the social distancing literature revealed that it focused on whether social distancing helped curb the spread of the COVID-19 virus and reduce the virus's mortality rate, whether social distancing increased feelings of loneliness and depression, particularly amongst vulnerable groups, and the importance of interpersonal connections before and during the coronavirus pandemic.

Hardoon et al., (2022), examined the effects of social distancing and lockdown protocols on COVID-19 fatality rates in the United States, during the first year of the coronavirus pandemic. Most states had a phased transition to reopening, and the Hardoon et al (2022) study examined whether there was a correlation between fatality rates and the phased transitions across the states. Hardoon et al., (2022), analyzed incidence and mortality rates obtained from government websites in the states of Florida, California, New York, Washington, Kansas, and Texas, and compared them using Bayesian logistic mixed models. Hardoon et al., (2022) found that there was a downward trend in fatality rates in 5 of the states in their study except for Texas. The Hardoon et al., (2022) study also found that the implemented safety protocols and phased transitions were shown to curb the spread of the COVID-19 virus as the states reopened.

Mccafferty & Ashley's (2021) studies revealed some slightly different results. Mccafferty & Ashley (2021) evaluated the strength of the relationship between statutory social distancing interventions and COVID-19 mortality rates in twenty-seven States in the United States and 12 European Countries. The Mccafferty & Ashley (2021) regression analysis results showed that the relationship between mortality rates and social-distancing mandates were not statistically significant. However, the Mccafferty & Ashley (2021) study found a statistically significant relationship between mortality rates and the population density of the state per country, which suggests that human interaction and population density affect the mortality rate.

Luchetti et al., (2020) examined whether social distancing and stay-at-home orders increased feelings of loneliness prior to, and during the coronavirus pandemic. They surveyed 1,545 American adults on 3 occasions, late January / early February 2020 (before the pandemic started), late March 2020 (during the President's first "15 days to slow the spread" campaign), and late April 2020 (during the stay-at-home orders implemented by most states). Luchetti et al., (2020) found no significant mean-level changes in loneliness across the 3 periods assessed. As a matter of fact, respondents perceived an increase in the level of support from their family, friends, and networks over the follow-up period. The Luchetti et al., (2020) study found that despite some detrimental impact on vulnerable groups and individuals, there was no large increase in loneliness, but a remarkable resilience was shown in response to the coronavirus pandemic.

On the contrary, Teater et al., (2021) found higher levels of loneliness and isolation in their study. Teater et al., (2020), surveyed 412 participants, to explore how

they were meeting their social needs before, and during the periods of social distancing. Teater et al., (2020) found that younger adults experienced higher levels of emotional loneliness during the periods of social distancing compared to older adults. Older adults according to Teater et al., (2020) findings were more inclined to engage in social media and talk to their peers on the phone, as a result experienced lower levels of loneliness. My analysis of the literature around the effectiveness of social distancing in reducing the mortality and infection rates indicates that this policy was effective in attaining its objectives.

Leiter et al., (2021), investigated the degree to which social connections and relationships shaped attitudes and behaviors during the coronavirus pandemic lockdowns. Leiter et al., (2021) surveyed 721 participants during the first 6 weeks of the lockdown, and 4 months into the lockdown, to find out about the participant's' initial reactions to the pandemic. Leiter et al., (2021), analyzed the samples separately to explore the overtime changes in attitudes and behaviors. The Leiter et al., (2021) study revealed that social connections were an important predictor of pandemic attitudes, support for social distancing declines as household size increases across both samples and periods studied. Participants in larger households were more worried about their economic situation than those in smaller households and were of the belief that social distancing will end quickly. Leiter et al., (2021), also found that respondents with large social networks were less supportive of the social distancing. Individuals with larger networks were less anxious about the economic impact but had greater health concerns and believed that social distancing restrictions will be lifted sooner.

Park & Kim (2021) investigated the relationship between social distancing and mental health problems. They sampled 509,062 adults in the United States and utilized multilevel regression models. The results of their study indicate a relationship between small business closures and reduced urban movement of people with mental health problems during the periods that social distancing was in place. With stay-at-home orders, I included questions in my questionnaire, asked small, minority business owners about their perceptions on the impact of social distancing measures that were implemented by public administrators in the DMV on their businesses.

Vaccine Mandates

Another pillar of the governments' coronavirus response was providing coronavirus vaccines, recommending that people take the vaccines, and even mandating vaccines in certain instances. A lot of research has been performed on vaccine mandates. My review of the literature around vaccine recommendations and mandates revealed that the current research examines behavioral responses to vaccination, vaccine uptake, vaccine efficacy to prevent transmission, and variant strains with higher transmission.

Vaccine hesitancy is historically a controversial issue. El-Mohandes et al., (2021), examined COVID-19 vaccine acceptance among adults in 4 major metropolitan cities in the United States, Chicago, New York, Los Angeles, and Dallas. The objective of the study was to assess attitudes towards COVID-19 vaccination and to assess the predictive value of the COVID-19 vaccination. El-Mohandes et al., (2021), conducted a 36 questions survey of 6,037 Americans in the 4 metropolitan cities. They found that more than 20% of the respondents unwilling to vaccinate, expressing concerns about vaccine

efficacy, and questioning the disease's severity. The El-Mohandes et al., (2021), study found that poverty, working outside the home and conservative political views are predictors of unwillingness to take the vaccine. El-Mohandes et al., (2021), revealed that those who tested positive for COVID-19, or had a family member who did, were more inclined to accept the vaccination. Many of the respondents supported vaccination mandates for employees and university students.

Harris et al., (2022), examined Vaccine hesitancy, uptake, attitudes, and sociodemographic characteristics. Harris et al., (2022), conducted a national survey of 1,208 people. The Harris et al., (2022), survey found that 77% of the respondents were vaccine acceptors, 14% fell into the wait-and-see category, 19% were non-acceptors. The Harris et al., (2022), study also found that acceptors were more inclined to have a member of their household is above 65 years old, normally take flu vaccines, and think positively about COVID-19 vaccines. Vaccine acceptors also supported the imposition of vaccine mandates and were inclined to hold liberal political views, resident of the Northeast and had incomes below \$75,000.

Ruiz & Bell, (2021) performed a mixed-methods study that looked at intention to vaccinate against COVID-19, demographic, and health status profile of individuals most likely to vaccinate, investigated the role played by general vaccine knowledge, vaccine conspiracy, and perceived susceptibility and severity of COVID-19. They interviewed 804 U.S English speaking adults and used multiple linear regression as significant predictors of vaccination. The Ruiz & Bell (2021), study found the following, 14.8% of the respondents were extremely or somewhat likely to get vaccinated, 23% Unsure,

62.2% were extremely likely to get vaccinated. Ruiz & Bell (2021) found that males were more likely to express an intention to get vaccinated than females, people greater than or 65 years old, white race, and high household income and college educated were associated with strong vaccination intentions, and many of the least educated respondents did not expect to get vaccinated. I asked small, minority business owners about how their businesses were affected by vaccine mandates and recommendations.

Economic Impact

A review of the literature on initial measures adopted, stay-at-home orders or lockdowns, social distancing, shelter in place, and remote work policies, in response to the coronavirus pandemic, has revealed that restrictive policies quickly negatively impacted the economy. The rate of unemployment quickly increased (Bartik et al., 2020). Lock downs were associated with a 20-30% reduction in non-salaried workers in the hospitality industry (Huang et al., 2020). This resulted in huge job losses especially for hourly workers in the hospitality sector (Bartik et al., 2020). Handwerker et al., (2020), found that twice as many jobs were lost between March 2020 and April 2020, more than during the entire period of 2007-2009, the period of the Great recession. The unemployment rate in April and May 2020 was much higher, compared to that of the Great Recession. All these studies produced some strong evidence that the earlier restrictive policies adopted during the earlier months of the coronavirus pandemic led to huge job losses.

The general view is that the stay-at-home orders impacted the negatively. Ligo et al, (2021), examined how economic indicators, consumer card spending, vary based upon

the timing of the State's decisions to issue stay-at-home orders and to ease restrictions on mobility. They compared how the rate of COVID-19 infection, stay-at-home orders and economic trends affect each other by using time series and correlation analysis. The Ligo et al., (2021) study found that states that reopened after the first wave of stay-at-home orders between March 20th and April 27th, 2020, experienced a 15.2 % increase in consumer card spending than those states that did not reopen during the same period. Basically, economic recovery was higher in states that reopened than in states that did not reopen. My research included questions in my questionnaire, which asked minority small business owners, their perceptions on how their businesses were impacted by the measures implemented by public administrators to limit human physical interactions, to curb the spread of the COVID-19 virus.

False Dichotomies

Escandon et al., (2021), conducted a comprehensive narrative review of what they termed as the 6 common COVID-19 false dichotomies. They 6 false dichotomies are, Health and lives versus the economy, indefinite lockdown versus unlimited reopening, symptomatic versus asymptomatic severe acute, respiratory syndrome coronavirus 2 infection, droplet versus aerosol transmission of COVID-19, masks for all, versus no masking, and COVID-19 reinfection versus no reinfection. Escando et al., (2021), argued that key issues of public health and science have been presented as false dichotomies. They argued that the 6 false dichotomies should not be framed as mutually exclusive. Instead, a nuance understanding of the science should be encouraged. Their findings stated that there is a need for meaningful public health communication and

science-informed policies that recognize shades of gray, local context, and social determinants of health. More importantly they concluded that an effective coronavirus pandemic response should safeguard both public health and the economy, both at the macro and micro levels. As a result, public health experts, economists, social scientists, and bioethicists must work together to formulate policies that promote the public good. A major limitation of this study is that it only examines what the Escandon et al., (2021), termed as 6 common COVID-19 false dichotomies. There may be more false dichotomies. This study helped my research because focusing on the perceived impact of government coronavirus pandemic policies on minority small business owners in the DMV metropolitan area, is what context-sensitive policymaking is all about. The focus of my study is on the local context and social determinants that are propounded by Escandon et al., (2021). My research questions are focused on the lived experiences of the minority small business owners in the DMV metropolitan area.

Rural Vs. Urban Differences

The rural versus urban differences has revealed itself in terms of partisan affiliations. In the last presidential elections cycle, rural residents tend to support President Trump and the Republican party, and Urban residents were mostly leaning democrat. Rural versus urban differences also revealed itself in terms of responses to coronavirus policies. Banerjee et al., (2020), utilized a quantitative study that applied a differences-in-differences model to estimate the differences and changes in rural and urban restaurant visits, before, after and during stay-at-home orders. The Banerjee et al., (2020), study analytically sliced the restaurants by type according to their NAICS codes,

Full service, Quick service/fast food, Buffets, and Drink bars. The Banerjee et al., (2020), study utilized SafeGraph, a data base that tracks consumer visits to various places of interest using their mobile digital devices. The period of the Banerjee et al., (2020), study was February 1, 2020, to April 5, 2020. The Banerjee et al., (2020) study found that restaurant visits declined significantly in both rural and urban counties after stay-at-home orders were announced. The decrease for the urban restaurants was twice as high, compared to the rural restaurants. Banerjee et al., (2020) noted the following limitations of their study. Firstly, they stated that some rural counties instituted stay-at-home orders later than urban areas. Secondly, local supermarkets were not included in their model, and lastly, their study did not control for income and poverty level data. For my research I included interview questions that specifically asked about the perceived impact of stay-at-home orders on minority small business owners in the DMV, Metropolitan area (See Appendix B: Interview Questions).

Leiter et al., (2021), study revealed that the type of place one lives has a significant effect towards their attitudes towards social distancing and the pandemic. Their study revealed different attitudes between suburban, and urban residents, and less differences between rural and urban residents towards social distancing and pandemic attitudes. Their study found that Suburban residents were more supportive of social distancing and more inclined to believe that it will continue to be in place much longer. Suburban residents were less apprehensive than urban residents about the economic impact of the pandemic six months into the pandemic. Specific to my research question, I looked for indications as to how partisanship may affect the perception of minority small

business owners in the DMV metropolitan area, since most of the business owners I interviewed are based in urban and sub urban areas.

Political Ideology and Partisanship

Political ideology and partisanship became a huge factor during the coronavirus pandemic. The general belief was that Republicans and republican leaders downplayed the seriousness of the coronavirus pandemic and democrats and democratic leaders emphasized the seriousness of the crisis. As a result, the tone of the communication from political leaders became an influential factor in influencing citizens to becoming compliant with mandates issued by public administrators and elected leaders. Strand et al., (2022), examined the relationship between mask mandates in the different states, to demographic and political factors. “Strand et al., (2022), found a relationship between political variables for the 3 groups, in terms of implementing coronavirus restrictions. “Early” States were 13.3% Republican Governors, “Late” States, 50% Republican Governors, and “Never” States 100% Republican Governors. Leiter et al., (2021) study found that democrats were more likely to support social distancing in both their study of attitudes towards social distancing 6 weeks into the pandemic and 4 months on. Democrats did not significantly differ from other partisans in terms of pandemic concerns or beliefs about the end of social distancing restrictions. Allcot et al., (2020), studied partisan differences in American’s response to the coronavirus pandemic. They utilized location data from a large sample of smartphones to show that areas with more republicans engaged in less social distancing compared to areas with more democrats. The Allcot et al., (2020), study also found that Democratic areas have also had more

coronavirus cases and implemented stay-at-home policies earlier than Republican areas. Grossman et al., (2020), assessed how the political affiliation of individuals influenced their adherence to compliance requirements with physical distancing recommendations, was influenced by the communication of political leaders during March of 2020. Grossman et al., (2020) utilized mobility data from a sample of 3,100 counties in the United States, using safeGraph data derived from geolocated devices. Grossman et al., (2020), examined county-level partisan preferences, information about political affiliation of state governors and the timing of their communications in relation to COVID-19 prevention. The Grossman et al., (2020) study revealed that Governor's recommendations for residents to stay-at-home preceded stay-at-home orders and led to significant reduction in mobility that was comparable to the orders and mandates themselves. This noticeable effect was larger in Democratic counties more so than Republican counties, a pattern more pronounced under Republican Governors.

Gadarian et al., (2021) tested for partisan differences in COVID-19 related policy attitudes and behaviors. Gadarian et al., (2021) interviewed 3,000 American adults between March 20-23, 2020, in relation to thirty-eight health related behaviors, government policy preferences on COVID-19 response and worries about the pandemic. The results of their study revealed that political party identification, support for President Trump, left-right ideological positioning, explains differences in Americans across a wide range of health behaviors and policy differences. Partisanship indicator was the most selected predictor across the 38 dependent variables that Gadarian et al., (2021) studied.

Their study revealed that partisan differences in responding to the coronavirus pandemic were entrenched from the earliest days of the pandemic.

The Harris et al., (2022), study also found that vaccine acceptors also supported the imposition of vaccine mandates and were inclined to hold liberal political views. Ruiz & Bell, (2021) performed a mixed-methods study that looked at the role of the media and partisanship in resistance to vaccination. The Ruiz & Bell (2021), study found that democrats were more likely to express an intent to vaccinate than independents or republicans. The El-Mohandes et al., (2021), study found that poverty, working outside the home and conservative political views are predictors of unwillingness to take the vaccine. I included questions around political affiliation in my questionnaire, to get a sense of whether it influenced the perception of government coronavirus response policy (see Appendix B: Interview Questions).

Impact on Small Businesses

A review of the existing literature on the coronavirus pandemic's effect on small businesses revealed that the existing literature addresses small business response to natural disasters, and the inherent challenges of size faced by small businesses, and small business resilience to external shocks. Contemporary coronavirus pandemic studies examined how small businesses can leverage entrepreneurial opportunities presented by the public health and economic crisis.

The general thinking is that small businesses are more susceptible to external shocks compared to larger businesses. Katare et al., (2021) performed a quantitative study, to examine the impact of exogeneous shocks of the pandemic on small businesses.

They looked at early evidence of how small businesses were impacted by the pandemic, and the implementation of the CARES Act. They examined the strategies small business owners used to respond to the pandemic. They conducted an online survey of 463 small business owners across the United States. Survey was conducted in June of 2020, 8 weeks after the passage of the CARES Act. The survey studied business characteristics, financial well-being, current response to the crisis, beliefs about the future of their business survival, and the business-owning family demographic. Three main findings emerged from the Katare et.al (2021) results, Firstly, they found that drivers of income loss were not necessarily associated with time to recovery. Secondly, businesses that were undercapitalized were more likely to suffer higher income loss, longer time to recovery, and less likely to be resilient. Resilient was operationalized as a scale merging perceived success, potential for growth, and perceived profitability. Thirdly, business model changes were necessary due to the pandemic but not all adaptive strategies led to better business outcomes.

Ha et al., (2021), study examined the factors that attract consumers to small businesses during the COVID-19 pandemic to assist with small businesses. Ha et al., (2021), focused on sustainable consumer practices in response to small businesses at the beginning of COVID-19. They conducted an online survey of 315 consumers' shopping behavior related to COVID-19. Ha et al., (2021), found that positive and negative emotions, active resilience, and demographic characteristics (generation, education, income, and employment status) can explain consumer shopping frequency and number of services used with small businesses during a pandemic.

Ratten (2020), examined the effect of the coronavirus pandemic on entrepreneurship. Ratten (2020), performed a review of the existing literature on covid-19, crisis management, and entrepreneurship, and the cultural, social, and lifestyle aspects of entrepreneurship in terms of the covid-19 crisis. Ratten (2020) concluded that the health pandemic caused by covid-19 has dramatically changed society and altered current business practices. According to Ratten (2020), this means that new approaches are needed that rely on entrepreneurial thinking to succeed in the global marketplace. The role of cultural, lifestyle, and social entrepreneurs was highlighted as a way of responding to current cultural changes. The interpretation of their study is that the coronavirus pandemic presented entrepreneurial opportunities, because of the many challenges it presented.

Lin et al., (2021), examined the risk for unemployment by firm size during the initial outbreak of coronavirus disease 2019 in the United States. They examined the connection between firm size and employment security during the coronavirus pandemic. Lin et al., (2021), combined both the annual and monthly Current Population Survey (CPS) conducted by the Bureau of Labor Statistics to examine how employment security varies by firm size. They merged the annual survey with the corresponding monthly surveys from March to June to link individuals' prior and current employment status for 2016 to 2020. The Lin et al., (2021) study found that the surge of unemployment between March and June 2020 was larger among workers in small firms than among those in large enterprises. Their results showed that 2020, workers in the smallest enterprises experienced an increase of 5.7 percentage points in excess unemployment rate, with 2016

to 2019 serving as the baseline. In contrast, the excess unemployment among workers in firms with more than 1,000 employees is a half percentage point lower, about 5.4 percentage points. This showed that small firms were more sensitive to the economic effects of the coronavirus pandemic and had to reduce their workforce. This supports the arguments of the disadvantages of smallness. However, the association between firm size and job security is not constant. The firm size advantage was greater in industries with high remotability, but the pattern reversed in industries most affected by the outbreak, such that the smallest businesses retained their workers at slightly higher rates than larger firms.

Helgeson et al., (2022), examined the intersection of socioeconomic vulnerabilities, natural hazards, and the coronavirus pandemic' impact on SMBs. They conducted an online survey of over 1350 U S.-based small businesses from June to August 2020. Helgeson et al., (2022), findings indicate that those businesses that experienced concurrent natural hazards during the pandemic were associated with relatively greater negative impacts. But importantly, enterprises that are historically underrepresented group operated (HUGO)—minority, women, and veteran-operated businesses— saw largely amplified negative impacts from COVID-19. In terms of the magnitude of COVID-19 impacts, the effect size of belonging to HUGO was more than twice as large as the effect size of experiencing a concurrent natural hazard during the pandemic. This study again showed the vulnerability of small HUGO businesses to external shocks. Such vulnerabilities may result from the socioeconomic characteristics

of small business operators and/or from the community-level characteristics associated with where they operate and their access to resources.

Importantly, however, the extent to which such stressors amplify business disruptions remains unclear, especially when combined with multiple disruptions, such as natural or human-made disasters. The concurrence of these interrupting acute shocks and chronic stressors creates complexity and may nonlinearly magnify the impacts on small- and medium-sized businesses (SMBs), creating what is referred to as a complex event. (Helgeson et al., (2020). The sum of the literature on the coronavirus pandemic revealed that the challenges faced by small businesses before the pandemic were exacerbated by the negative impact of the coronavirus pandemic. There is evidence from the literature that minority small business owners may have been negatively impacted by the coronavirus pandemic. However, there is evidence that the pandemic also presented entrepreneurial opportunities that minority small business owners may be able to take advantage of, especially with some institutional support, bank loans and low financing.

Paycheck Protection Program (PPP) Loans

The PPP loans were meant to be forgivable loans for businesses. Katare et al., (2021) study revealed that applying for a PPP loan did not have a statistically significant effect on resilience. However, they found that, applying for an Economic Injury Disaster Loan (EIDL) loan did have a positive and statistically significant effect on resilience.

In response to the economic impacts of COVID-19, the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the Paycheck Protection Program and Health Care Enhancement Act (PPP) were passed in March and April, respectively, to soften the

hardships faced by households and businesses. Separate programs were designed to assist small and large enterprises. A total of \$669 billion was allotted to PPP to give out as forgivable loans to small businesses, sole proprietors, and independent contractors. The Main Street Lending Program allocated \$500 billion to facilitate loans made to businesses with between 500 and 10,000 employees. Even larger enterprises with direct access to the credit market received various direct and indirect supports from the Federal Reserve

Despite the enactment of these measures, the tiered system has been criticized for favoring large businesses over small ones from the onset (Judge 2020). Although larger firms enjoy multiple sources of relief, small businesses could seek support only from the PPP, which was underfunded in the initial CARES Act and depleted as early as April 15, 2020. As private banks originated PPP loans, the priority was given to more established businesses with connections to banks (Bartik et al., 2020a) and with outstanding loans (to prevent defaults and bank losses).

Although whether the PPP was effective in preserving employment is still under debate (Chetty et al. 2020), the most in need, smallest businesses were having difficulties accessing these loans. In cases in which smallest businesses applied for loans, they faced longer processing times and were less likely to receive approvals (Neilson, Humphries, and Ulyssea 2020). More research must be performed with regards to the extent to which small, minority-owned businesses and other vulnerable groups benefited from the PPP Loan program. I included questions about the PPP Loan program in my questionnaire to give us some insights (See Appendix B: Interview Questions).

Federalism

The literature on Federalism as it relates to the coronavirus pandemic public health and economic policies is focused on the federal government's leadership or lack of, on a public health and economic problem that is national in scope, and the legal tug-of-war between the federal and state governments, and in some instances between the state and other local government jurisdictions. Kettl (2020), examined the leadership role of the federal government when it comes to addressing the public health and economic problems created by the coronavirus pandemic. Kettl (2020) found that the federal government left most of the decisions to the states, and the states went in different directions of their own. According to Kettl (2020), the federal response was to avoid a national strategy. Williamson & Morris (2021) stated that the COVID-19 pandemic exposed the long building tensions between federal, state, and local relationships in the United States. According to Williamson & Morris (2021), the Trump administration implicitly redefined federalism and displayed a lack of leadership and vision.

Hodge et al., (2020), examined the balance of power between federal and state governments. Hodge et al., (2020), stated that States often rely on emerging authorities underwritten by their constitutionally vested powers, whilst federal leaders claimed supreme authority over all jurisdictions. This difference played out when it came to state reopening policies that were examined by Hodge et al., (2020). According to Hodge et al., (2020), Attorney General William Barr had to warn states that the United States Department of Justice will legally intervene where States reopening policies were in contravention of the federal government's reopening policies. Hodge et al., (2020) cited a

dispute between state and local governments in Pennsylvania between the coronavirus pandemic responses between the State Governor and local government responses. Hodge et al., (2020), stated that the extensive emergency powers granted to States in an emergency, gives them an advantage over local efforts, and they cited Pennsylvania as an example, where the Governor had to take a hardline approach to force an integration of State policies with that of local efforts. According to Hodge et al., (2020), the principle of federalism means that States must work, together with local government authorities to assess risks, local capacity, and resource allocations. Ultimately, according to Hodge et al., (2020) the public health concerns are likely to trump judicial concerns in a conflict when it comes to the coronavirus pandemic.

Race

The socio-economic problems that existed before the coronavirus pandemic appeared to have been exacerbated during the coronavirus pandemic. Decades of mistrust amongst blacks and other minority groups became apparent in how they responded to government coronavirus pandemic policies. Leiter et al., (2021) revealed that race was not tied to beliefs about ending social distancing, but non-white respondents were less supportive of social distancing policies. Non-white respondents were more alarmed about the health consequences of the pandemic than white respondents as the pandemic continued 4 months into August of 2020. That is probably because minorities are more concentrated in the service health care and hospitality sectors of the economy, with very little opportunities to work remotely.

Compared with workers in larger enterprises, workers in small and medium-sized businesses are more likely to be Hispanic, have low educational attainment, and live in rural areas (Headd 2000, 2010). Black households are more likely than White households to have members working in the health sector, while Hispanics tend to reside with individuals who are unable to work from home. The two populations were therefore more exposed to the pandemic (Selden and Berdahl 2020). For example, there tends to be greater prevalence of sole ownership, non-employee firms, and higher rates of home-based operations for black-owned businesses compared to white-owned businesses (Brookings, 2020). The sources of funding for minority-owned entrepreneurial businesses tend to be largely on personal and family savings compared to white-owned businesses and additionally profits of minority-owned businesses are disproportionately impacted by access and cost of capital (Robb, & Morelix (2016). Structural challenges face HUGOs in the marketplace, even at times of relative calm. There are significant funding and opportunity gaps that explicitly impacts businesses owned by women and racial or cultural minorities in the U.S. HUGO businesses do not raise as much capital as their counterparts even when controlling for firm characteristics, such as number of employees (Fairlie & Robb; 2008, 2010).

Level of Education

Leiter et al., (2021) study revealed that college graduates were less likely to support social distancing policies across both studies and believed social distancing will end sooner but were more likely to be worried about financial implications and health implications.

Gender, Age, and Telework

Leiter et al., (2021) study revealed that female respondents were more likely to support social distancing policies in the early stage of the pandemic, but no different than male respondents as the pandemic continued. Although unemployment rose more sharply among men in previous recessions, women were more affected in 2020 because of both a collapse of retail and service sectors and an increase in demand for care work in household (Alon et al. 2020). Pre-pandemic, there were 30.7 million small businesses in the U.S., which accounted for 99.9% of all U.S. business (SBA 2019), approximately 18.3% were minority-owned and about 19.9% were owned by women for reference year 2018 (US Census Bureau (2021). Minority and women-owned small businesses continue to struggle even as the U.S. economy shows signs of recovery Quiroz-Gutierrez, (2021). Marshall et al. (2021) found that female, non-white owned firms, excluding Asian-owned firms, tended to lag behind male, Caucasian-owned firms in terms of employment growth and survival. Aligned with previous disaster experiences, minority and female business owners were clearly disproportionately impacted due to small financial buffers and limited access to various financial sources (OECD, 2021), Brock (2018). Leiter et al., (2021) study revealed that age was not consistently tied to any attitudinal measure.

Much of the job loss concentrated in industries that have low remotability, meaning that the workers cannot work remotely, and were not recognized as essential (Papanikolaou & Schmidt 2020).

Summary and Conclusion

In this chapter, I reviewed the current literature on the governments' coronavirus pandemic policies. I also reviewed the current literature on the coronavirus pandemic's impact on small businesses in general, and minority-owned businesses. The coronavirus pandemic was a dynamic phenomenon. That context and dynamic, greatly influenced how public administrators, scientists, and public health decision makers responded, from a policy perspective. This is why complexity theory was chosen as my theoretical framework as well because it is focused on dynamic systems and their changes over time.

The beginning of the coronavirus pandemic witnessed a dramatic response by governments, characterized by lockdowns, stay-at-home-orders, shelter-in-place orders, and remote work policies all meant to stop the person to person spread of the COVID-19 virus. The literature on the earlier restrictive policies focused on what influenced stay-at-home orders (Kettl, 2020), whether stay-at-home orders were implemented early enough (Ameundo-Dorantes et al., 2020), and the effectiveness of stay-at-home orders (Abouk & Heddon, 2020; Doerr, 2021; Djulbegovic et al., 2020). These restrictive policies greatly impacted the economy. As a result, some scholars became focused on the economic impact.

The economic impact of governments' restrictive policies was immediately felt at the micro and macro levels of the economy. The rate of unemployment quickly increased (Bartik et al., 2020; Handwerker et al., 2020), reduction in non-salaried workers in the hospitality sector (Huang et al., 2020). The general view was that stay-at-home orders impacted negatively (Ligo et al., 2021). Consequently, government had to open the

economy and allowed some movements of people, and implemented measures such as social distancing, mask mandates, vaccine mandates meant to curb the spread of the COVID-19 virus and the PPP loan program designed to help businesses absorb the negative impact of its restrictive policies.

My review of the literature on mask mandates revealed that researchers addressed the effectiveness of masks in reducing the spread of the COVID-19 virus (Adjodah et al., 2021); Doer et al., 2021; Vest et al., 2022), enforcement of mask mandates (Jacob & Whitman 2022) , risky behaviors because of mask wearing (Yan et al., 2022), how mask mandates impacted on-premises dining (Guy et al., 2021), and the proper or correct wearing of masks (Vest et al., 2021). Strand et al. (2022), examined the timing of mask mandates and the relationship to demographic and political factors. The literature revealed that mask wearing was an effective measure to help reduce the spread of the COVID-19 virus, and helped convince people that with effective mask usage, people can venture outside. Ultimately, a pharmaceutical solution was needed to help eradicate the COVID-19 virus and stop its spread. Vaccination was seen as the ultimate solution.

My review of the literature around vaccine recommendations and mandates revealed that the current research examines behavioral responses to vaccination (El Mohandes et al., 2021), vaccine uptake, vaccine efficacy to prevent transmission (Harris et al., 2022), and intention to vaccinate (Ruiz & Bell 2021). Vaccination, helped to curb the spread of the COVID-19 virus. However, it is still today one of the most divisive and contentious measures implemented to end the coronavirus pandemic.

My literature review revealed that government coronavirus response policies brought to the fore, issues around false dichotomies (Escandon et al., 2021), Rural versus Urban differences (Banerjee et al., (2020), Leiter et al., 2021), Political ideology and partisanship (Allcot et al., 2020; Gandarian et al., 2022; Grossman et al., 2020; Leiter et al., (2021; Ruiz & Bell 2021; Strand et al., 2022) , federalism (Hodge et al., 2020; Kettl 2020; Williamson & Morris 2021), race (Berdhall 2020; Headd 2000; Fairlie & Robb 2008; Fairlie & Robb 2010; Leiter et al., 2010, 2021; Seldon & Robb & Morelix 2016), level of education (Leiter et al. 2021), and Gender, Age and Telework (Alon e al., 2020; Leieter at al., 2021; Marshall et al., 2021; Papanikalou and Schmidt 2020; Quirez-Guitierrez; 2021). The coronavirus made social, economic, technological, and political differences even wider, according to the findings in the literature.

Specific to my research question, the literature review revealed that small, minority owned businesses suffered the most from the coronavirus pandemic. The issues of “smallness”, problems to raise financing, business resilience experienced before the pandemic, were made worst by the pandemic. The Literature around the PPP Loan revealed that small, minority-owned businesses faced challenges with accessing the PPP loan program, and large businesses benefited more (Bartik et al., 2020; Chetty et al., 2020; Katare et al., 2020; Judge, 2020; Neilson et al., 2020). My qualitative study will help to reveal the perception of small, minority owned business in relation to governments’ coronavirus pandemic policies. The results will hopefully help government’s better tailor disaster response policies that will better serve disadvantaged communities. The following chapter explains the qualitative study that will help us

answer my primary research question, including details about my methodology, sampling strategy, data collection and analysis and ethical considerations of participants.

Chapter 3: Research Method

Introduction

In this chapter I describe the approach I utilized to conduct this qualitative study focused on examining the perceived impact of government coronavirus response policies on small, minority-owned businesses, in the Washington, DC, Maryland, and Virginia metropolitan area (DMV). I provide detailed plans for the research design, role of the researcher, research methodology, research question, research methodology, setting and sampling strategy, how data will be collected, analyzed, and the ethical considerations established to protect participants of the study.

Research Design and Rationale

My central research question is as follows: what is the perceived effect of government policies implemented in response to the coronavirus pandemic on small, minority-owned businesses based in the DMV? This question is the crux of my study. A lot of research has been performed on the impact of the coronavirus, and on the government's coronavirus policies on small businesses in general in the United States. However, very little research has been performed on the perceived impact of the government's coronavirus response policies on small, minority-owned businesses in the United States in general, and more specifically in the DMV metropolitan area.

To answer this research question, I conducted a qualitative study utilizing a phenomenological approach with a homogenous group. A phenomenological approach is meant to help gain insights into the lived experiences (Ravitch & Carl, 2021) of small, minority-owned business owners, as to their perceptions of the impact of government

coronavirus pandemic policy on their business. I utilized the Federal Government's Small Business Administration's (SBA) definition criteria to determine the definition of a small business. The SBA defines small business by firm revenue and number of people employed. For example, the average annual receipts standard is \$8 million for a full-service restaurant, and \$12 million for a Limited-Service Restaurant (CFR title 13 part-121). I utilized the SBA Table of size standards (SBA Table of Size standards) to verify whether my interview participants fell into the category of small businesses. I also utilized the U.S Census Bureau's definition of minority-owned firms as the criteria for minority-owned firms in the DMV. The U.S Census bureau's definition for minority-owned firms are those firms that are classified as belonging to any race and ethnicity combination other than non-Hispanic and White (U.S Census Bureaus, 2018). A phenomenological study enables me to obtain information-rich cases (Patton, 2015). This was achieved by conducting in-depth interviews, using open-ended questions, to get an insight into the perceived effect of government policy in response to coronavirus pandemic on small, minority-owned businesses based in the DMV metropolitan area.

Role of the Researcher

As a small, minority business owner, resident, and someone who works in the DMV, I experienced the full impact of every federal, state, and local coronavirus pandemic policy, and I am fully aware that reflexivity will play a huge role in my research. As a result, I was mindful of my personal bias, and maintained a journal and memos of my reflections, both during and after conducting my in-depth interviews throughout my final study. I also tested the questions myself for my own personal

reflections. According to Ravitch and Carl (2012), the objective of a researcher is to provide a structure as early as possible in the research process to facilitate a focused written reflection on the researcher's identity, personal experiences, social status and identity, both internal and external, as they shape the researcher's perspective and ultimately the research. The risk of bias was hopefully minimized because of this approach. It is important that the results of the study, fully reflects the lived experiences of the study's participants, and not my own personal experience.

Setting and Sampling Strategy

The study was set in the DMV metropolitan area. I used purposeful sampling to select participants for my interviews. Morse (2010) stated that it is necessary to locate excellent participants in order to obtain excellent data. Patton (2015) stated that purposeful sampling results in selecting information-rich cases, and by their nature and substance, will illuminate the inquiry question being investigated. The purposeful sampling strategy I used was group characteristic sampling (Patton, 2015). According to Patton (2015), group characteristic sampling will enable me to select cases to create specific information-rich groups that can reveal or illuminate important group patterns. My sampling objective was to obtain equal representation from DMV metropolitan area. I contacted minority Small Business Owners Associations and the Chambers of Commerce in areas and counties with large minority populations, and I also reached out to small, minority business owner that are members of the Association of Government Accountants (AGA) to recruit my study participants. I secured a total of 12 participants, four from the State of Maryland, five from DC, and three from Virginia.

Methodology

An in-depth, face-to-face semistructured interview protocol was utilized for this study. This approach helped me answer the central research question: what are the perceived effect of government policies implemented in response to the coronavirus pandemic on small, minority-owned businesses based in the DMV metropolitan area? The objective was to document the lived experiences of the participants and to gain an insight into how small, minority-owned business owners were impacted by government coronavirus policies in the DMV. The interviews were semistructured (Rubin & Rubin, 2012), meaning that I prepared my questions in advance (see Appendix A: Interview Questions) and I also asked follow up questions where applicable.

Participant Selection Logic

I received approval to conduct my final study from the Walden University Institutional Review Board (IRB). The study was set in the DMV metropolitan area. I then used purposeful sampling to select participants for my interviews (See Appendix A for Interview Questions). The purposeful sampling strategy I used was group characteristic sampling (Patton, 2015). According to Patton (2015), group characteristics sampling will enable me to select cases to create specific information-rich groups that can reveal or illuminate important group patterns. My sampling objective was to obtain equal representation from each state in the DMV metropolitan area. However, I ended up with four participants in the State of Maryland, five in DC, and three in Virginia.

I have lived and worked in the DC area for over 20 years. I am a certified member of the Association of Government Accountants (AGA), Information Systems Audit and

Control Association (ISACA), American Society of Military Comptrollers (ASMC), Project Management Institute (PMI), and the Association of Certified Fraud Examiners. As a result, I have developed a huge professional network that I utilized to recruit participants. I also contacted minority Small Business Owners Associations and the Chambers of Commerce in areas and counties with large minority populations to recruit my study participants.

Instrumentation

I conducted in-depth, face-to-face interviews (see Appendix A for my interview questions) using a semistructured format. Ravitch (2021) propounded the idea that it all starts with precoding. As a result of utilizing in-depth interviewing, I was able to explore in detail the lived experiences of small, minority business owners in the DMV metropolitan area. According to Rubin and Rubin (2012), by putting together descriptions from separate interviewees, I was able to create a portrait of the complex, diverse experiences of my sample of small, minority business owners. I prepared a guide for conducting interviews (Please see Appendix B: Interview Guide), that I strictly adhered to. Since the interviews were semistructured, I had the prepared questions ready, and asked follow-up questions where applicable.

I utilized a hand-held voice recording device for face-to face interviews, and Microsoft Teams (Teams) a video conferencing application, without utilizing the recording feature of these video conferencing applications to record my interviews because it was not allowed by the IRB.

Data Analysis

After conducting the interviews, I then transcribed the recorded interviews. I uploaded the recorded interviews to the Walden University Media Applications which automatically transcribed the interviews for me. I then copied and pasted the transcription in a word document. I then made sure the transcripts of each interview were clear and properly formatted, before I emailed each transcript to the interview participants for them to confirm via email that the transcripts accurately captured their statements and perceptions.

After transcribing, and receiving confirmation from the interview participants about accuracy, I then started the process of precoding. Precoding is the process of reviewing, questioning, and engaging the collected data in whatever form, be it transcripts, field notes, archival data, photographs, videos, research memos, research journals, before the formal process of coding starts (Ravitch, 2021). According to Ravitch (2021), the primary objective of coding is to organize and label data that will help with analysis, Identification of patterns across multiple data points or sources, Identification of relationships within data, Establishment of common themes/elements across non-uniform data, helping researchers organize data into manageable units or chunks to engage with the analytical, and looking critically across stakeholder groups for shared and divergent patterns. Ravitch (2021), also stated that coding can be done in the following form, line by line coding of text whereby researchers capture every empirical and conceptual occurrence in each line, Conversational analysis – were duration of pauses, hesitations

are measured and used as data, coding whole paragraphs, and coding groups of sentences at a time.

As I progress with data analysis, and analyzing codes, I began to see and develop from the codes, depending on how they are combined, analytical themes, and/or categories from those themes. Themes represent important concepts in the data (Gibson and Brown 2009). Themes do not simply emerge from data, but analyzing the codes is one overall approach for generating themes (Ravitch, 2021). I actively constructed and developed the themes and categorized them. I did not attempt to manipulate the codes, categories, and themes to fit my personal prejudices. The data, codes, themes, and categories drove the story and helped me answer the research question.

Issues of Trustworthiness

Qualitative research is focused on understanding the personal experiences of the participants in the study. The subjects and research questions and problems explored can be personally, economically, and politically sensitive. As a result, I did not want to subject the research participants to shame, ridicule, or compromise their personal safety or jeopardize their economic welfare because of retaliation by people who may be offended by their perspectives and experiences. Ethics in the context of qualitative research is multifaceted, complex, contextual, emergent, and relational, it demands attention to the procedural and transactional, as well as the relational and sociopolitical (Ravitch and Carl, 2021). Ravitch and Carl (2021), considered the ethical responsibilities so serious that they suggested that the researcher should approach their roles with

humility, carefully, and consider the ethical issues collaboratively and relationally for the ethical concerns to be addressed.

As a result, I ensured that I obtained approval from Walden University's Institutional Review Board (IRB), prior to conducting this research. Institutional Review Boards (IRB) are centralized committees of faculty and staff that have developed ethics review boards (Ravitch and Carl, 2021). The objective of the IRB is to ensure that researchers protect the welfare of the research participants and not cause them harm throughout the project (Ravitch and Carl, 2021). IRBs also make distinctions populations that are considered vulnerable and ensure special safeguards are put in place to protect participants from vulnerable and marginalized communities (Ravitch and Carl, 2021). Upon obtaining IRB approval, I sent out informed consent (see Appendix A: Informed Consent) letters that participants signed, prior to the start of the interviews.

Ethical Procedures

Adhering to ethical guidance, best practices and good interview protocols was very important. I explained to the interview participants that signing the informed consent form (see Appendix A: Informed Consent), was approval for me to conduct the interview, and that they have agreed to the interview, recording of it, and writing up of the data collected and publications of the study's findings because of them signing the informed consent form (see Appendix A: Informed Consent). In addition, prior to the start of the interviews, I stated again that the participants have the right to withdraw from the interview with no explanation, and can stop the interview at any time, for any reason that they need not explain. After the interview, I shared with the participants, the transcripts

of the interview, so that they can confirm the accuracy of statements that are attributed to them. Researchers are encouraged to engage with their participants in a thoughtful, ongoing, and authentic manner during and after the research takes place (Ravitch and Carl, 2021). This is what is considered the relationship or relational aspect of the ethical research. The rationale behind this approach is that if you have a genuine connection with someone, you will not do them any harm. As a matter of fact, you build trust with the participants and the researcher will want to maintain that trust and will be protective of the relationship.

Summary

This study examined the perceived impact of government policy that was implemented to curb the spread of the coronavirus pandemic on small, minority-owned businesses in the DMV. As a minority small business owner, myself, living in the DMV metropolitan area, and impacted by government coronavirus pandemic policy, reflexivity and personal bias were important issues that were managed through journaling and memos, and by me also testing the interview questions by completing them for the purposes of personal reflections. A phenomenological approach was deemed the most appropriate, to examine the lived experiences and to understand the perceived impact of government coronavirus pandemic policies on small, minority-owned businesses in the DMV. In this chapter, I described the research question, methodology, the selection of the study's participants, sampling strategy, ethical considerations and how the data was collected and analyzed. The results of the data collected on the lived experiences of small, minority business owners in the DMV metropolitan area and their perception of

governments' coronavirus pandemic response policies will be the subjects of chapters 4 and 5. The findings, implications and conclusions will be presented in Chapters 4 and 5.

Chapter 4: Results

Introduction

The purpose of this phenomenological qualitative study was to examine the perceived effect of government policies in response to the coronavirus pandemic on minority small business owners based in the DMV Metropolitan area. The goal was to understand their personal experiences navigating the government's coronavirus pandemic response policies. The objective was to know how they survived the pandemic and understand what worked and what did not work. The results of this study may then be utilized to better tailor and inform governments' policies that will favorably impact minority small business owners in future public health or other emergencies. The research answered the following question:

What is the perceived effect of government policies implemented in response to the coronavirus pandemic, on small, minority-owned businesses based in the DMV, Metropolitan area?

This chapter addresses the setting, demographics, data collection techniques, data analysis, evidence of trustworthiness, and the results of the study. As a result of the in-depth interviews conducted with the minority small business owners, I was able to gain an insight into their perception of how governments' coronavirus pandemic response policies impacted them and their businesses, and how the theoretical framework, complexity theory, fits into their experience. I identified the codes from the interviews and developed themes. As a result, I was able to document the lived experiences of the minority small business owners who participated in the study.

The 12 participants were selected from minority small business owners that are based in the DMV metropolitan area. All 12 interview participants met the inclusion criteria for the study without exception. The interviews were conducted face-to-face using Microsoft Teams without the video camera, as instructed by the Walden University IRB. Through their responses to the interview questions (see Appendix A: Interview Questions), the participants helped answer the research question. Four themes were developed from the hundreds of codes, and 29 categories were identified from the data analysis results presented in Chapter 4. Chapter 5 will include an analysis of the four themes identified in the study, along with my interpretations, limitations of the study, recommendations and the implications of my results and conclusion.

Setting and Demographics

My participants were selected from minority small business owners based in the DMV metropolitan area. The participants were required to meet the SBA size standard to be categorized as a small business, as well as the US Census bureau's definition of what constitutes a minority-owned firm. A demographic analysis was performed of my interview participants. As illustrated in table.1 below, out of the 12 interview participants, eight were male, and five were female. All 12 indicated that they were democrats, nine identified as African, and one as Other. In terms of their place of personal residence, three stated they lived in an urban area, and nine indicated that they are sub-urban residents. In terms of their state of personal residence, nine resided in the State of Maryland, and three resided in Virginia.

Table 1*Demographic Analysis of the 12 Interview Participants*

Participant	Gender	Ethnicity	Political Affiliation	Personal Place of Residence	State of Business Location	State of Personal Residence
1	Male & Female (Husband & Wife)	African American	Democrat	Sub-Urban	Maryland	Maryland
2	Male	Other	Democrat	Sub-Urban	DC	Maryland
3	Female	African American	Democrat	Urban	Maryland	Maryland
4	Male	African American	Democrat	Sub-Urban	DC	Maryland
5	Male	African American	Democrat	Sub-Urban	Maryland	Maryland
6	Male	African American	Democrat	Urban	Virginia	Virginia
7	Male	African American	Democrat	Sub-Urban	Virginia	Virginia
8	Male	African American	Democrat	Urban	Maryland	Maryland
9	Female	Other	Democrat	Sub-Urban	Virginia	Virginia
10	Male	African American	Democrat	Sub-Urban	DC	Maryland
11	Female	African American	Democrat	Sub-Urban	DC	Maryland
12	Female	African American	Democrat	Sub-Urban	DC	Maryland

Data Collection

In this study, all 12 interview participants owned and managed minority small businesses located in the DMV Metropolitan area. Each of them met the key criteria for the study. They met the SBA size standard to be categorized as a small business, and they met the US. Census Bureau's definition of a minority-owned firm.

A total of seven participants were interviewed face-to-face, and five were interviewed using Microsoft Teams without the video camera on, as instructed by the IRB. The interviews were conducted in June, July, and August of 2023. Almost all the interviews lasted for approximately one hour. All the interviews were audio recorded, and I utilized the Walden University media tool to transcribe my interviews by downloading the audio recordings in the media tool, which then converts them into text, which I copied

into a Word document. I created a folder and a sub-folder on my personal computer and named each document in the sub-folder from Interview Participant #1 to Interview Participant #12. I edited the documents, read, and re-read them before emailing each document to each participant so that they could read and confirm that the transcripts of the interviews were accurate. My personal laptop on which the information is stored has a dual system authentication. It uses a biometric facial recognition system and a password to protect access to the computer.

Data Analysis

After receiving email confirmation from my interview participants that they had reviewed the transcripts of the interviews and deemed them accurate, I then proceeded to the next stage of the data analysis process, which is precoding. The objective of precoding is to organize the data and label them to make the data analysis process easier (Ravitch, 2021). I read the transcript of the interviews several times and was able to identify patterns across multiple interview participants, common themes, and elements before the coding process started (Ravitch 2021). I utilized the line-by-line text coding method (Ravitch, 2021) to capture every empirical and conceptual occurrence in each line, coded whole paragraphs, and groups of sentences at a time. I also used the highlighting function in Microsoft word to highlight the words, sentences that will constitute the codes for each interview. Table 2 below illustrates the number of codes that emerged from each interview participant.

Table 2*Number of Codes Analysis*

Participant	Number of Codes
1	106
2	107
3	122
4	72
5	85
6	63
7	67
8	125
9	63
10	77
11	122
12	71

I copied and pasted the codes from the word document transcript for each interview participant into an EXCEL spreadsheet. Table 3 below is an illustration of how the EXCEL spreadsheet appeared.

Table 3*Coding Spreadsheet for Participants*

Participant	Interview #1	Interview #2	Interview #3	Interview #4
1	Real estate	Certified Public Accounting and Consulting Firm	We are a government contracting firm that provides communications, event management, and peer review support services	Management consultant and professionally, an accountant
2	Not certified as a small business in Maryland	51 years	We have been in business for over 35 years	My business is certified as a minority business in the state of Maryland
3	My business is located in Annapolis, Maryland	DC does not certify companies as minority owned	My mother founded the firm in 1988, and I assumed the leadership role 15 years ago in 2008 when she passed away.	We are also a registered minority business with Maryland Department of Transportation.
4	Not much connection with local community.	We are certified as a small, minority-owned business in Maryland, New York, and New Jersey.	I am not certified in the State of Maryland	My business is located in Washington D.C.

I performed a word cloud analysis, using an online word cloud generator, of all the codes from all 12 interview participants using an online site called Monkey Learn. Word cloud (also known as a tag cloud) is a visual representation of words. Cloud creators are used to highlight popular words and phrases based on frequency and relevance (Monkey Learn). According to the results of the word cloud, the most frequently used words by all 12 interview participants were as follows: pandemic, business, PPP loan, vaccine, relationship, small business, good, mask mandates, government, and lockdown. The results of the word cloud analysis can be found in Table 4.

Table 4

Word Cloud Analysis

Word	Count	Relevance
Pandemic	186	1
Business	106	0.61
Ppp loan	55	0.41
Vaccine	59	0.38
Relationship	57	0.37
Small business	41	0.33
Good	41	0.29
Mask mandate	33	0.28
Government	38	0.28
Lockdown	34	0.26

Some of the highlighted codes from the most utilized words from the codes developed from my interview participants, and supported by word cloud analysis were also shown. Examples of codes for Pandemic were the following: “Business was good before the start of the pandemic;” “Three to six months of the pandemic was rough, and it took us 10 months to adjust to the new normal;” “After the pandemic a lot of players never returned to the sport;” “During the pandemic, we shut down completely;” and

“main difference probably is how we interact with the clients before the pandemic we interacted more face to face.”

Examples of codes for Vaccines were the following: “We had to mandate vaccines;” “There was a lot of misinformation about vaccines;” “I am a big fan of vaccines;” “I don't believe in vaccine mandates;” “I don't think the government should, should mandate what Vaccine you should take in your blood;” and “I have taken all 4 recommended vaccines.”

Examples of codes for Business were the following: “Restaurant business,” “we have been in business for over 35 years,” “Business was good before the start of the pandemic,” “my business is recognized as a minority owned business by the National Minority Supplier Development Council,” “It's a business community area.”

Example of codes for the PPP Loan were the following: “The PPP loan was a very good policy,” “Total support of the PPP loans,” “people exploited the PPP loan, and a lot of money went to the wrong people,” “PPP loans was a lifesaver and a lifeline for many businesses,” “We never applied for the PPP Loan.”

Examples of codes for Small Business were the following; “The small businesses that were struggling did not get that much money from the PPP loan,” “The PPP Loan worked and helped a lot of small businesses,” “Some are nonprofit organizations, some are churches, small businesses,” “If it was not for the pandemic, maybe we could have picked up more small businesses,” “They should have prioritized small businesses for the PPP loan.”

Examples of codes for Mask mandate were the following: “mask mandates were good,” “Total support for mask mandates,” “The mask mandates were confusing initially,” “Masking and mask mandates obviously worked,” “Mask mandates was also necessary.”

Examples of codes for Lockdown were the following: “I think the lockdowns could have been done a little bit different,” “The lockdowns were a good system to put in place in the first few weeks,” “The Lockdowns and stay at home orders were not implemented early enough,” “The lockdowns were implemented in a timely manner, but I think it also lasted longer than it should have.” “Some states implemented lockdowns, and some did not.”

To perform the data analysis, I progressed from codes to categories, depending on how they were combined. Codes are smaller units that are then combined into bigger units, which are the categories. Categories can unify the perceptions, experiences, feelings, and emotions of the interview participants. The resulting categories have distinct, unique meanings that can be linked back to the original codes. My analysis of the codes revealed the following categories; (1) lockdown/stay-at-home orders, (2) mask mandates, (3) vaccine and vaccine mandates, (4) PPP Loans, (5) business environment before the pandemic, (6) business environment during the pandemic, (7) business environment post-pandemic, (8) business losses, (9) impact on employees and jobs, (10) suppliers, (11) other small businesses, (12) baking relationships, (13) innovative measures, (14) relationship with local communities, and (15) personal health care, (16) essential workers (17), and domestic and international travel.

From this categorization process, I established that four themes emerged from the descriptions of the experiences of the small, minority-owned businesses in the DMV, Metropolitan area. My research question is answered by the following themes that emerged from my study: (1) government response, (2) economic impact, (3) communities, and (4) family health care. These categories and themes are discussed in detail in the results section of Chapter 4 below.

Evidence of Trustworthiness

I obtained approval from the Walden University Institutional Review Board on the 18th of May 2023, prior to commencing my research or final study. The objective of the IRB approval is to ensure that researchers protect the welfare of the research participants and not cause them harm throughout the project (Ravitch & Carl, 2021). I received a signed informed consent form from all interview participants before each interview. Additionally, prior to the start of interviews, I told the participants they had the right to withdraw from the interview with no explanation, and could stop the interview at any time, and for any reason with no explanation. After the interview, I also shared with them a transcript of the interviews so that they could confirm the accuracy of the statements attributed to them. The identity of all interview participants was protected. I did not use the names of their businesses or their personal names. I labeled them Interview Participant Number 1 to 12 to protect their identities.

Results

Conducting in-depth interviews enabled me to capture, in detail, the lived experiences of minority small business owners in the DMV metropolitan area because of

the governments coronavirus pandemic response policies. Table 5 illustrates the categories and themes developed from my data analysis. The results of the categories and themes developed are discussed in detail below.

Table 5

Categories and Themes Developed

Themes:	Government Response	Economic Impact	Communities	Family Health Care
	1 Lockdowns/stay-at-home orders	5 Business environment before the pandemic	14 Relationship with local communities	15 Personal health care
	2 Mask mandates	6 Business environment during the pandemic		16 Essential workers
	3 Vaccines and vaccine mandates	7 Business environment post-pandemic		17 Domestic and international travel
Categories:	4 PPP loans	8 Business losses 9 Impact on employees and jobs 10 Suppliers 11 Other small businesses 12 Banking relationships 13 Innovative measures		

Theme 1: Government Support

To curb the spread of the coronavirus pandemic, the first steps governments used were lockdown and stay-at-home orders, followed by mask and vaccine mandates; then, they instituted measures such as the PPP Loan program to help businesses negatively impacted by the restrictive coronavirus pandemic response policies. My central research question is as follows: what is the perceived effect of government policies implemented in response to the coronavirus pandemic, on small, minority-owned businesses based in the DMV? This question is the crux of my study. Through their responses to my

interview questions (Appendix A: Interview Questions), the participants provided answers to this question.

Category: Lockdown/Stay-at-home orders

All my interview participants supported the governments' lockdown and stay-at-home orders except for Participants #5 and #11.

Participant #1 explained, "I did not have issues with the lockdowns or the sheltering place." "A lockdown was the safest thing to do."

Participant #2 explained, "I agreed with the Lockdowns and stay-at-home orders." "Stay at home orders and locked downs worked."

Participant #3 explained that the lockdowns, and the stay-at-home orders, were necessary at that time to get a handle on the virus.

Participant #4 explained that the lockdown and other restrictive policies were effective, even though some people perceived them as an overreaction.

Participant #6 explained, "I think lockdowns were good, and they were necessary."

Participant #7 explained, "the lockdowns and stay-at-home orders were a great idea."

Participant #8 explained that Lockdowns was a good response because that is probably one of the ways to slow the spread of the Covid-19 virus.

Participant #9 explained, "I was in total support of the lockdown and stay-at-home orders." "It was the best approach at that time, to slow the spread of the virus. Lockdowns worked."

Participant #10 explained that Lockdowns, and stay-at-home orders were very helpful, especially in the beginning. Lockdowns should have been done sooner, participant #10 stated. “That would have helped”. “I think it was it was the right thing to do” participant #10 added.

Participant #12 explained, “the lockdowns were a good system to put in place in the first few weeks.” However, the stay-at-home orders and lockdowns should be for a very short duration. They should probably allow people to go out during the day and implement just a nighttime curfew, participant #12 added.

Participant #5 explained, “lockdowns could have been done a little bit different.” “The Lockdowns and stay at home orders were not implemented early enough.” “It should have been implemented earlier and it should have been uniform.” “Some states implemented lockdowns, and some did not.” “We are not too far from Virginia, so Virginia state was open and then Maryland was closed.” “As a result, anyone could drive 15 min to Virginia and then get whatever you want because they did not have a lockdown.”

Participant #1 explained that Maryland had stricter lockdown orders than Virginia and DC. Participant #11 explained that the Lockdowns and stay-at-home orders were not implemented in a timely manner.

Participants #1 and #7 expressed deep concerns about the negative impact of lockdowns on mental health. Participant #1 explained that Lockdowns may have impacted people who suffered from mental health problems, for example, anxiety disorders negatively. The lockdown had no consideration or exemption for people with

mental health disorders participant #1 stated. I knew people who had young kids at home. It was a nightmare, especially Kids who suffered from mental health problems, participant #1 added.

Participant #7 explained that the duration of lockdowns may have caused a lot of people to develop mental health problems. Concerns about the duration and length of time of the lockdowns were also shared by Participant #12.

Category: Mask Mandates

All interview participants supported mask mandates and believed that the mandates helped to slow the spread of the COVID-19 virus.

Participant #1 explained, "I was all for the mask mandate." "I supported it, and we used the masks appropriately." "Wearing a mask was the best way to protect yourself if you had to venture out of the house." "The mask mandate worked," participant #1 added.

Participant #2 explained, "I agreed with mask mandates." "Mask Mandates worked," participant #2 added.

Participant #3 explained, "I do believe that mask mandates were necessary." "Mask mandates were good," participant #3 added.

Participant #4 explained that masking and mask mandates obviously worked.

Participant #5 explained, "Mask mandates was necessary." "The mask mandates worked," participant #5 added.

Participant #6 explained, "mask mandate was good." "I supported the mask mandates" participant #6, added.

Participant #7 explained that people did not have any kind of adverse effect wearing masks. “The mask mandates worked”. “I supported the mask mandates” participant #7 added.

Participant #8 explained, “the mask mandate I think was appropriate for the time.” “Even now when I go to the bathroom,” “I still wear my mask.” “I supported the mask mandates” participant #8, added.

Participant #9 explained, “I am in total support for mask mandates.” “With masks, I was able to arrange meetings with customers who also had to wear mask.” “Mask Mandates worked,” participant #9 added.

Participant #10 explained, “Mask mandates was also necessary.” “I supported the mask mandates.” “I think masks are awesome.”

Participant #11 explained, “I think masks are useful.” “I supported the mask mandates.”

Participant #12 explained that mask mandates were good.

However, some participants expressed the view that masks were not implemented in a timely manner.

Participant #3 explained, “I just think it's regrettable that mask mandates were not implemented earlier.”

Participant #8 explained, “if the mask mandate was timely implemented, a lot of people would not have caught the virus and had to die from it. It could have saved a lot of lives in the beginning.”

Participant #10 explained, “the mask mandate should have started earlier.” The mask mandate implemented earlier would have reduced the mortality and the length of time dealing with the pandemic.

Participant #12, They should have implemented mask mandates earlier. Maybe around the same time as the lockdowns.

A couple of participants expressed the view that the guidance for masking were initially confusing and ambiguous. Participant # 9 explained that the mask mandates were confusing initially. Participant #11 explained that there was some ambiguity in terms of the implementation of the mask mandates, “because at one point you could wear cloth mask and then that didn't last and at one point everyone was into the N 95 masks.” “There was a lot of misinformation.” “The president that was in power at the time, did not do a good job of conveying this information in a useful and meaningful manner.” “I think I think the federal government confused the entire country on mask usage” participant #11 concluded.

Lastly, some participants also expressed the view that enforcements of mask usage were weak and poor. Participant #10 explained that enforcement of the mask mandates could have been better.

Participant #11 explained that the enforcement of mask mandates was weak and poor. “Everybody was doing what they wanted to do at the time,” participant #11 concluded.

Category: Vaccines

Participants expressed huge support for the coronavirus vaccines. Participant #1, “I took the vaccine as soon as I can.” “We were initially on the fence about taking the vaccine because of all the conspiracy theories.” Participant #1 stated that the vaccine worked, and that it was a requirement to travel to almost all countries.

Participant #3 explained, “I supported vaccines, and took the vaccine as soon as it was made available to me.” “All our employees had to be vaccinated unless they could produce a waiver” participant #3 concluded.

Participant #4 explained, “I was impressed at the pace at which the vaccines were developed and, distributed.” “The government brought all the resources to bear that could reasonably have been brought to address the pandemic.” “I took the vaccine soonest.” “We adopted a vaccine policy which was consistent with the client.” “We encouraged all staff to get the vaccine and follow policies that were required by clients.”

Participant #5 explained, “I think the vaccine was good.” “I also do support the vaccine mandate.” “I did not mandate my staff to take the vaccine and it was not a requirement.”

Participant #7 explained, “I am a big fan of vaccines.” “Doctor advised me that they were safe.” “I also think that's a personal decision.” “The Vaccines were effective.” “I think the vaccine was what kept people comfortable.” “I have taken all the vaccines.” “I don't think the government should mandate vaccines.” “Government should not tell you what pills to take or what you should put in your blood.” “That is the role of your personal physician” participant #7 concluded.

Participant #8 explained, “you must give the government credit for coming up with two major vaccines in a very short period.” “The scientists financed by government did very well.” “The vaccine was effective, but a lot of people were afraid of taking it.” “I think that people should be mandated to take the vaccine” participant #8 added.

Participant #9 explained, “I supported vaccine mandates.” “I have taken all 4 recommended vaccines.” “After 2 doses of the vaccine, people should be left to decide, whether they want to take anymore.” “They should not be mandated to take more” participant #9 concluded.

Participant #10 explained, “I think the vaccines helped.” “If it was not for the vaccines, we probably would still be in a bad shape.” “As a matter of fact, the whole world.” “I am in favor of the vaccines and personally I have taken all the shots that were recommended.” “The vaccines should also have been mandatory for all” participant #10 added.

Participant #11 explained, “I think the vaccine was necessary.” “For us to get to what we now called herd immunity, we had to have a vaccine.” “Our business mandated the vaccine before the vaccine was even mandated, we already knew that our livelihood depended on vulnerable lives.” “There was no way we were going to sustain this business with all that was going on with Covid.” “We had to mandate these vaccines” participant #11 concluded.

Participant #12 explained, “I agree with the vaccine mandates.” “After a lot of people got vaccinated, things started to get back to normal.” “I have no problems with the

government mandate people to take the Vaccine.” “I think the vaccine was good” participant 12 concluded.

Concerns were raised and there were apprehensions expressed about the conspiracy theories in relation to the vaccines, and there was suspicion in the African American community.

Participant #1 explained, “we were initially on the fence about taking the vaccine because of all the conspiracy theories.” Participant #8, explained, that a lot of people were afraid of taking the vaccine. Participant #11 explained, “People were very concerned about the vaccine.” “The African American community was very concerned.” “There was a lot of misinformation about the vaccines” participant #1 concluded.

My interview participants expressed dissatisfaction about the rollout of the vaccines. Participant #1 explained that the vaccine rollout could have been better managed. “They categorized people based on a number of things to prioritize who takes the vaccine.” “People who wanted to take the vaccine should have been able to just go take the vaccine.” “The rollout of the vaccine was a little bit chaotic. you had to be diabetic, or 60 years old to get the vaccine.” “We also had to drive an hour to eventually get the vaccine.” “The initial conditions put in place to administer the vaccines, in my opinion, failed.”

Participant #11 explained, “there was a lack of leadership by the federal government on this issue, if we had a different leader at the Federal level, I strongly believe that the outcomes in terms of how we managed Covid 19 would have been very

different.” Participant #9 explained, “the roll out of the vaccine should have been done quicker and sooner.” “A lot of lives could have been saved.”

Finally, Participant #3 stated that implementation of the vaccine mandate was the most challenging for their business. Participant #3 explained, “the vaccine mandate proved to be a little bit challenging when the government did make that mandatory.” “All our employees had to be vaccinated unless they could produce a waiver.” “It was challenging for us because it did take a lot of corporate resources to develop the communications, to monitor and obtain all of the documentation from staff to work with those who did not want to take the vaccine, vaccines waivers for our staff, were necessary or applicable.” “The vaccine mandate was the most challenging, just in terms of how to operationalize it.” “The vaccine mandate was challenging from a business perspective.” “It really goes back to looking at emergency preparedness and plans and processes and what if scenarios.” “That way, we will be better prepared for future pandemics.” “The government should listen to science and research a little bit more and take it seriously.” “I also think that federal, state, and local authorities need to collaborate better.” “There was a lot of drop balls where local communities had to sort some things out because it wasn't clear at the federal level or the state level what to do.” “More collaboration and partnership among federal, state, and local administrators” participant #3 concluded.

Category: PPP Loans

The PPP Loan was a life saver for a lot of small businesses. This is what my interview participants had to say about the PPP Loan program. Most interview

participants supported the PPP Loan program but had negative or adverse comments about its implementation.

Participant #2 explained, “The PPP Loan was a good program.” “We helped and guided a lot of our clients as to how to get the Loan and a lot of them benefited from it.” “However, the PPP Loan program could have been managed better.” “The government should manage the PPP Loan program more efficiently” participant #2 added.

Participant #3 explained, “A lot of people benefited from the PPP loans.” “The PPP loan program worked.” “I would say the one thing that I don't think worked well was implementation and accountability and monitoring of the programs.” “There was no real mechanism in place to really monitor and validate applicants for the PPP loan effectively” participant #3 concluded.

Participant #4 explained, “PPP loans was a lifesaver and a lifeline for many businesses like ours.” “I think the PPP loan was a good policy absolutely.” “There was abuse and there was inconsistency in the execution of the PPP loan program” participant #4 concluded.

Participant #6 explained, “The PPP loan was a very good policy.” “It really helped me, my clients and helped me get more clients because a lot of clients, businesses that needed help applying for those PPP loans.” “The PPP Loan worked” participant #6 concluded.

Participant #7 explained, “The PPP loan was a good policy.” “Checks and balances were not there for the PPP loans.” “We never applied for the PPP Loan.” “The

PPP Loans should be implemented in a manner that ensures it goes to the right people” participant #7 concluded.

Participant #8 explained, “The PPP loan was well intentioned.” “The government did not have adequate controls when they were paying out the PPP loan money.” “I did take the PPP loan.” “As a result of the PPP Loan, I was able to keep the business going.” “The PPP loan had a lot of challenges.” “They should have prioritized small businesses for the PPP loan.” “The government can use the tax Identifications to locate the small businesses, give them the PPP loans first and then after giving them before giving to big businesses because some of the big businesses that got the PPP loan had to return it because they did not need it. the government also ran out of the PPP money.” “They had to replenish the PPP money.” “The government should channel more PPP loans to small businesses.” “Prioritize small businesses” participant #8 concluded.

Participant #9 explained, “I am in total support of the PPP loans.” “However, the PPP loan was only about 50% effective.” “The PPP Loan could have been rolled out better.” “A lot of small businesses only became aware of the loan during the second batch of loans.” “Government could have done better with implementation.” “Government should have figured out a way to send money to small businesses directly, rather than utilizing banks.” “Public outreach of the PPP Loan should be more effective.” “The right channels were not used to inform small businesses about the PPP loan” participant #9 concluded.

Participant #10 explained, “the PPP loan idea was very good.” “The PPP loan was implemented terribly.” Government should have targeted existing businesses for the PPP

loan, based on information in their filed taxes.” “The government knows all businesses that were in existence, their revenues and how many people they employ.” “Targeting them would have been much easier, directly, directly using the data with the IRS and the state and local authorities.” “The federal government should have worked collaboratively with the states to implement the program, like the way the IRS sent checks to individuals directly rather than give the money to the banks.” “The PPP Loan program was a good idea.” “The PPP loan was poorly implemented.” “The PPP Loan should have been directly administered by the federal government, rather than the banks” participant #10 concluded.

Participant, # 11 explained, “we did not take the PPP loan.” “There was poor oversight of the PPP loan in terms of how it was disseminated” participant #11 added.

Participant #12 explained, “The PPP loan program was a good idea.” “It helped a lot of businesses.” “For example, our business lost over 75 to 80% of our revenue, but we still had to pay wages, rent and other bills.” “The PPP loan helped us a lot” participant #12 concluded.

My interview respondents also expressed the view that the PPP Loan was abused, people had difficulty getting the loan, and monies went to the wrong people.

Participant #3 explained, “A lot of businesses had a hard time receiving the PPP loans.” “It was down to banking relationships.” “I just don't think everybody received the same benefit as others, and I think some people took advantage of the PPP loan program that shouldn't have” participant #3 concluded.

Participant #4 explained, “there was abuse and there was inconsistency in the execution of the PPP loan program.”

Participant #7 explained, “The PPP loan was a good policy. but people exploited the PPP loan, and a lot of money went to the wrong people.” “They gave money to the wrong businesses.” “Monies went to businesses that did not need the PPP loan”.

Participant #8 explained, “some people took advantage of the situation and abused the PPP loan program.” “The government found out that a lot of big businesses or even people who were not supposed to have gotten the PPP loan did.” “The thing is that they let some of these crooked big businesses get PPP loans that they did not need.”

Participant #9 explained, “some big businesses got the loan and still laid off employees.” “The employees did not benefit from the PPP loan.”

Participant #10 explained, “we had a lot of huge businesses walking away with millions of dollars in PPP loans that did not need it.” “The small businesses that were struggling did not get that much money from the PPP loan.”

Participant, # 11 explained, “we did not take the PPP loan.” “There was a lot of misuse of the PPP loan.” “There was poor oversight of the PPP loan in terms of how it was disseminated” participant #11 added.

Theme 2: Economic Impact

The government coronavirus pandemic response policies impacted minority small business owners in the DMV Metropolitan area directly. Their responses to my interview questions provides an indication as to their perceptions about governments coronavirus pandemic response policies.

Category: Business environment before the pandemic

The interview results revealed that the perception of the small-minority business owners interviewed is that the business environment was healthy before the start of the coronavirus pandemic in March of 2020. As Table 6 indicates, all 12 interview participants unanimously stated that the business environment was good before the pandemic. Participant #1 explained that business was vibrant before the pandemic, Participant #2 explained, “I would say the business environment in our sector before the pandemic was healthy,” Participant #5 explained, “Business was really great before the pandemic,” and Participant #7 explained, “Before the pandemic, business was very robust.”

Category: Business Environment During the Pandemic

The results of the perception of the minority small business owners in terms of the business environment during the pandemic were mixed. Six interview respondents stated that the business environment was good, and three stated that it was bad, and three stated that the first six months were very bad, and the business environment later improved. This was what some of the interview participants stated in their responses.

Participant #1 stated, “we suffered huge economic losses, and We did not do much business for the first 12 months of the pandemic.” Participant #4 stated, “three to six months of the pandemic was rough, and it took us 10 months to adjust to the new normal.” Participant #6 stated, “the business environment was the same, it did not really change much.” Participant #6 again stated “during the pandemic my revenue actually

went up a little bit because of the additional government stimulus support packages that were provided to businesses.”

Category: Business Environment Post-Pandemic

The results of the business environment after the pandemic were that business has now rebounded after the pandemic. Nine interview respondents stated business is now good, two stated business is picking up, and one stated that business is still bad.

Table 6

Business Environment Perceptions

Participant	Before Pandemic	During the Pandemic	After the Pandemic
1	Good	Bad	Picking up
2	Good	Good	Good
3	Good	Good	Good
4	Good	First 6 months bad	Good
5	Good	Bad	Good
6	Good	Good	Good
7	Good	Bad	Bad
8	Good	Good	Good
9	Good	First 6 months bad	Good
10	Good	Bad	Picking up
11	Good	Good	Good
12	Good	First 6 months bad	Good

Category: Business losses

The general view is that stay-at-home orders, Lockdowns, and other restrictive coronavirus response policies impacted the economy negatively and resulted in business losses (Ligo et al, (2021)). The results of my interviews indicate some business thrived, whilst others suffered huge losses. Participant #4 explained, “we did not have revenues coming in,” Participant #11 explained, “during the pandemic, our revenue was less healthy.” Participant #12 explained, “during the pandemic, things got bad on the revenue front, we lost over 75% of our business in the first 6 months, I would say we lost about 80% of revenue.” Participant #5 explained, “It will take us about two more years to

recover from our pandemic era business losses.” Participant #7 explained, “we did experience some direct business losses because of the pandemic.”

On the other spectrum, some participants stated in their responses that they did not experience any loss in revenue. Participant #2 stated, “I did not experience any direct losses because of the coronavirus pandemic, we did not experience any direct business losses.” Participant #6 explained, “I lost some businesses but gained even more because of additional services that came with the government stimulus, so it was a net gain, not loss.”

Category: Impact on employees and jobs

The unemployment rate increased during the Coronavirus pandemic because of the restrictive government coronavirus response policies. Handwerker et al., (2020), found in their study that twice as many jobs were lost between March 2020 and April 2020. The results of my interviews revealed some businesses did not have to lay off employees at all, some laid off employees temporarily, whilst others laid off very few employees and one interview respondent had to lay off a lot of employees. Participant #4 stated, “we had had to temporarily lay off staff.” Participant #5, stated, “during the pandemic we went down to 4 staff. After the pandemic we are now up to 17 staff.” Participant #5 explained, “one staff went on unemployment benefit”, Participant #3 explained, “we did not layoff any staff.” None of their staff had to go on unemployment benefits, participant #3 added. “Some people may have been terminated but not because of the pandemic, about 16 staff may have left during that period.” Participant #6 explained, “I did not lay off any staff because of the pandemic.” Participant #8 explained,

“I had 2 employees before the pandemic, and I had 2 during the pandemic and I have 2 now.” Participant #10 stated, “during the pandemic we kept all five employees.” “Shortly after the pandemic, we laid off 4 out of the 5 employees” participant #10 concluded.

Participant #11 explained, “we furloughed a lot of employees at one point.” Participant #12 explained, “we had about 15-20 employees before the pandemic, during the pandemic we had about 10 employees.” “After the pandemic, now we have 25 to 30 employees” participant 11 concluded.

Category: Suppliers

The coronavirus pandemic created some challenges for suppliers. Specifically, as it relates to supply chain issues. However, the relationship with most suppliers remained the same or even thrived in certain instances.

Participant #1 explained, “our relationship with suppliers was great.” “During the pandemic, we did not have much activity with our suppliers,” Participant #3 explained, “Before the pandemic, when we would have in person meetings, we would do a lot of printing of materials.” “During the pandemic all that stopped because again, all our meetings became virtual.” Participant #4 explained, “the relationship in general, both during, before, and after, covid for all suppliers, subcontractors, has remained solid and I believe almost every single one of them that we deal with extensively have rebounded in some capacity or the other.” Participant #8 explained, “the relationship with our suppliers has been the same.” Participant #9 explained, “the relationship with other suppliers was very good and vibrant before the pandemic.” “During the pandemic we continued to work collaboratively with photographers, title companies, building inspectors etc. and after the

pandemic the relationship continued.” Participant #10 explained, “During the pandemic we were not buying anything from our suppliers.” “Nothing was happening.” Participant #11 explained, “the supply chain system was impacted negatively.” “We were not able to get medical supplies.” “We had to go all the way to California to get gloves, and we have a local medical supply company that we typically worked with, but they just did not have any PPEs.” “We were not able to get medical supplies” participant #11 added. Participant #12 explained, “During the pandemic the relationship with our suppliers was rough because when they didn't have enough drivers to do the delivery, so that would cause a lot of delays.” “Most of the time we had to go to the warehouse to pick up goods that were needed because they were not being delivered on time.”

Category: Other Small businesses

The coronavirus pandemic challenged the relationships the minority small business owners in the DMV metropolitan area had with other small businesses. Some relationships continued to thrive, and some came to a standstill or ended.

Participant #1 explained, “Before the pandemic we had a vibrant relationship with other small businesses.” “During the pandemic, all that relationship with other small businesses came to a standstill.” Participant #2 explained, “we engage in networking activities with other businesses, for example, the Chambers of Commerce.” “We have been very active over the years in the DC Chamber of Commerce, the Prince George's County Maryland Chamber of Commerce, Maryland State Chamber.” “There are professional development organizations that help us with our own personal and professional development and staff development.” “The pandemic made it our duty to

have strong relationships with other small businesses.” “We ourselves are a small business and we have experience with how those benefits businesses.” “We benefited from other people associating with us because we are small.” “It becomes a s win-win relationship.” “We learned from each other, and during the pandemic, this continued.” “The pandemic did not affect those relationships.” “Relationships with other small businesses were not negatively impacted by the pandemic” participant #2 concluded.

Participant #3 explained, “Before the pandemic, we did partner with different companies to pursue government contracts because, with some contracts you can't provide all of the services on your own.” “You need teaming partners to help with certain tasks that you can't perform on your own.” “We had some strong relationships with other small, minority owned businesses.” “During the pandemic, we were able to strengthen some relationships and even create new relationships.” “After the pandemic, we have expanded our pool of partners as well.” “We needed to bring in other partners to fulfill larger contract awards.” “We do have vendors that we may use from time to time.”

Participant #4 explained, “our relationship with other small businesses has been pretty steady.” “We have a select group of firms that we work with in different capacities, either to work collaboratively on business development or with execution of the work when we win the work.” “Those relationships have remained steady and strong, and some have grown.” “We have now also built relationships with some larger businesses that now see value in working with us” participant #4 concluded.

Participant #7 explained, “we have a very good relationship with other small businesses.” “We had a good relationship with other small businesses before the

pandemic.” “During the pandemic we could not afford their services anymore.” “Even after the pandemic we are still doing a lot of things by ourselves.” “We still can’t afford the services of other small businesses.” “Most of them went out of business.” “We bought some of the equipment from them.” “As a result, now that the pandemic is over, we now own most of the equipment that we used to rent.” “We now do a lot of things ourselves” participant #7 concluded.

Participant #8 explained that their customers are mostly small businesses, and that they must file their tax returns. Individuals also must still file their individual tax returns. Participant #8 explained, “I worked throughout the pandemic, not even off for one day, we were considered essential, and the office was open throughout and during the pandemic.” “We service a lot of small businesses, mainly in the health care sector, doctors, and related health entities.” “We have a strong relationship with other small businesses.” “Relationship was excellent during the pandemic.” “The pandemic posed some challenges, but it did not diminish the level of business.” “They are paying their bills late.” “Pharmacists especially have been negatively impacted by the pandemic.” “Some of these big pharmacists are taking over smaller independent pharmacies and making things a lot difficult.” “The supply chain of the pharmacies was also disrupted, but the people supplying them insist they give you five to ten days to pay.” “If they do not pay, the suppliers cut them off, and they were struggling to pay for supplies.” “The supply chain disruption affected everything.” “If it was not for the pandemic, maybe we could have picked up more small businesses.” “People were afraid of starting a business.”

Participant #9 explained that their relationship with other small businesses was very good and vibrant before the pandemic. Participant #9 explained, “we work collaboratively with photographers, title companies, building inspectors etc.” “During the pandemic we continued to work collaboratively and after the pandemic the relationship continued.”

Participant #10 explained, “I worked with other small business collaboratively.” “Primarily we do a lot of sub-contracting with other vendors.” “Primarily we do a lot of sub-contracting with other vendors.” “During the pandemic, we shut down completely.” “The pandemic impacted small businesses a lot negatively.” “A lot of businesspeople went out of business.” “I personally know small businesses that went under.”

Participant #12 explained, “our relationship with other small businesses before the pandemic was pretty good.” “We had about 5 or 6 contractors that provided services to us.” “We have a plumber, pest control, our delivery service, the people who pick up our waste, the people who change our oil.” “We still maintained our relationship with these other small businesses during the pandemic.” “They are necessary services that are required for day-to-day transactions.”

Category: Banking relationships

In general, the interview respondents indicated that they have a good relationship with their banks. Two indicated that the relationship is somewhat lukewarm, and one indicated that it was negative.

Participant #1 explained, “Banking relationship was very healthy before the pandemic.” “During the pandemic, our relationship with our banks continued to be good.” “Money was cheap.” “We did not have mortgages on our rental homes.”

Participant #2 explained, “we have always maintained a good relationship with banks.” “We have over the years, had lines of credit and loans with banks.” “The pandemic did not affect those banking relationships at all.” “After the pandemic, lending rates have gone up.”

Participant #3 explained, “I would say, honestly, my relationship with the bank before the pandemic was lukewarm.” “I don't really think that I had a relationship.” “We had a line of credit”. “A lot of black owned businesses can't even get a line of credit”. “I view a banking relationship to be one where you don't just hear from your bank when it's time to renew and sign paperwork for the line of credit.” “You want a banker who follows up to see how you are doing.” “The bank should be a trusted partner with you and helping you look at how to grow your business, and I did not have that.” “When we tried to apply for the paycheck protection program loan, they did not initially reach out to us, and I knew they were busy with processing applications.” “When we did pursue them, they were no longer accepting any more applications.” “We ended up going to a community bank that worked with us and we were able to secure our PPP loans.” “I did not get the PPP loan through my long-standing banking relationship, but with a community bank.” “After the pandemic things have changed a bit because after I said that I was not impressed with the level of service that I was receiving.” “I was exploring relationships with other banking institutions.” “I was not getting a level of service that I

should have.” “It was only after I threatened to leave that they realized that I wasn't that my company wasn't even in the right tier.” “I didn't know what questions to ask.” “I didn't know that there were these tiers.” “If I had known, I definitely would have raised the red flag.”

Participant #4 explained, “we have a good relationship with the 2 banks that we bank with.” “Both banks have been exceptional from day one in supporting our business growth.” “They have both given us extensive lines of credit even before Covid, they have given us personal and commercial bankers.” “They have given us access to all kinds of industry tools that have helped us with managing payroll, managing tax payments, and all the kind of service that you will expect.”

Participant #5 explained, “relationship with our bank was a great relationship before the pandemic.” “During the pandemic, it wasn't so great.” “A lot of the credit lines were closed.” “So, there were no credit lines available.” “After the pandemic, they slowly opened the credit lines but not to the point of where the credit lines were before the pandemic.”

Participant #6 explained, “I recently just changed banks.” “I had a good normal bank client relationship, nothing special, but it was good.” “After the pandemic, I moved from a commercial bank to a local credit union.”

Participant #8 explained, “I have a good relationship with the bank because they are using my money and that is why the relationship is good.” “Good to the extent that I do not owe the bank any money.” “I have paid the bank all what I owed them.” “When I had a big federal government contract, when the bank sees a lot of money coming into

the account, they will want to give you money.” “Once that level of funding and federal government business goes down, and the level of revenue drops, they will just want to convert your line of credit into a term loan and ask you to pay to pay it back in the shortest possible time.” “I paid the bank the loan before the pandemic started.” “Aggressive billing that they keep changing the amount that you must pay them thinking that you go out of business.”

Participant #9 explained, “Banks in general do not lend to small businesses.” “It is a very difficult relationship.” “In my own personal experience, I developed a good personal relationship with one bank employee who is very helpful to me.” “At an intuitional level, the relationship is not that good.”

Participant #10 explained, “we had a decent relationship with the bank before the pandemic.” “I wouldn't say it changed much because we really didn't have any lending.” “We had a separate Community investment Organization. the Washington Area Investment Community Fund.” “It is extremely difficult for banks to lend to small businesses, especially small, minority owned businesses.” “Our relationship is still challenging with the banks, but good with the community investment organization.”

Participant #11 explained, “we have a good relationship with our bank.” “We have been in business for 32 years.” “Over time, as a result of the fact that we are an established business and we've been able to be consistent, our earnings have been consistent with for the past 32 years.” “It makes it more far easier for banks to work with us, and that did not change during the pandemic.” “After the pandemic, the bank has also been consistent.”

Participant #12 explained, “I would say that the relationship with our bank before the pandemic was pretty good.” “We had a very friendly relationship with them and, we need any loans or anything, anything going on with the account.” “They would always reach out to us and, you know, they would come by the restaurant and see how business is going.” “We know the people at the branches, you know, on a personal basis.” “One of the branches was closed during the pandemic.” “We moved most of our business to the other bank.” “We had two different banks that we were operating with. after the pandemic, I would say our relationship is most we mostly maintain relationship with TD Bank.” “We have a good relationship with the manager and most of the employees there.”

Category: Innovative measures

Interview respondents had to utilize technology, adopt remote work policies, look for alternative financing, and change the mode of client service delivery to survive or/and even thrive in response to the governments’ coronavirus pandemic response policies.

Participant #1 explained that they did not do much for the first 12 months of the pandemic, until around 2021 when they started to experiment with doing virtual property viewing using Zoom.

Participant #3 explained, “we do have a co-working space, but most of our staff work from their remote offices.” “Economically, that makes the most sense for us.” “I had hired a digital events strategist just before the pandemic.” “I was able to engage his skills and expertise to help our clients pivot to virtual meetings versus in-person.” “We had pretty much already moved to a virtual environment because we have staff that

worked at government locations, they worked remotely, they worked at partner locations.” “We were really prepared to just completely pivot to a virtual work environment.” “We were well positioned to continue with our business.” “We had a lot more virtual engagements, lunch and learn.” “We sent out more communications to staff.” “We would send out updates from the government, was giving updates and policies that masks and vaccine all of that.” “We were very proactive in trying to communicate effectively with our team members all-virtual work and environment.”

Participant #4 explained, “we shut down our office, sent all the staff home.” “Initially, we continued to pay staff even though nobody was working.” “Once some of our clients opened business, not physically, but virtually, we gave our staff the tools, laptops, office equipment, printers, and all the things that we needed to be able to work virtually and started to deliver services from a virtual environment.” “The mode of service delivery has changed.” “Which I feel has been somewhat helpful in that goods in a few projects we've done at the till end of the pandemic to know that in the old days will have been required to staff with resources that are physically on the ground.” “We were able to deploy those projects with people you know, that far away like Canada and California.” “The ability for us to resource, just to source nationally has been enhanced with the normal being able to work virtually in many aspects.”

Participant #7 explained, “we tried doing zoom soccer lessons, we bought some of the training equipment we used to rent.” “We started doing a lot of things by ourselves, for example painting the lines in the soccer fields.”

Participant #11 explained, “The DC Department of Health Care Finance, who pays us, implemented Covid 19 reimbursement rates which were a lot higher and that helped us a lot.” “We are now incorporating virtual meetings the way we have never done before.” “We are incorporating the hybrid scenario in terms of working from home for our administrative professionals in the admin offices or the finance offices.” “Now we have a hybrid where people can work from home one or two days a week.” “Overall people are happier because they do have that work at home option.” “We had employees stay at the facilities, and our residents were not going anywhere, everything closed down.” “The virus was coming from our employees, so at one point, at the height of the pandemic,” “we had to institute a plan where our employees would literally stay in the home, one, two, to three weeks at a time.” “And the ones who came in had to get a COVID-19 test.” “We mandated the vaccine when it came out and terminated employees who refused to take the vaccine.”

Participant #12 explained, “we closed the dining area, so there was no indoor dining, it was all take-out only.” “We also focused more on the online ordering which helped increase revenue.” “We also bought and utilized cleaning, disinfecting products, and we placed hand sanitizers everywhere.” “We mandated the use of masks for our employees, suppliers, contractors, and customers.”

Theme 3: Communities***Category: Relationship with local communities***

Overall, most small, minority-owned business owners in most cases were intimately connected to their local communities. In some instances, the businesses served as a focal point for the community.

Participant #1 explained that they did not have much connection with the local community, but they engaged in charitable activities.

Participant #2 explained, “it has always been my belief that you must be active in the community in which you're doing business.” “I have made it my duty over the years to be very engaged from a corporate responsibility perspective, to be engaged with the community in giving back.” “Our company have contributed over the years to numerous organizations in our community in Washington DC, and Maryland.” “These organizations have ranged from boys and Girls clubs to other community-based organizations.” “Low-income people, education and housing in general, training and development of the youngsters have been our main areas of charitable focus.” “We have collaborated with facilities run by the community organizations that are formed for this purpose.” “Some are run by fraternities and sororities.” “Some are run by churches.” “Others are nonprofits that are funded by the governments to provide social services.” “We have been engaged very actively for years, sharing our resources with these organizations.”

Participant #3 explained, “we have existed in Montgomery County for over 35 years.” “We have a longstanding relationship with the local community.” “I am

personally committed to looking at the state of black owned businesses.” “I co-founded the Montgomery County Black Collective, an organization founded to investigate economic inequity as it relates to business growth among black businesses in the county.” “I served on a couple of boards of other black-owned businesses.” “We worked with a large business partner to conduct research on the infrastructure and impact of the coronavirus pandemic within hard to reach and underserved communities.” “We worked with our communities of color, held listening sessions to help them also engage with local community stakeholders.” “I feel confident in saying that we are well entrenched within the local community here.” “Our corporate philosophy is that we can do well and do good.” “It is more about how we can support to the community versus how the community can support us.”

Participant #4 explained that they are involved in social and charitable activities within the district of Columbia and in Maryland.

Participant #5 explained, “we have a good relationship with the local community.” “It is a business community area, and a small community, like a small town.” “You get to know everybody that comes into the restaurant.” “You develop a personal connection with the people that come in on a regular basis.” “We support community events such as Potomac Day Parades, where we will set up a table and give out free food, give out restaurant gift cards to many people and other charities.” “The community also support the restaurants in return.”

Participant #6 explained, “I have a good relationship with the local community.” “I do a lot of charity work with the local police, the Fairfax County Police, where I

donate every year to support the different work that the police do.” “I also partner with businesses, such as banks.” “I refer clients to them who need to open a bank account, and they send to me business clients who require CPA services.”

Participant #7 explained, “my business serves mostly the local community because the local community has got so many children, and they are the ones that primarily sign up for the soccer program.”

Participant #8 explained, “I have not had a close relationship with the local community here in Beltsville, Maryland.” “I donate very small amounts of money to local charities like the odd \$50 here and there, but nothing particularly significant.”

Participant #9 explained, “we have a close relationship with the local community.” “We do a lot of charity work in the community.” “The company helped repair a building that houses homeless people.”

Participant #11 explained, “we do partner with the local community, and with local businesses within the community.” “And when we do, it's usually another provider that understands our population.”

Participant #12 explained, “I would say we have a pretty good relationship between the neighbors and other businesses.” “Sometimes we have community activities in the neighborhood which we participate in, and even provide free food.” “We are open 24 Hours a day.” “University students, people that go to night clubs were our main customers, especially at night, and you know, we are pretty much busy around the clock.”

Theme 4: Family Health Care**Category: Personal Health Care**

The results from my interviews indicate that the interview respondents would have adopted measures to protect themselves their families, neighbors, and their employees even without a government mandate.

Participant #2 explained, “I would have taken steps to protect myself and others from the virus, with or without a government mandate.”

Participant #3 explained, “I would have complied with all the restrictive coronavirus mandates because I am a public health professional.” I worked in HIV and other diseases health programs, so there are things that you have to do to protect yourself even without a government mandate.” “I do believe that protecting yourself from the virus is a personal decision.” “In terms of the government's response, I do think that if we had taken this more seriously at the beginning, we would not have been in such a dire situation.” “My father passed away from Covid.” “Public health is not necessarily high on the bucket list anymore for the government.” “It became obvious, over the last couple of years because of the pandemic and trying to get messaging out, making sure people understood certain things as it related to taking care of themselves during the pandemic.”

Participant #4 explained, “everybody was struggling with trying to figure out what will work in the earlier days to reduce or eliminate the spread of the virus.” “There was a little bit of a challenge for some of us that are in a business that requires a lot of travel with the inconsistencies as you went from border to border.” “It would have been

very difficult for each person to make their own personal decisions.” “I decided to wear masks personally.”

Participant #6 explained, “I would have taken measures to protect myself even without a government mandate.” “I would have consulted with my doctor about the safety of the vaccine.” “If my doctor said it is safe, I would have taken the vaccine without a mandate.”

Participant #7 explained, “I would have worn a mask and taken the vaccine even without a government mandate.” Participant #8 explained, “I signed up for the COVID alerts from Montgomery County.” “My admin assistant is immuno-compromised because she had a cancer.” “We bought a lot of cleaning detergents.”

Participant #9 explained, “I would have stayed at home, utilized masks, and taken the vaccine even without a government mandate.” Participant #10 explained, “I would not have stayed home.” “I must go out and work.” “However, I would have worn a mask and taken the vaccine.” Participant #12 explained, “I would not have stayed at home.” “I would have taken the vaccine.” “I would have worn a mask to protect myself and others.”

Category: Domestic and international travel

Participant #1 explained that it took a long while for travelling restrictions to have been imposed. “We travelled out of the country.” “Travelling restrictions should have been done sooner, especially for people coming from China, and we knew the corona virus originated from China.” “The government was slow to impose the traveling ban.”

“There should have been better protection for these essential workers.” “Protecting myself from the COVID virus was personal for me.” “I felt I had to protect myself, and, my family, my neighbors.”

Category: Essential Workers

Participant #1 explained, “There should have been better protection for essential workers.” Participant #5 explained, “one staff got sick during the pandemic.” “They were hospitalized, recovered and returned to work.” “As restaurants, we even share some of the tables outside.” “We have a very good relationship with the other small businesses.” Older clientele will come to the restaurant for lunch, if the weather is nice outside, then it's busy.” “If the weather is not nice, it is not busy because you lose that first part of your revenue during the day, because the older clientele does not want to sit inside.”

Participant #11 explained, “we did not lose any of our residents from Covid.” “We lost three employees.” “One passed away while she was at work on shift.”

Summary

The purpose of this phenomenological qualitative study was to examine the perceived effect of government policies in response to the coronavirus pandemic on small, minority-owned businesses, based in the DMV Metropolitan area. The goal was to understand their personal experiences with navigating governments’ coronavirus pandemic response policies.

My participants were selected from small, minority-business owners that are based in the DMV metropolitan area. Out of the 12 interview participants, 8 were male, and 5 females. All twelve, indicated that they were democrats, 9 identified as African,

and one as Other. In terms of their place of personal residence, 3 stated they lived in an urban area, and 9 indicated that they are sub-urban residents. In terms of their state of personal residence, 9 resided in the State of Maryland, and 3 resided in Virginia. In this study, all twelve of my interview participants had businesses located in the DMV Metropolitan area. All of them met the key criteria for the study:

They met the SBA size standard to be categorized as a small business.

They met the US. Census Bureau's definition of a Minority-Owned firm.

A total of 7 participants were interviewed face to face, and 5 were interviewed using Microsoft Teams without the video camera on as instructed by the IRB.

To curb the spread of the coronavirus pandemic, the first step governments used was lockdown and stay-at-home orders, followed by mask and vaccine mandates, and then they instituted measures such as the PPP Loan program to help businesses negatively impacted by the restrictive coronavirus pandemic response policies. My central research question is, what is the perceived effect of government policies implemented in response to the coronavirus pandemic, on small, minority-owned businesses based in the DMV? My interview participants through their responses to my interview questions (Appendix B: Interview Questions) provided answers to this question.

My research question is answered by the following themes that emerged from my study: (1) Government response, (2) Economic impact, (3) Communities, and (4) Family Health care.

All interview participants supported the governments' lockdown and stay-at-home orders except for Participants #5 and #11. Respondent stated that Lockdowns should have been implemented in a timely manner. Lockdown rules should be uniform. The State of Maryland had stricter lockdown rules compared to DC and Virginia. Mental health implications should be considered in future for people who suffer from anxiety and other mental health problems. The duration of the lockdowns should be specifically factored in because of these mental health concerns.

All interview participants supported mask mandates and believed that the mandates helped to slow the spread of the COVID-19 virus. However, some participants expressed the view that masks were not implemented in a timely manner. A couple of participants also expressed the view that the guidance for masking were initially confusing and ambiguous. Lastly, some participants also expressed the view that enforcements of mask usage were weak and poor.

Participants expressed huge support for the coronavirus vaccines. Concerns were raised about the conspiracy theories about the vaccines and suspicion in the African American community. My interview participants expressed dissatisfaction about the rollout of the vaccines. there was a lack of leadership by the federal government on this issue, at the Federal level. Finally, Participants stated that implementation of the Vaccine mandate was the most challenging for their business.

The PPP Loan was a life saver for a lot of small businesses. This is what my interview participants had to say about the PPP Loan program. Most interview

participants supported the PPP Loan program but had negative or adverse comments about its implementation.

The Business environment was healthy before the coronavirus pandemic. The results of the perception of the small, minority owned business owners in terms of the business environment during the pandemic were mixed. Six interview respondents stated that the business environment was good, and three stated that it was bad, and three stated that the first six months were very bad, and the business environment later improved. The results of my interviews indicate some business thrived, whilst others suffered huge losses. Health Care, Restaurant and Real Estate suffered the most negative impacts, from a sectorial perspective.

The results of my interviews revealed some businesses did not have to lay off employees at all, some laid off employees temporarily, whilst others laid off very few employees and one interview respondent had to lay off a lot of employees.

The coronavirus pandemic created some challenges for suppliers. Specifically, as it relates to supply chain issues. However, the relationship with most suppliers remained the same or even thrived in certain instances.

The coronavirus pandemic created some challenges for suppliers. Specifically, as it relates to supply chain issues. However, the relationship with most suppliers remained the same or even thrived in certain instances and even ended.

The coronavirus pandemic challenged the relationships the small, minority-owned business in the DMV metropolitan area had with other small businesses. Some relationships continued to thrive, and some came to a standstill or ended.

In general, the interview respondents indicated that they have a good relationship with their banks. Two indicated that the relationship is somewhat lukewarm, and 2 others indicated that it was negative.

Most small, minority-owned businesses in the DMV Metropolitan area had to utilize technology, adopt remote work policies, and change the mode of client service delivery to survive or thrive in response to the governments; coronavirus pandemic response policies.

Overall, most small, minority-owned business owners in most cases were intimately connected to their local communities. In some instances, the businesses served as a focal point for the community.

The results from my interviews indicate that the interview respondents would have adopted measures to protect themselves their families, neighbors, and their employees even without a government mandate.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

The COVID-19 pandemic is the most critical global public health, and economic emergency in the present generation's lifetime thus far. Federal, state, and local governments immediately had to respond with policies such as lockdowns, stay-at-home orders, shelter-in-place orders, and remote work orders for non-essential workers to curb the spread of the COVID-19 virus. These measures immediately led to an unprecedented reduction in economic activity and job losses, especially in the service, retail, hospitality, and health care sectors of the economy, sectors that have high rates of small, minority-owned businesses. Results from the Small Business Pulse survey conducted between April and June 2020 by the US Census Bureau indicate that 90% of small business owners stated that COVID-19 had a large or moderate negative effect; in June, that number had only slightly declined to 83% of small businesses (Census Bureau Small Business Pulse Survey, 2020). This is an indication of the negative impact of the coronavirus pandemic on small, minority-owned businesses in the United States in general.

In the DMV metropolitan area, small, minority-owned businesses play a significant role in the economy as well. In the State of Maryland, 19.3% of all small businesses are minority owned (Myeasternshore MD, 2021), 42.8% of businesses in DC are minority owned (Washington, DC Small Business Statistics, 2022), and 42% of all businesses in Virginia are minority owned (Northern Virginia Regional Commission, 2019). As such, this study may provide insight into the perceived effect of government

coronavirus pandemic policies on minority-owned small businesses in the DMV metropolitan area.

As the current literature on the government's coronavirus pandemic policies and small, minority-owned businesses is limited, the study has implications for social change because approximately 18.7% of U.S employer businesses were minority-owned businesses (ABS, 2019). As a result, we need to understand how future governments' economic emergency response policies could be better tailored to address their needs.

The purpose of this qualitative study was to examine the perceived effect of government policies in response to the coronavirus pandemic on small, minority-owned businesses, specifically in the DMV Metropolitan area. The goal was to understand their personal experiences with navigating the government's coronavirus pandemic response policies.

My participants were selected from a sample small, minority-business owners based in the DMV metropolitan area. Out of the 12 interview participants, eight were male, and five were females. All 12 indicated that they were democrats, nine identified as African, and one as Other. In terms of their place of personal residence, three stated they lived in an urban area, and nine indicated that they are sub-urban residents. In terms of the states their businesses were located in, four are in the State of Maryland, and three in Virginia, and five in Washington, DC. All of them met the key criteria for the study: they met the SBA size standard to be categorized as a small business, and they met the US. Census Bureau's definition of a minority-owned firm. A total of seven participants were

interviewed face-to-face, and five were interviewed using Microsoft Teams without the video camera, as instructed by the Walden University IRB.

To curb the spread of the coronavirus pandemic, the first step governments used was lockdown and stay-at-home orders, followed by mask and vaccine mandates. Then, they instituted the PPP Loan program to help businesses negatively impacted by the restrictive coronavirus pandemic response policies. The central research question was as follows: what is the perceived effect of government policies implemented in response to the coronavirus pandemic, on small, minority-owned businesses based in the DMV? My interview participants provided answers to this question through the interview process.

Interpretation of the Findings

The research question is answered by the following themes that emerged from the study: (1) government response, (2) economic impact, (3) communities, and (4) family health care. Overall, participants overwhelmingly supported the government coronavirus non-pharmaceutical policies. The coronavirus pandemic and governments' response emerged as the most politically divisive and sensitive issue in contemporary times. In Table 1 (Demographic Analysis of the 12 Interview Participants), all interview participants indicated that they are democrats. This is noteworthy because Grossman et al., (2020), found a relationship between adherence to government coronavirus response policies and political party affiliation. The Grossman et al., (2020) study found that Democratic counties were more compliant than Republican counties. Gadarian et al., (2021) studied found that partisan differences were entrenched from the earliest days of the pandemic.

Almost all interview participants supported the governments' lockdown and stay-at-home orders. The majority of respondents stated that lockdowns were effective in limiting the spread of the COVID-19 virus but should have been implemented in a timelier manner. This is in line with Doerr (2021), who found that states with longer stay-at-home orders reported fewer COVID-19 cases. Fowler et al. (2020), showed that counties that implemented stay-at-home orders reduced the rate of COVID-19 infection by 30% after just one week.

Participants also stated that lockdown rules should be uniform. This finding is supported by the Mccaffery & Ashley (2021) study, which found statistically significant relationships between mortality rates and population density of the state per country. The inference is that human interaction and population density affect the mortality rate. The State of Maryland had stricter lockdown rules compared to DC and Virginia, according to the interview participants.

My interview participants also stated mental health implications should be considered in the future, especially for people who suffer from anxiety and other mental health problems. The duration of the lockdowns should be specifically factored in because of these mental health concerns. Teater et al. (2020) found that younger adults experienced higher levels of emotional loneliness compared to older adults. Further, Park and Kim (2021) investigated the relationship between social distancing and mental health problems and found a relationship between small business closures and reduced urban movement of people with mental health problems. Teater et al. (2021) found higher

levels of loneliness and isolation in their study. Similarly, Luchetti et al. (2020) found some detrimental impacts on vulnerable groups and individuals.

Finally, participants stated that travel restrictions should have been implemented earlier, especially travel to and from China where the COVID-19 virus was believed to have originated from. The merits and demerits of traveling restrictions to and from China when the virus was first discovered is another area for further research.

All interview participants supported mask mandates and believed that the mandates were effective and helped to slow the spread of the COVID-19 virus. This is consistent with the finding of Ajodah et al., (2021) who concluded that masks were effective against the spread of COVID-19 virus. However, some participants expressed the view that masks were not implemented in a timely manner. The Strand et al. (2021) study concluded that states who implemented mask mandates late, or never had higher mortality rates.

A couple of participants also expressed the view that the guidance for masking was initially confusing and ambiguous. The question of if mask mandates were clear and unambiguous or not is another area for further research. Lastly, some participants also expressed the view that enforcement of mask usage was weak and poor. Jacob and Whitman (2022) documented the enforcement of mask mandates in 33 states, between April and August 2020. Their study revealed that businesses were reluctant to take enforcement action against non-mask wearing patrons. The preference of the businesses, according to Jacob and Whitman (2022), was that local law enforcement should enforce the mandates.

Participants expressed unanimous support for coronavirus vaccines. Most participants stated that vaccines were effective. Concerns were raised about the conspiracy theories about the vaccines and suspicion in the African American community. El-Mohandes et al. (2021) examined COVID-19 vaccine acceptance among adults in four major metropolitan cities in Chicago, New York, Los Angeles, and Dallas. El-Mohandes et al. (2021) found that poverty levels, working outside the home, and conservative political views are predictors of unwillingness to take the vaccine. Many of the respondents in the El-Mohandes et al., (2021) study supported vaccination and mandates for employees and university students. Harris et al. (2022) examined vaccine hesitancy, uptake, attitudes, and sociodemographic characteristics. Harris et al. (2022), found that vaccine acceptors were more likely to have a member of their household above 65 years of age, normally take vaccines, and think positively of the COVID-19 vaccine.

A very important finding to note was that participants trusted their primary physicians with vaccination advice more than government administrators. One respondent clearly stated that the government should not tell him what to put in his body, and that it was the job of his primary physician, to tell him what he should do. Interview participants expressed dissatisfaction about the rollout of the vaccines. Participants stated that there was a lack of leadership by the federal government on this issue at the federal level. Finally, participants stated that implementation of the vaccine mandate was the most challenging for their business. Kettl (2020) examined the leadership role of federal government when it comes to addressing the public health and economic problems created by the coronavirus pandemic, noting that the federal government left most of the

decisions to the states, and the states went in different directions. According to Kettl (2020), the federal response was to avoid a national strategy. Williamson and Morris (2021) stated that the coronavirus pandemic exposed the long building tensions between federal, state, and local relationships in the United States. This debate has brought to the fore the issue of federalism and more specifically, the question of the role of the federal government in public health emergencies. The role of the federal government in a public health emergency, vaccine leadership at the federal level, the roll-out of the vaccines, and implementation of vaccine mandates by businesses are all areas for further research and study.

Respondents reported that the PPP Loan program was a lifesaver for many small businesses. Most interview participants supported the PPP Loan program but had negative or adverse comments about its implementation. These sentiments are supported by the Judge (2020) study, which found that larger businesses were favored over smaller businesses. Bartki et al. (2020a) found that priority was given to more established businesses with connections to the banks. Neilson et al. (2020) found that smaller businesses faced longer processing times and were less likely to be approved compared to larger businesses. More research should be performed regarding why minority small business owners were treated differently from larger businesses during the implementation of the PPP loan program. We should also note that minority owned small businesses had to explore other innovative and alternative sources of finance as a result. Community financing organizations provided a source of financing that was critical during the pandemic.

The local business environment was healthy before the coronavirus pandemic. The results among small, minority owned business owners regarding the business environment during the pandemic were mixed. Six interview respondents stated that the business environment was good, three stated that it was bad, and three stated that the first 6 months were very bad, but the business environment later improved. The interview results indicate some businesses thrived, while others suffered huge losses. Some businesses reported no layoffs, some laid off employees temporarily, others laid off very few employees, and one interview respondent had to lay off a lot of employees.

In sum, the results were mixed. Bartik et al. (2020) found that the rate of unemployment quickly increased because of the coronavirus pandemic. Huang et al. (2020) found that lockdowns were associated with a 20-30% reduction in non-salaried workers in the hospitality sector. Handwerker et al. (2020) found that twice as many jobs were lost between March 2020 and April 2020, more than during the entire period of the great recession of 2007 to 2009.

The general evidence, especially during the early days of the pandemic around March of 2020, was that the pandemic impacted the United States economy negatively. However, results of my study indicates that minority small businesses in the DMV metropolitan area recovered quickly, utilizing innovative measures and government financing programs to keep their businesses healthy and resilient. Most small, minority-owned businesses in the DMV Metropolitan had to utilize technology, adopt remote work policies, and change the mode of client service delivery to survive or thrive in response to the government's coronavirus pandemic response policies. Katare et al. (2021) found that

drivers of income loss were not necessarily associated with time to recovery. Secondly, businesses that were undercapitalized were most likely to suffer higher income losses, longer time to recovery, and less likely to be resilient. Thirdly, business model changes were necessary due to the pandemic, but not all adaptive strategies were effective.

The coronavirus pandemic created some challenges for suppliers, particularly regarding supply chain issues. However, the relationship with most suppliers remained the same or even thrived in certain instances. Further, the coronavirus pandemic challenged the relationships between minority small business owners in the DMV metropolitan area. Some relationships continued to thrive, and some came to a standstill or ended. Ratten (2020) found that new approaches were needed that rely on entrepreneurial thinking to succeed in the global marketplace. They concluded that the coronavirus pandemic presented entrepreneurial opportunities.

Helgeson et al. (2022) found that historically underrepresented group operated (HUGO), minority, women and veteran-operated businesses saw largely amplified negative impacts from the coronavirus pandemic. The Helgeson et al. (2020) study showed the vulnerability of small HUGO businesses to external shocks, concluding that such vulnerabilities may be because of socioeconomic characteristics of small business operators and/or from community level characteristics associated with where they operate and their access to resources.

In general, the interview respondents indicated that they had a good relationship with their banks. Two indicated that the relationship is somewhat lukewarm, and two others indicated that it was negative overall. Additionally, most small, minority-owned

business owners were intimately connected to their local communities. In some instances, businesses such as restaurants served as a focal point for the community. A majority of the minority small business owners were engaged in charitable activities that benefit the local communities where they do business.

The results from the interviews indicate that respondents would have adopted measures to protect themselves their families, neighbors, and their employees, even without a government mandate. Participants had vulnerable employees with comorbidities like cancer and diabetes, and elder parents that they lived at home with. The results indicate that they took personal measures to protect those vulnerable employees and family members.

Limitations of the Study

A limitation of this study is that as the pandemic was dynamic in nature, the study focused on perceived effect of government coronavirus pandemic policy on small, minority-owned businesses that changed over time. As a result, conclusions reached may be time sensitive, and some future events and developments may not be accounted for in this study. Another limitation of the study is that it does not include non-employer minority-owned small businesses in the DC Metropolitan area. I interviewed 12 participants for this study. I did not reach saturation by the time I interviewed the 12th and final participant, as a result of time and practicality.

Recommendations

Restrictive policies such as lockdowns or travel restrictions should be implemented in a timely manner to curb the spread of any virus. Lockdown rules should

be uniform. Variations among lockdown policies between states was challenging for respondents. Also, mental health implications should be considered in the future for people who suffer from anxiety and other mental health problems. The duration of the lockdowns should be specifically factored in because of these mental health concerns. Additionally, there should be more collaboration between federal, state, and local government agencies and officials when it comes to the implementation and enforcement of restrictive mandates. Masks mandates should also be implemented in a timely manner. Guidance for mask usage should be clear and unambiguous. Lastly, enforcements of mask usage should be strengthened at the federal, state, and local levels. As a result of all these contentious issues, the federal government should take the lead in responding to public health emergencies and enforcement of mandates in collaboration with state and local government officials.

Primary physicians should be engaged in and given a greater role in promoting the uptake of vaccines. It appears people trust their primary care physicians when it comes to medical issues. This is significant and noteworthy because the primary physicians can help bridge the gap of mistrust between minority and disadvantaged communities and government. Public education should be targeted to at-risk groups, such as African Americans for example, as the result of the conspiracy theories that are rife in those communities, and their history should be addressed with the care and sensitivity that it deserves. Again, primary physicians as a result of the trust they have built with their communities that they serve can play a great role in public education. The rollout of vaccines should be better planned and executed. Also, the government should provide

help to small businesses with the implementation of the vaccine mandates. The burden of implementation should be shared or entirely carried by government authorities.

Programs designed to help small businesses or small, minority-owned businesses should be targeted for them to be effective. The government should not take a one size fits all approach. The public education and program implementation should be better planned and executed by the government. Programs for small, minority-owned business certifications should be reviewed regularly by the government, to ensure that it is helping the targeted small, minority-owned business community.

The federal government's pandemic response office should be re-established. There should be clear and effective leadership of pandemic responses at all levels of government with the federal government at the helm. Government policies should be guided by science rather than politics or the quest for political advantage. In sum, the tensions that existed between governments and scientist during the coronavirus pandemic should never be repeated.

Implications

From a public policy perspective, if the results of this study and its recommendations are taken into consideration by policy makers at federal, state, and local government levels, they will be better informed as to how they should design and implement response policies to minimize the loss of lives, support mental health and other social problems, and reduce the negative economic impact of pandemic response policies for future pandemics and public health or other emergencies.

Conclusion

The results of this study provide a unique insight into the complex system that is a small-minority-owned business, including the different ways in which they are formed and organized. Some are family owned, professional partnerships, sole proprietors etc. They are often a focal part of their communities where they contribute positively to local life in general. They interact with each other in a complex system that involves other small businesses, larger businesses, federal, state, and local government agencies, banks, and other financial institutions. They have consistently played an important role in the United States' economy and will continue to do so for a very long time. As a result of their unique nature and importance to the economic and social fabric of the greater community, policy makers should ensure that they tailor policies that will better serve and enhance the contributions and the role small, minority-owned businesses play to the economic and social wellbeing of the United States of America.

References

- Abbasi, J., Rubin, R., & Suran, M (2022). How the supreme court's COVID-19 vaccine mandate rulings could shape the pandemic's next phase. *JAMA*, 327(8).
<https://doi.org/10.1001/jama.2022.0791>.
- About R., & Heydari, B. (2021). The immediate effect of COVID-19 policies on social distancing behavior in the United States. *Public Health Reports*, 136(2), 245–252
<https://journals.sagepub.com/doi/pdf/10.1177/0033354920976575>
- Abubakar, Ahmed. (2020), Coronavirus (COVID-19): Effect and survival strategy for businesses. *Journal of Economics and Business*, 3(2), 661–671.
<https://doi.org/10.31014/aior.1992.03.02.229>.
- Adjodah, D., Dinakar, K., Chinazzi, M., Fraiberger, S. P., Pentland, A., Bates, S., Staller, K., Vespignani, A., & Bhatt, D. L (2021). Association between COVID-19 outcomes and mask mandates, adherence, and attitudes. *PLoS ONE*, 16(6).
<https://doi.org/10.1371/journal.pone.0252315>.
- Adler, S., B.A., & Bhattacharyya, S (2020). Beyond the nurses and doctors: Structural racism and the unseen frontline service workers during the COVID-19 pandemic. *Psychiatric Services*. <https://doi.org/10.1176/appi.ps.202000569>.
- Agrawal, S., Schuster, A.M., Britt, N., Liberman, J., & Cotton. S.R (2022). Expendable to essential? Changing perceptions of gig workers on Twitter in the onset of COVID-19. *Information Communication and Society*, 25(9).
<https://doi.org/10.1080/1369118X.2021.2020323>.
- Aharon, A. D., Jacobi, A., Cohen, E., Tzur, J., & Qadan, M (2021). COVID-19,

government measures and hospitality industry performance. *PLoS ONE* 16(8).

<https://doi.org/10.1371/journal.pone.0255819>

Aidoo, S.O., Agyapong, A., Acquah, M., & Akomea, S.Y (2021). The performance implications of strategic responses of SMEs to the covid-19 pandemic: Evidence from an African economy. *Africa Journal of Management*, 7(1), 74–103.

<https://doi.org/10.1080/23322373.2021.1878810>.

Akpan, I. J., Udoh, E. A. P., & Adebisi, B (2020). Small business awareness and adoption of state-of-the-art technologies in emerging and developing markets, and lessons from the COVID-19 pandemic. *Journal of Small Business & Entrepreneurship*, 34(2), 123–140. <https://doi.org/10.1080/08276331.2020.1820185>.

Akpan, I.K., Soopramanien, D., & Kwak, D. Cutting-edge technologies for small business and innovation in the era of COVID-19 global health pandemic. *Journal of Small Business & Entrepreneurship*, 33(6), 607–617.

<https://doi.org/10.1080/08276331.2020.1799294>.

Alstadsæter, A., Bjørkheim, J.B., Kopczuk, W., & Økland, A (2020). Norwegian and U.S. policies alleviate business vulnerability due to the COVID-19 shock equally well. *National Tax Journal*, 73(3), 805–828.

<https://doi.org/10.17310/ntj.2020.3.08>.

Alsuwaidi, M., & Eid, R. Gomaa, A (2022). Tackling the complexity of guests' food waste reduction behaviour in the hospitality industry. *Tourism Management Perspectives*, 42. <https://doi.org/10.1016/j.tmp.2022.100963>.

Altinay, L., & Taher, B (2018). Emerging themes and theories in the sharing economy: A

critical note for hospitality and tourism. *International Journal of Contemporary Hospitality Management*, 31(1), 180–193. <http://doi.org/10.1108/IJCHM-02-2018-0171>.

Anderson, B., Poeschel, F., & Ruhs, M (2021). Rethinking labour migration: Covid-19, essential work, and systemic resilience. *Comparative Migration Studies*, 9(45). <https://doi.org/10.1186/s40878-021-00252-2>,

Anderson, J (2022). COVID-19 in the Airline Industry: The Good, the bad, and the necessary. *New Solutions: A Journal of Environmental and Occupational Health*, 32(2). <https://doi.org/10.1177%2F10482911221101429>.

Arslan, A., Kamara, S., Zahoor, N., Rani, P., & Khan, Z (2021). Survival strategies adopted by microbusinesses during COVID-19: An exploration of ethnic minority restaurants in northern Finland. *International Journal of Entrepreneurial Behavior & Research*, 28(9), 1355–2554. <https://doi.org/10.1108/IJEBr-05-2021-0396>.

Atkins, R., Cook, L., & Seamans, R (2021). Discrimination in lending? Evidence from the Paycheck Protection Program. *Small Bus Econ*, 58, 843–865. <https://doi.org/10.1007/s11187-021-00533-1>.

Autor, D., Cho, D., Crane, L. D., Goldar, M., Lutz, B., Montes, J., Peterman, W. B., Ratner, D., Villar, D., & Yildirmaz, A (2022). The \$800 Billion Paycheck Protection Program: Where did the money go and why did it go there? *Journal of Economic Perspectives*, 36(2), 55–80. <https://doi.org/10.1257/jep.36.2.55>.

Baccini, L., Brodeur, A., & Weymouth, S (2021). The COVID-19 pandemic and the 2020

- US presidential election. *Journal of Population Economics* (2021) 34:739–767. January 2021. <https://doi.org/10.1007/s00148-020-00820-3>.
- Bacq, S., Geoghegan, W., Josefy, M., Stevenson, R., & Williams, T.A (2020). The COVID-19 virtual idea blitz: Marshaling social entrepreneurship to rapidly respond to urgent grand challenges. 0007-6813/^a 2020 Kelley School of Business, Indiana University. Published by Elsevier Inc. <https://doi.org/10.1016/j.bushor.2020.05.002>.
- Bailey, C., Brody, R., & Sokolowski, M (2022). Fraudulent loans and the United States paycheck protection program. *Journal of Financial Crime* Vol. 29 No. 2, 2022 pp. 519-532 © Emerald Publishing Limited 1359-0790. <https://doi.org/10.1108/JFC-07-2021-0165>.
- Bailey, W (2021). What to know about the COVID-19 relief package? *Journal of Financial Planning*. February 2021. <https://www.proquest.com/trade-journals/what-know-about-covid-19-relief-package/docview/2486548600/se-2>.
- Baker, L., Ringel, J., Rutter, C.M., Ozik, J., & Collier, N (2021). Reopening California: Seeking robust, nondominated COVID-19 exit strategies. *PLoS ONE* 16(10): e0259166. <https://doi.org/10.1371/journal.pone.0259166>.
- Banerjee, T., Nayak., A & Zhao, H (2021). A county-level study of the effects of state-mandated COVID-19 lockdowns on urban and rural restaurant visits using consumers' cell phone geo-location data. *Journal of Public Health: From Theory to Practice*. <https://doi.org/10.1007/s10389-020-01473-y>.
- Bartel, A.P., Rossin-Slater, M., Ruhm, C.J., Slopen, M., & Waldfogel, J (2021). Support

for paid family leave among small employers increases during the COVID-19 Pandemic. *Sociological Research for a Dynamic World* Volume 7: 1–8.

<https://doi.org/10.1177/23780231211061959>

Bartik, A., W., Bertrand, M., Lin, F., Rothstein, J., & Unrath, M (2020). Measuring the labor market at the Onset of the COVID-19 crisis. *Brookings Papers on Economic Activity*, Summer 2020

Bartik, A.W., Bertrand, M., Cullen, Z., Glaeser, E.L., Lucac, M., & Stanton, C (2020). The impact of COVID-19 on small business outcomes and expectations. This article contains supporting information online at

<https://www.pnas.org/lookup/suppl>. First published July 10, 2020.

<https://doi.org/10.1073/pnas.2006991117>.

Beck, T., & Keil, J (2022). Have banks caught corona? Effects of COVID on lending in the U.S. *Journal of Corporate Finance*. January 2022.

<https://doi.org/10.1016/j.jcorpfin.2022.102160>,

Bender, K.E., Badiger, A., Roe, B.E., Shu, Y., & Qi, D (2021). Consumer behavior during the COVID-19 pandemic: An analysis of food purchasing and management behaviors in U.S. households through the lens of food system resilience. *Socio-Economic Planning Sciences* 82 (2022) 101107.

<https://doi.org/10.1016/j.seps.2021.101107>.

Benton, J.E., Rissler, G.E., & Wagner, S (2020). City and County Governments in the Time of COVID-19 and the recession: The Long and winding road. *State and Local Government Review* 2020, Vol. 52(1) 28-52.

<https://doi.org/10.1177/0160323X20975470>.

Beylin, I. The ignominious life of the Paycheck Protection Program. New York University Journal of Legislation and Public Policy. Vol. 23:587. 2021.

Bhutta, N., Blair, J., Dettling, L., & Moore, K (2020). COVID-19, the CARES Act, and families' financial security. National Tax Journal, September 2020, 73 (3), 645–672. <https://doi.org/10.17310/ntj.2020.3.02>.

Bi, H., & Gulati, C (2021). Fiscal relief during the COVID-19 Pandemic. Federal Reserve Bank of Kansas City. Economic Review • Second Quarter 2021.

Birdthistle, W. A., & Silver, J (2021). Funding crises: An empirical study of the Paycheck Protection Program, 69 Buffalo L. Rev. 1541.

https://digitalcommons.law.buffalo.edu/buffalolawreview/vol69/iss5/5?utm_source=digitalcommons.law.buffalo.edu%2Fbuffalolawreview%2Fvol69%2Fiss5%2F5&utm_medium=PDF&utm_campaign=PDFCoverPages.

Bitecofer, R. L (2020). Polarization & democratic accountability in the 2020 presidential election. Society (2020) 57:507–510. <https://doi.org/10.1007/s12115-020-00521-3>.

Blattner, J.F., Karmia, W, P., & Walter, T.J (2021). How culture, leadership and engagement helped a small business survive during the pandemic. Strategic Human Resource Review. Vol. 20 No. 3 2021, pp. 88-93, © Emerald Publishing Limited, ISSN 1475-4398. <http://doi.org/10.1108/SHR-11-2020-0096>.

Boccia, M., & Cseh, M (2021). Full-service restaurants as learning organizations: a multiple-site case study. The Learning Organization Vol. 28 No. 4, 2021 pp. 413-

427. <http://doi.org/10.1108/TLO-04-2020-0059>.

Bottan, N., Hoffmann, B. R., & Vera-Cossio, D (2020). The unequal impact of the coronavirus pandemic: Evidence from seventeen developing countries. *PLoS ONE* 15(10): e0239797. October 7, 2020.

<https://doi.org/10.1371/journal.pone.0239797>.

Bravo, R., Segura, M.G., Temowo, O., & Samaddar, S (2022). How does a pandemic disrupt the benefits of eCommerce? A case study of small and medium enterprises in the US. *US. J. Theor. Appl. Electron. Commer. Res.* 2022, 17, 522–557.

<https://doi.org/10.3390/jtaer17020028>.

Brewer, P., & Sebby, A.G (2021). The effect of online restaurant menus on consumers' purchase intentions during the COVID-19 pandemic. *International Journal of Hospitality Management* 94 (2021) 102777.

<https://doi.org/10.1016/j.ijhm.2020.102777>.

Brizi, A., & Biraglia, A (2020). “Do I have enough food?” How need for cognitive closure and gender impact stockpiling and food waste during the COVID-19 pandemic: A cross-national study in India and the United States of America.

Personality and Individual Differences 168 (2021). Available online 19 September 2020. <https://doi.org/10.1016/j.paid.2020.110396>.

Brock, M.L (2018). Understanding the Landscape: Access to Capital for Women Entrepreneurs. <https://www.nwbc.gov/2018/03/01/understanding-the-landscape-access-to-capital-for-women-entrepreneurs/>

Brownson, R. C., Burke, T. A., Colditz, G. A., & Samet, J, M (2020). Reimagining public

health in the aftermath of a pandemic. November 2020, Vol 110, No. 11 AJPH.

American Journal of Public Health. 2020;110:1605–1610.

<https://doi.org/10.2105/AJPH.2020.305861>.

Buffington, C., Chapman, D., Dinlersoz, E., Foster, L., & Haltiwanger, J (2021). High-

frequency data from the U.S. Census Bureau during the COVID-19 pandemic:

small vs. new businesses. Business Economics (Vol. 56, Issue 3)

<http://doi.org/10.1057/s11369-021-00229-0>.

Bunch, B. S (2020). Illinois’s Initial fiscal response to the COVID-19 Recession.

Municipal Finance Journal. ISSN 0199-6134, ZDB-ID 1359156-3. - Vol.

41.2020, 2/3, p. 49-59

Burdorf, A., Porru, F., & Rugulies, R (2021). The COVID-19 pandemic: one year later –

an occupational perspective. Published online: 23 Mar 2021. Scandinavian

Journal of Workers Environmental Health 2021;47(4):245-247.

<https://doi.org/10.5271/sjweh.3956>.

Caballero-Morales, S (2021). Innovation as recovery strategy for SMEs in emerging

economies during the COVID-19 pandemic. Research in International Business

and Finance 57 (2021) 101396. <https://doi.org/10.1016/j.ribaf.2021.101396>.

Cable, J., Heymann, D., L., Uzicanin, A., Tomori, O., Marinissen, M., J., Katz, R., Kerr,

L., Lurie, N., Parker, G., W., Madad, S., Maldin, Morgenthau, B., M., Osterholm,

M., T., & Borio, L (2020). Pandemic diseases preparedness and response in the

age of COVID-19—a symposium report 1489 (2021) 17–29 © 2020 New York

Academy of Sciences. <https://doi.org/10.1111/nyas.14534>.

- Carnevale, J.B., & Hatak, I (2020). Employee adjustment and well-being in the era of COVID-19: Implications for human resource management. *Journal of Business Research* 116 (2020) 183–187. <https://doi.org/10.1016/j.jbusres.2020.05.037>.
- Carnevale, J.B., & Isabella, H (2020) . Employee adjustment and well-being in the era of COVID-19: Implications for human resource management. *Journal of Business Research* 116 (2020) 183–187. <https://doi.org/10.1016/j.jbusres.2020.05.037>.
- Cassidy-Bushrow, A.E., Baseer, M., Kippen, K., Levin, A.M., Li, J., Loveless, I., Poisson, L.M., Schultz, L., Wegienka, G., Zhou, Y., & Johnson, C.C (2021). Social distancing during the COVID-19 pandemic: quantifying the practice in Michigan – a “hotspot state” early in the pandemic – using a volunteer-based online survey. *BMC Public Health* (2021) 21:245. <https://doi.org/10.1186/s12889-021-10287-w>.
- CDC. Operational Strategy for K-12 Schools through Phased Mitigation; 2021. Available from: [https:// www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/operation-strategy.html](https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/operation-strategy.html).
- Census Bureau, Measuring the Effect of COVID-19 on U.S. Small Businesses: The Small Business Pulse Survey Assessed 7.26.20, 2020. <https://www.census.gov/library/working-papers/2020/adrm/CES-WP-20-16.html>.
- Centers for Disease Control and Prevention (CDC). (2020). Coronavirus disease 2019 (COVID-19). Retrieved October 6, 2020, from
- CFR Title-13 part-121. Retrieved from <https://www.ecfr.gov/current/title-13/part-121>
- Cherry, S., Jiang, E., Matvos, G., Piskorski, T., & Seru. A (2022). Government and

private household debt relief during COVID-19. *Brookings Papers on Economic Activity*, Fall 2021, pp. 141-221 (Article). <https://doi.org/10.1353/eca.2022.0002>.

Chetty, Raj, John N. Friedman, Nathaniel Hendren, and Michael Stepner, and the Opportunity Insights Team. 2020. “How Did COVID-19 and Stabilization Policies Affect Spending and Employment? A New Real-Time Economic Tracker Based on Private Sector Data.” NBER Working Paper No. 27431. Cambridge, MA: National Bureau of Economic Research.

Chhatwani, M., Mishra, S.K., Varma, A., & Rai, H (2022). Psychological resilience and business survival chances: A study of small firms in the USA during COVID-19. *Journal of Business Research* 142 (2022) 277–286. <https://doi.org/10.1016/j.jbusres.2021.12.048>.

Chodorow-Reicha, G., Darmouni, O., Luck, S., & Plosser, M (2021). Bank liquidity provision across the firm size distribution. *Journal of Financial Economics* 144, 2022, 908-832. Article history: Received 15 December 2020 Revised 23 April 2021 Accepted 24 May 2021 Available online 30 June 2021. <https://doi.org/10.1016/j.jfineco.2021.06.035>

Chowdhury, N., Kainth, A., Godlu, A., Farinas, H.A., Sikdar., S & Turin, T.C (2022). Mental health and well-being needs among non-health essential workers during recent epidemics and pandemics. *Int. J. Environ. Res. Public Health* 2022, 19, 5961. <https://doi.org/10.3390/ijerph19105961>.

Clampit, J.A., Lorenz, M.P., Gamble, J.E., & Lee, J (2021). Performance stability among small and medium-sized enterprises during COVID-19: A test of the efficacy of

dynamic capabilities. *International Small Business Journal: Researching Entrepreneurship* 40(3). <https://doi.org/10.1177/02662426211033270>.

Clemens, J., & Veuger, S (2020). Implications of the COVID-19 Pandemic for state government tax revenues. *National Tax Journal*, September 2020, 73 (3), 619–644. <https://doi.org/10.17310/ntj.2020.3.01>.

Contreras, G.W., Burcescu, B., Dang, T., Freeman, J., Gilbreth, N., Jacobson, J., Jayaseelan, K., & Markenson, D.S (2021). Drawing parallels among past public health crises and COVID-19. *Disaster Medicine and Public Health Preparedness*. <https://doi.org/10.1017/dmp.2021.202>.

Corona virus pandemic disproportionately affecting female-owned small businesses, According to New U.S Chamber Poll. Aug. 25, 2020. New U.S. Chamber Poll." *States News Service*, 25 Aug. 2020,

Coronavirus pandemic hits minority-owned small businesses disproportionately hard, New poll shows. Aug. 3, 2020. *States News Service*

COVID-19 timeline – David J Sencer CDC Museum.

<https://www.cdc.gov/museum/timeline/covid19.html#:~:text=March%2013%2C%202020,countries%20due%20to%20COVID%2D19>.

Crick, J.M., Crick, D., & Chaudhry, S (2021). Interfirm collaboration as a performance-enhancing survival strategy within the business models of ethnic minority-owned urban restaurants affected by COVID-19. *International Journal of Entrepreneurial Behavior & Research* © Emerald Publishing Limited 1355-2554. <https://doi.org/10.1108/IJEER-04-2021-0279>.

- DCist.com. Retrieved from <https://dcist.com/story/21/03/11/d-c-lost-at-least-375-businesses-since-last-march-heres-how-those-closures-have-reshaped-the-city/>
- de Larrea, G, L., Altin, M., Koseoglu, M.A., & Okumus, F (2021). An integrative systematic review of innovation research in hospitality and tourism. *Tourism Management Perspectives* 37 (2021) 100789. Available online 12 February 2021. <https://doi.org/10.1016/j.tmp.2021.100789>.
- DeJonckheere, M., Waselewski, M., Amaro, X., Frank, A., & Chua, K (2021). Views on COVID-19 and use of face coverings among U.S. youth. *Journal of Adolescent Health* 68 (2021) 873e881. <https://doi.org/10.1016/j.jadohealth.2021.02.015>.
- Dettori, A., & Floris, M (2021). Facing COVID-19 challenges: What is so special in family businesses? *The TQM Journal* Vol. 34 No. 7, 2022. pp. 39-53 Emerald Publishing Limited 1754-273. <https://doi.org/10.1108/TQM-09-2021-0251>.
- Dettori, A., & Floris, M (2022). Facing COVID-19 challenges: What is so special in family businesses? *The TQM Journal* Vol. 34 No. 7, 2022 pp. 39-53 Emerald Publishing Limited 1754-2731. <https://doi.org/10.1108/TQM-09-2021-0251>.
- Djulgovic, B., Weiss, D.J., & Hozo, I (2020). Evaluation of the U.S. governors' decision when to issue stay-at-home orders. *Journal of Eval Clinical Practice*. 2020; 26:1347–1351. <https://doi.org/10.1111/jep.13458>.
- Doerr, A.J (2021). Locked (Down) and Loaded (Language): Effect of Policy and Speech on COVID-19 Outcomes. *Journal of Leadership & Organizational Studies* 2021, Vol. 28(3) 340–348.
- Douglas, J.W., & Raudla R (2020). What is the remedy for state and local fiscal squeeze

during the COVID-19 recession? More debt, and that is okay. *American Review of Public Administration* 2020, Vol. 50(6-7) 584–589.

<https://doi.org/10.1177/0275074020941717>.

Duchin, R., Martin, X., Michaely, R., & Wang, H (2021). Concierge treatment from banks: Evidence from the paycheck protection program. *Journal of Corporate Finance* 72 (2022) 10212. <https://doi.org/10.1016/j.jcorpfin.2021.102124>

Eggers, F (2020). Masters of disasters? Challenges and opportunities for SMEs in times of crisis. *Journal of Business Research* 116 (2020) 199–208.

<https://doi.org/10.1016/j.jbusres.2020.05.025>.

Egly, P. V., Escobari, D., & Johnk, D. W (2016). The impact of government intervention on the stabilization of domestic financial markets and on U.S. banks' asset composition. *Journal of Economic Finance* (2016) 40:683–713.

<https://doi.org/10.1007/s12197-015-9320>.

El-Mohandes, A., White, T.M., Wyka, K., Rauh, L., Rabin, K., Kimball, S.H., Ratzan, S.C., & Lazarus, J.V (2021). COVID-19 vaccine acceptance among adults in four major US metropolitan areas and nationwide. *Scientific Reports* | (2021)

11:21844. <https://doi.org/10.1038/s41598-021-00794-6>.

Escandón, K., Rasmussen, A.L., Bogoch, I.S., Murray, E.J., Escandón, K., Popescu, S.V., & Kindrachuk, J (2021). COVID-19 false dichotomies and a comprehensive review of the evidence regarding public health, COVID-19 symptomatology, SARS-CoV-2 transmission, mask wearing, and reinfection. *BMC Infectious Diseases* (2021) 21:710 <https://doi.org/10.1186/s12879-021-06357-4>.

- Fairlie, R., & Fossen, F. M (2022). Did the Paycheck Protection Program and Economic Injury Disaster Loan Program get disbursed to minority communities in the early stages of COVID-19? *Small Bus Econ* (2022) 58:829–842.
<https://doi.org/10.1007/s11187-021-00501-9> Published May 2021.
- Fairlie, R., & Fossen, F. M (2022). The early impacts of the COVID-19 pandemic on business sales. *Small Bus Econ* (2022) 58:1853–1864.
<https://doi.org/10.1007/s11187-021-00479-4>.
- Fang, F., Mu, L., Zhu, Y., Rao, J., Heymann, J., & Zhang, Z (2021). Long-Term Exposure to PM2.5, Facemask mandates, stay home orders and COVID-19 Incidence in the United States. *Int. J. Environ. Res. Public Health* 2021, 18, 6274.
<https://doi.org/10.3390/ijerph18126274>.
- Ferguson, G., Megehee, C.M., & Woodside, A, G (2018). Applying asymmetric, case-based, forecasting modeling in service research: Cultures’ consequences on customers’ service gratuities. *Australasian Marketing Journal* 26 (2018) 369–381.
<https://doi.org/10.1016/j.ausmj.2018.10.009>.
- Fernandes, B., Navin, M.C., Rubinstein, D., Reiss., Omer, S.B., & Attwell, K (2021). US state-level legal interventions related to COVID-19 vaccine mandates. *JAMA* January 11, 2022, Volume 327, Number 2.
<https://doi.org/10.1001/jama.2021.22122>.
- Feyen, J (2020). Are fears of an increase in casualization due to Covid-19 justified? *Maskana* 2020, 11(2), July-December, ISSN: 1390-6143 / 2477-8893.
<http://portal.amelica.org/ameli/jatsRepo/421/4211790001/index.html>.

- Fink, G., Tediosi, F., & Felder, S (2022). Burden of Covid-19 restrictions: National, regional, and global estimates. *eClinicalMedicine* 2022;45: 101305 Published online 18 February 2022. <https://doi.org/10.1016/j.eclinm.2022.101305>.
- Fossen, F. M (2020). Self-employment over the business cycle in the USA: a decomposition. *Small Business Econ* (2021) 57:1837–1855. Accepted: 2 July 2020 / Published online: 29 July 2020 / © Springer Science+Business Media, LLC, part of Springer Nature 2020. <https://doi.org/10.1007/s11187-020-00375-3>.
- Fu, H., Hereward, M., MacFeely, S., Me, A. & Wilmoth, J (2020). How COVID-19 is changing the world: A statistical perspective from the Committee for the Coordination of Statistical activities. *Statistical Journal of the IAOS* 36 (2020) 851–860 851. <https://doi.org/10.3233/SJI-200759>.
- Fuller, T., & Moran, P (2001). Small enterprises as complex adaptive systems: a methodological question? *Entrepreneurship & Regional Development*. Jan-Mar2001, Vol. 13 Issue 1, p47-63. <https://doi.org/10.1080/089856201750046801>.
- Gasteiger, N., Gasteiger, C., Vedhara, K., & Broadbent, E (2022). Characteristics associated with the willingness to receive a COVID-19 vaccine and an exploration of the general public’s perceptions: A mixed methods approach. *Vaccine* 40 (2022) 3461–3465. May 2022. <https://doi.org/10.1016/j.vaccine.2022.04.092>.
- Gershon, I (2021). Plague jobs: US workers’ schismogenetic approaches to social contracts. *Anthropological Notebooks*. Vol. 27, Issue 3, pp. 58-82, ISSN 2232-3716. <https://doi.org/10.5281/zenodo.6473784>.

- Giousmpasoglou, C., Marinakou, E., & Zopiatis, A (2021). Hospitality managers in turbulent times: the COVID-19 crisis. Accepted 18 January 2021.
<https://doi.org/10.1108/IJCHM-07-2020-0741>.
- Giunipero, L. C., Denslow, D., & Rynarzewska, A. I (2021). Small business survival and COVID-19 - An exploratory analysis of carriers. *Research in Transportation Economics* 93 (2022) 101087. <https://doi.org/10.1016/j.retrec.2021.101087>
- Giunipero, L.C., Denslow, D., & Rynarzewska, A.I (2021). Small business survival and COVID-19 - An exploratory analysis of carriers. *Research in Transportation Economics* 93 (2022) 101087. <https://doi.org/10.1016/j.retrec.2021.101087>.
- Gostin, L.O., Parmet, W.E., & Rosenbaum, S (2022). The US supreme court's rulings on large business and health care worker vaccine mandates ramifications for the COVID-19 response and the future of federal public health protection. *JAMA* February 22, 2022, Volume 327, Number 8.
<https://doi.org/10.1001/jama.2022.0852>.
- Grashuis, J (2021). Self-employment duration during the COVID-19 pandemic: A competing risk analysis. *Journal of Business Venturing Insights* 15 (2021) e00241. <https://doi.org/10.1016/j.jbvi.2021.e00241>.
- Guckes, M (2020). Unique recession impacts market segments differently. *Production Machining*: December 2020. productionmachining.com.
- Guerrero-Amezaga, M. E., Humphries, J. E., Neilson, C. A., Shimberg, N., & Ulysea, G (2021). Small firms and the pandemic: Evidence from Latin America. *Journal of Development Economics* 155 (2022) 102775.

<https://doi.org/10.1016/j.jdeveco.2021.102775>.

Gunawardana, M., Breslin, J., Cortez, Jr., J.M., Rivera, S., Webster, S., Ibarondo, F.J., Yang, O.O., Pyles, R.B., Ramirez, D.M., Adler, A.P., Anton, P.A., & Bauma, M.M (2021). Longitudinal COVID-19 Surveillance and Characterization in the Workplace with Public Health and Diagnostic Endpoints. This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International license. <https://doi.org/10.1128/mSphere.00542-21>.

Guy Jr, G.P., Massetti, G.M., & Sauber-Schatz, E (2021). Mask Mandates, on-premises dining, and COVID-19. JAMA June 1, 2021, Volume 325, Number 21. Clinical Review & Education. 2021 American Medical Association.
<https://doi.org/10.1001/jama.2021.5455>.

Gwadz, M., Cleland, C.M., Lizardo, M., Hawkins, R.L., Bangser, G., Parameswaran, L., Stanhope, V., Robinson, J.A., Karim, S., Hollaway, T., Ramirez, P.G., Filippone, P.L., Ritchie, A.S., Banfeld, A., & Silverman, E (2022). Using the multiphase optimization strategy (MOST) framework to optimize an intervention to increase COVID-19 testing for Black and Latino/Hispanic frontline essential workers: A study protocol. BMC Public Health (2022) 22:1235.
<https://doi.org/10.1186/s12889-022-13576-0>.

Ha, S., Childs, M., Sneed, C.T., & Berry, A (2021). Consumer sustainable shopping practices for small business during COVID-19. Sustainability 2021, 13, 12451.
<https://doi.org/10.3390/su132212451>.

Ha, S., Childs, M., Sneed, C.T., & Berry, A (2021). Consumer sustainable shopping

practices for small business during COVID-19. *Sustainability* 2021, 13, 12451.

Published: 11 November 2021. MDPI. <https://doi.org/10.3390/su132212451>.

Hai-Jew, S. A (2022). Tale of Two Hyperlocal Family-Run Stores: Targeted sector supports for SMEs in the COVID-19 pandemic era. Copyright © 2022, IGI Global. <https://doi.org/10.4018/978-1-7998-8346-3.ch003>.

Handwerker, E. W., Meyer, P.B., Piacentini, J., Schultz, M., & Sveikauskas, L (2020). Employment recovery in the wake of the COVID-19 pandemic. *Monthly Labor Review*. U.S Bureau of Labor Statistics (BLS) December 2020.

Harris, J.N., Mauro, C., Andresen, J.A., Zimet, G.D., & Rosenthal, S.L (2022). COVID-19 vaccine uptake and attitudes towards mandates in a nationally representative U.S. sample. *J Behav Med*. March 2022.
<https://doi.org/10.1007/s10865-022-00317-2>.

Hawkin, L., & Hoon, S (2020). The impact of customer retention strategies and the survival of small service-based businesses. *The Journal of Marketing Management*, Vol. XIX, No. 2, 2020. <https://doi.org/10.2139/ssrn.3445173>.

Headd, Brian. 2000. "The Characteristics of Small-Business Employees." *Monthly Labor Review* 123:13.

Headd, Brian. 2010. "An Analysis of Small Business and Jobs." Washington, DC: U.S. Small Business Administration, Office of Advocacy

Helgeson, J.F., Aminpour, P., Fung, J.F., Henriquez, A.R., Zycherman, A., Butry, D., Nierenberg, C., & Zhang, Y(2022). Natural hazards compound COVID-19 impacts on small businesses disproportionately for historically underrepresented

group operators. *International Journal of Disaster Risk Reduction* 72 (2022)

102845. <https://doi.org/10.1016/j.ijdrr.2022.102845>.

Hsiao, J.P., Jaw, C., Huan, T., & Woodside, A.G (2015). Applying complexity theory to

solve hospitality contrarian case conundrums Illuminating happy-low and

unhappy-high performing frontline service employees. *International Journal of*

Contemporary Hospitality Management Vol. 27 No. 4, 2015 pp. 608-647 ©

Emerald Group Publishing Limited 0959-6119. <http://doi.org/10.1108/IJCHM-11->

[2013-0533](http://doi.org/10.1108/IJCHM-11-2013-0533).

<https://doi.org/10.1007/s11187-021-00493-6>.

<https://journals.sagepub.com/doi/pdf/10.1177/15480518211012404>

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-gettingsick/prevention.html>

Hu, H., Yang, Y., and Zhang, J (2021). Avoiding panic during pandemics: COVID-19

and tourism-related businesses. *Tourism Management* 86 (2021) 104316.

<https://doi.org/10.1016/j.tourman.2021.104316>.

Hu, Y., Quigley, B.M., & Taylor, D (2021). Human mobility data and machine learning

reveal geographic differences in alcohol sales and alcohol outlet visits across U.S.

states during COVID-19. *PLoS ONE* 16(12): e0255757.

<https://doi.org/10.1371/journal.pone.0255757>. : December 17, 2021.

Huan, T (2016). Seeing further: Honoring John Urry's contributions to tourism and

hospitality research. / *Journal of Business Research* 69 (2016) 1228–1233.

<http://doi.org/10.1016/j.busres.2015.09.010>.

Huang, A., Makridis, C., Baker, M., Medeiros, M., & Guo, Z (2020). Understanding the

impact of COVID-19 intervention policies on the hospitality labor market.

International Journal of Hospitality Management. 2020; 102660.

<https://doi.org/10.1016/j.ijhm.2020>.

Hubbard, G., & Strain, M. R (2020). Has the Paycheck Protection Program succeeded?

Brookings Papers on Economic Activity, Fall 2020.

Ike, J.D., Bayerle, H., Logan, R.A., & Parker, R.M (2020). Face Masks: Their history

and the values they communicate. Journal of Health Communication, 25: 990–

995, 2020 Copyright © Taylor & Francis Group, LLC ISSN: 1081-0730

print/1087-0415 online. <https://doi.org/10.1080/10810730.2020.1867257>.

Information, Communication & Society 2022, VOL. 25, NO. 5, 634–653.

<https://doi.org/10.1080/1369118X.2021.2020323>.

Ingram, A., Wolf, A.A., López-Gálvez, N.I., Griffin, S.C., & Beamer, P.I (2021).

Proposing a social ecological approach to address disparities in occupational

exposures and health for low-wage and minority workers employed in small

businesses. Journal of Exposure Science & Environmental Epidemiology. May

2021. <https://doi.org/10.1038/s41370-021-00317-5>.

J.F. Helgeson, J.F. Fung, Y. Zhang, A.R.R. Henriquez, A. Zycherman, C. Nierenberg,

D.T. Butry, D.H. Ramkissoon, Eliciting Lessons from Small- and Medium Sized

Enterprises (SMEs) for Natural Disaster Resilience Planning and Recovery during

the COVID-19 Pandemic: SME Complex Event Resilience, 2020. [https://](https://www.nist.gov/publications/eliciting-lessons-small-and-medium-sized-enterprises-smes-natural-disaster-resilience)

[www.nist.gov/publications/eliciting-lessons-small-and-medium-sized-enterprises-](https://www.nist.gov/publications/eliciting-lessons-small-and-medium-sized-enterprises-smes-natural-disaster-resilience)

[smes-natural-disaster-resilience](https://www.nist.gov/publications/eliciting-lessons-small-and-medium-sized-enterprises-smes-natural-disaster-resilience).

- Jacobs, P., & Ohinmaa, A. P (2022). Brief report. The enforcement of statewide mask wearing mandates to prevent COVID-19 in the US: an overview [version 1; peer review: 2 approved]. *F1000Research* 2020, 9:1100 Last updated: 01 APR 2022. <https://doi.org/10.12688/f1000research.25907.1>.
- Japutra, A., & Situmorang, R (2021). The repercussions and challenges of COVID-19 in the hotel industry: Potential strategies from a case study of Indonesia. *International Journal of Hospitality Management* 95 (2021) 102890. Available online 18 February 2021. <https://doi.org/10.1016/j.ijhm.2021.102890>.
- Judge, Kathryn. 2020. "The Design Flaw at the Heart of the CARES Act." *Forbes*. Retrieved October 7, 2020. <https://www.forbes.com/sites/kathrynjudge/2020/04/20/the-design-flaw-at-the-heart-of-the-cares-act/>.
- Junkin, J.A (2021). Should your under 100-employee business mandate COVID-19 vaccinations? *Professional Safety Journal (PSJ)*. November 2021 assp.org.
- Kaplan, G., Moll, B., & Violante, G. L (2020). The great lockdown and the big stimulus: Tracing the pandemic possibility frontier for the U.S. Working Paper 27794. National Bureau of Economic Research. September 2020. <http://www.nber.org/papers/w27794>.
- Katare, B., Marshall, M.I., & Valdivia, C.B (2021). Bend or break? Small business survival and strategies during the COVID-19 shock. *International Journal of Disaster Risk Reduction* 61 (2021) 102332. <https://doi.org/10.1016/j.ijdrr.2021.102332>.
- Keough, S., B., & Kaplan, D. H (2021). Introduction to the special issue on COVID-19,

Geographical Review, 2021. 111:4, 493-495.

<https://doi.org/10.1080/00167428.2021.1971476>.

- Kerr, L. R.F. S., Kendall, C., de Almeida, R., F., Ichihara, M. Y., Aquino, E. M. L., da Silva, A. A. M., Ximenes, R. A. D., de Albuquerque, M. P. M., Almeida-Filho, N., Souza, R. F., Filho, S. P., de Souza, W. V., & Barreto, M. L (2021). COVID-19 in northeast Brazil: first year of the pandemic and uncertainties to come. *Rev Saude Publica*. 2021;55:35. <https://doi.org/10.11606/s1518-8787.2021055003728>.
- Kess, S., Buble, J., & Grimaldi, J (2021). Tax changes for businesses in the consolidated Appropriations Act of 2021. February/March 2021. *CPA Journal*.
- Kettl, D.F (2020). States Divided: The implications of American federalism for COVID-19. *Public Administration Review*, Vol. 80, Iss. 4, pp. 595–602. © 2020 by The American Society for Public Administration. <https://doi.org/10.1111/puar.13243>.
- Kim, J., Kim, J., & Wang, Y (2021). Uncertainty risks and strategic reaction of restaurant firms amid COVID-19: Evidence from China. *International Journal of Hospitality Management* 92 (2021) 102752. <https://doi.org/10.1016/j.ijhm.2020.102752>.
- Kim, K., Bonn, M.A., & Cho, M (2021). Clean safety message framing as survival strategies for small independent restaurants during the COVID-19 pandemic. *Journal of Hospitality and Tourism Management* 46 (2021) 423–431. <https://doi.org/10.1016/j.jhtm.2021.01.016>.
- Klassen, S., & Murphy, S (2020). Equity as both a means and an end: Lessons for resilient food systems from COVID-19. *World Development* 136 (2020) 105104. <https://doi.org/10.1016/j.worlddev.2020.105104>.

- Konczal, M (2020). How the relief effort ran aground. Dissent Summer 2020.
- Kong, T., Yang, X., Wang R., Cheng, Z., Ren, C., Liu, S., Li, Z., Wang, F., Ma, X., & Zhang, X (2021). One year after COVID: the challenges and outlook of Chinese micro-and-small enterprises. *China Economic Journal*, 15:1, 1-28, Published online: 26 Oct 2021. <https://doi.org/10.1080/17538963.2021.1995246>.
- Korsgaard, S., Hunt, R.A., Townsend, D.M & Ingstrup, M.B (2020). COVID-19 and the importance of space in entrepreneurship research and policy. *International Small Business Journal: Researching Entrepreneurship* 2020, Vol. 38(8) 697–710 © The Author(s) 2020. <https://doi.org/10.1177/0266242620963942>.
- Kraus, S., Clauss, T., Breier, M., Gast, J., Zardini, A., & Victor, T (2020). The economics of COVID-19: initial empirical evidence on how family firms in five European countries cope with the corona crisis. *International Journal of Entrepreneurial Behavior & Research* Vol. 26 No. 5, 2020 pp. 1067-1092 © Emerald Publishing Limited 1355-255. <https://doi.org/10.1108/IJEBR-04-2020-0214>.
- Kuntz, J.C (2021). Resilience in times of global pandemic: Steering recovery and thriving trajectories. *Applied Psychology: An International Review*, 2021, 70 (1), 188–215. <https://doi.org/10.1111/apps.12296>.
- Kupiec, P. H (2021). Did prudent risk management practices or weak customer demand reduce PPP lending by the largest banks? *Journal of Risk Management in Financial Institutions* Vol. 14, 2 148–160. Henry Stewart Publications 1752-8887 (2021).

- Lang, J., Erickson, W. W., & Jing-Schmidt, Z (2021). #MaskOn! #MaskOff! Digital polarization of mask-wearing in the United States during COVID-19. *PLoS ONE* 16(4): e0250817. Published: April 28, 2021.
<https://doi.org/10.1371/journal.pone.0250817>.
- Largent, E.A., Persad, G., Sangenito, S., Glickman, A., Boyle, C., & Emanuel, E.J (2020). US public attitudes toward COVID-19 vaccine mandates. *JAMA Network Open*. 2020;3(12):e2033324, December 18, 2020.
<https://doi.org/10.1001/jamanetworkopen.2020.33324>.
- Lee, C.K.H (2022). How guest-host interactions affect consumer experiences in the sharing economy: New evidence from a configurational analysis based on consumer reviews. *Decision Support Systems* 152 (2022) 113634.
<https://doi.org/10.1016/j.dss.2021.113634>.
- Lee, H & Rhee, D (2022). Exploring the Factors of Employee Subjective Well-Being in the midst of health threat: An evidence from the U.S. federal government during the COVID-19. *Sustainability* 2022, 14, 408. <https://doi.org/10.3390/su14010408>.
- Lee, S., Peng, T., Lapinski, M.K., Turner, M.M., Jang, Y., & Schaaf, A (2021). Too stringent or too lenient: Antecedents and consequences of perceived stringency of COVID-19 policies in the United States. *Health Policy OPEN* 2 (2021) 100047. July 2021. <https://doi.org/10.1016/j.hpopen.2021.100047>.
- Lenton, T., M., Boulton, C., A., & Schefer, M (2022). Resilience of countries to COVID-19 correlated with trust. *Scientific Reports*. (2022) 12:75. Nature Portfolio. <https://doi.org/10.1038/s41598-021-03358-w>.

- Lepkowska-White, E., Parsons, A., & Berg, W (2019). Social media marketing management: an application to small restaurants in the US. *International Journal of Culture, Tourism and Hospitality Research*. VOL. 13 NO. 3 2019, pp. 321-345, © Emerald Publishing Limited, ISSN 1750-6182.
<http://doi.org/10.1108/IJCTHR-06-2019-0103>.
- Lewallen, J., & Sparrow, B. H (2018). Nothing on the floor: Congress, the territorial delegates, and political representation. *Political Science Quarterly*. Volume 133. Number 4 2018. www.psqonline.org. <https://doi.org/10.1002/polq.12833>.
- Lewin, R. (1993). *Complexity: Life on the Edge of Chaos* (London: Phoenix). *American Journal of Physics*. 1993. <https://doi.org/10.1119/1.17163>.
- Lewis, E.C., Colon-Ramos, U., Gittelsohn, J., & Lauren, C (2022). Food-seeking behaviors and food insecurity risk during the coronavirus disease 2019 pandemic. Published online June 24, 2021. *Journal of Nutrition Education and Behavior*. Volume 54, Number 2, 2022. <https://doi.org/10.1016/j.jneb.2021.05.002>.
- Li, M (2020). Did the small business administration's COVID-19 assistance go to the hard-hit firms and bring the desired relief? *Journal of Economics and Business* 115 (2021) 105969 <https://doi.org/10.1016/j.jeconbus.2020.105969>
- Ligo, A.K., Mahoney, E., Cegan, J., Trump, B.D., Jin, A.S., Kitsak, M., Keenan, J., & Linkov, I. (2021) Relationship among state reopening policies, health outcomes and economic recovery through first wave of the COVID-19 pandemic in the U.S. *PLoS ONE* 16(11): e0260015. <https://doi.org/10.1371/journal.pone.0260015>.
- Lin, K., Aragão, C., & Dominguez, G (2021). Firm size and employment during the

pandemic. *Sociological Research for a Dynamic World* Volume 7: 1–16 © The Author(s) 2021, <https://doi.org/10.1177/2378023121992601>.

Lincoln Business Guides. (n.d). Washington DC Small Business Statistics (2022).

<https://lbg-online.net/small-business-statistics/washingtondc/#:~:text=Racial%20minorities%20own%2042.8%25%20of%20businesses%20in%20Washington%20DC>

Lu, Z., Shang, Y., & Zhu, L (2021). The Significant effects of the COVID-19 on leisure and hospitality sectors: Evidence From the small businesses in the United States. *Public Health* 9:753508. September 2021, Vol.9.

<https://doi.org/10.3389/fpubh.2021.753508>.

Lucan, S.C., Goodwin, S.K., Lozan, M., Pak, S., & Freitas, M (2021). Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) testing for essential food production workers: evolving thinking, pilot testing, and lessons learned. Available online 23 June 2021. The Royal Society for Public Health. Published by Elsevier Ltd. <https://doi.org/10.1016/j.puhe.2021.06.014>.

MacDonald, H. Unprecedented Government malfeasance. *USA Today*. September 2020.

MacIntyre, C.R., Nguyen, P., Chughtai, A.A., Trent, M., Gerber, B., Steinhofel, K., & Seale, H (2021). Mask use, risk-mitigation behaviours and pandemic fatigue during the COVID-19 pandemic in five cities in Australia, the UK and USA: A cross-sectional survey. *International Journal of Infectious Diseases* 106 (2021) 199–207. <https://doi.org/10.1016/j.ijid.2021.03.056>.

Manuel, T., & Herron, T. L (2020). An ethical perspective of business CSR and the

COVID-19 pandemic. *Society and Business Review* Vol. 15 No. 3, 2020 pp. 235-253 © Emerald Publishing Limited 1746-5680. July 2020.

<https://doi.org/10.1108/SBR-06-2020-0086>.

Marshall, M, Niehm., Sydnor, L.S, & Schrank, H. (2015) Predicting small business demise after a natural disaster: an analysis of pre-existing conditions. *Natural Hazards: Journal International Society for the Prevention and Mitigation of Natural Hazards*. Volume 79 Issue 1.

<https://econpapers.repec.org/scripts/redir.pf?u=http%3A%2F%2Fhdl.handle.net%2F10.1007%2Fs11069-015-1845-0;h=repec:spr:nathaz:v:79:y:2015:i:1:p:331-354>

Martin, S., & Vanderslott, S (2021). “Any idea how fast ‘It’s just a mask!’ can turn into ‘It’s just a vaccine!’”: From mask mandates to vaccine mandates during the COVID-19 pandemic. 0264-410X/2021 Published by Elsevier Ltd.

<https://doi.org/10.1016/j.vaccine.2021.10.031>.

Matta, S., NaRogova, N., & Luna-Cortes, G (2022). Investigating tolerance of uncertainty, COVID-19 concern, and compliance with recommended behavior in four countries: The moderating role of mindfulness, trust in scientists, and power distance. *Personality and Individual Differences* 186 (2022) Available online 19 October 2022. <https://doi.org/10.1016/j.paid.2021.111352>.

Mccafferty, S., & Ashley, S (2021). Covid-19 social distancing interventions by statutory mandate and their observational correlation to mortality in the United States and Europe. Dovepress. open access to scientific and medical research. *Pragmatic and Observational Research* 2021:12 15–24.

<http://doi.org/10.2147/POR.S298309>.

McLeese, K.R (2022). COVID testing and vaccines: obligations and opportunities.

Benefits Law Journal. Vol. 35, NO. 1 Spring 2022.

Mohamed, N., Taheri, B., Farmaki, A., Olya, H., & Gannon, M.H (2020). Stimulating satisfaction and loyalty: transformative behaviour and Muslim consumers.

International Journal of Contemporary Hospitality Management Vol. 32 No. 9, 2020 pp. 2903-2923 © Emerald Publishing Limited 0959-6119.

<http://doi.org/10.1108/IJCHM-04-2020-0330>.

Morgan, T., Anokhin, S., Ofstein, L., & Friske, W (2020). SME response to major exogenous shocks: The bright and dark sides of business model pivoting.

International Small Business Journal: Researching Entrepreneurship 2020, Vol. 38(5) 369–379. <https://doi.org/10.1177%2F0266242620936590>.

Mulay, N., Bishnoi, V., Katyal, Y., Bahrami, M., Moro, E., Saraswat, A., & Pentland, A (2021). Effects of stimulus checks on spending patterns of different economic groups. 2021 International Conference on Data Mining Workshops (ICDMW). 978-1-6654-2427-1/21/\$31.00 ©2021 IEEE.

<https://doi.org/10.1109/ICDMW53433.2021.00113>.

Myeasternshoremd. July 2021,

https://www.myeasternshoremd.com/stardem/business/maryland-ranks-7th-nationwidein-minority-owned-businesses-report-finds/article_91013726-e998-517b-9fd6-a6cea8a2c69e.html

Neilson, Christopher, John Eric Humphries, and Gabriel Ulyssea. 2020. “Information

Frictions and Access to the Paycheck Protection Program.” NBER Working Paper No. 27624. Cambridge, MA: National Bureau of Economic Research.

New Business Age; Kathmandu. COVID-19 impact on economy - Counting the cost and counting the cost and the road to recovery the road to recovery.

Vol. 19, Iss. 8, (May 31, 2020): 24.

Norther Virginia Regional Commission. (n.d). Supporting Northern Virginia’s Minority Owned Businesses.

<https://experience.arcgis.com/experience/7a670bacb15b4e67b80982e6fd6a9fba/>

OECD, Data – OECD (2021 December). <https://www.oecd.org/gender/data/covid-19-threatens-to-undo-progress-made-in-closing-the-gender-gap-in-entrepreneurship.htm>

Olayo-Méndez, A., De Haymes, M.V., García, M., & Cornelius, L.J (2021). Essential, disposable, and excluded: The experience of Latino immigrant workers in the US during COVID-19. *Journal of Poverty*. Published online: 03 Oct 2021.

<https://doi.org/10.1080/10875549.2021.1985034>.

Olmedo, E (2010). Complexity and chaos in organisations: complex management.

International Journal of Complexity in Leadership and Management, Vol. 1, No.

1, 2010, 72-82. <http://doi.org/10.1504/IJCLM.2010.035790>.

Papanikolaou, Dimitris, and Lawrence D. W. Schmidt. 2020. “Working Remotely and the Supply-Side Impact of COVID-19.” NBER Working Paper No. 27330.

Cambridge, MA: National Bureau of Economic Research.

Pappas, N (2017). The complexity of purchasing intentions in peer-to-peer

accommodation. *International Journal of Contemporary Hospitality Management* Vol. 29 No. 9, 2017 pp. 2302-2321 © Emerald Publishing Limited 0959-6111.

<http://doi.org/10.1108/IJCHM-08-2016-0429>.

Park, J.H., & Kim, B (2021). Associations of small business closure and reduced urban mobility with mental health problems in COVID-19 pandemic: a national representative sample study. *Journal of Urban Health* (2021) 98:13–26.

<https://doi.org/10.1007/s11524-020-00511-0>.

Peng, J., Yang, X., Guan, X., Zhou, L., & Huan, T (2022). Will catering employees' job dissatisfaction lead to brand sabotage behavior? A study based on conservation of resources and complexity theories. *International Journal of Contemporary Hospitality Management* Vol. 34 No. 5, 2022 pp. 1882-1905 © Emerald Publishing Limited 0959-6119. <http://doi.org/10.1108/IJCHM-09-2021-1109>.

Peng, Y (2022). Politics of COVID-19 vaccine mandates: Left/right-wing authoritarianism, social dominance orientation, and libertarianism. *Personality and individual differences* 194 (2022) 111661.

<https://doi.org/10.1016/j.paid.2022.111661>.

Perry, A.M; & Romer, C (2020, December 31). To expand the economy, Invest in Black Businesses. Brookings. <https://www.brookings.edu/essay/to-expand-the-economy-invest-in-black-businesses/>

Poirier, L., Flores, L., Rivera, I., St. Pierre, C., Wolfson, J.A., Fuster, M., Gittelsohn, J., & Colón-Ramos, U (2022). Feasibility of collaborating with independent Latino-owned restaurants to increase sales of a healthy combo meal. *Journal of Public*

- Health Research 2022; volume 11:2659. <https://doi.org/10.4081/jphr.2021.2659>.
- Prainsack, B (2022). Beyond vaccination mandates: Solidarity and freedom during COVID-19. *American Journal of Public Health*. February 2022. Vol. 112. No.2. <https://doi.org/10.2105/AJPH.2021.306619>.
- Putra, D.E., & Cho, S (2019). Characteristics of small business leadership from employees' perspective: A qualitative study. *International Journal of Hospitality Management* 78 (2019) 36–46. <https://doi.org/10.1016/j.ijhm.2018.11.011>.
- Quiroz-Gutierrez, M (2021, April 9). Women and minority-owned small businesses aren't sharing in the U.S. recovery. *Fortune*. <https://fortune.com/2021/04/09/women-minority-owned-small-businesses-us-economic-recovery/>
- Ramos, A.K., Lowe, A.E., Herstein, J.J., Schwedhelm, S., Dineen, S.K., & Lowe, J.L (2020). Invisible No More: The Impact of COVID-19 on essential food production workers. *Journal of Agromedicine*. 2020, VOL. 25, NO. 4, 378–382. <https://doi.org/10.1080/1059924X.2020.1814925>.
- Rasmussen, S. A., & Jamieson, D.J (2020). Public health decision making during Covid-19 — Fulfilling the CDC pledge to the American people. *The New England Journal of Medicine*. September 3, 2020.
- Ratten, V (2020). Coronavirus (covid-19) and entrepreneurship: changing life and work landscape. *Journal of Small Business & Entrepreneurship*, 32:5, 503-516. <https://doi.org/10.1080/08276331.2020.1790167>.
- Ravitch, S. M., & Carl, N. M. (2021). *Qualitative research: Bridging the conceptual,*

theoretical, and methodological (2nd ed.) Sage Publications.

Reinhart, C. M (2022). From health crisis to financial distress. *IMF Economic Review* (2022) 70:4–31. January 2022. <https://doi.org/10.1057/s41308-021-00152-6>.

Robb, A. & Morelix, A. (2016). Startup financing trends by race: how access to capital impacts profitability. *Annual Business Survey of Entrepreneurs Data Briefing Series*. Ewing Marion Kauffman Foundation.
<https://doi.org/10.2139/ssrn.2859893>

Roberts, J.D., Dickinson, K.L., Koebele, E., Neuberger, L., Banacos, N., Blanch-Hartigan, D., Welton-Mitchell, C., and Birkland, T.A (2020). Clinicians, cooks, and cashiers: Examining health equity and the COVID-19 risks to essential workers. *Toxicology and Industrial Health* 2020, Vol. 36(9) 689–702.
<https://doi.org/10.1177/0748233720970439>.

Ronquillo, J., G., Lester, W., T., & Zuckerman, D. M (2020). Using informatics to guide public health policy during the COVID-19 pandemic in the USA. *Journal of Public Health* | Vol. 42, No. 4, pp. 660–664. Advance Access Publication July 13, 2020. <https://doi.org/10.1093/pubmed/fdaa08>.

Rook, L. Mental models: a robust definition (2013). *The Learning Organization* Vol. 20 No. 1, 2013 pp. 38-47 q Emerald Group Publishing Limited 0969-6474.
<https://doi.org/10.1108/09696471311288519>.

Rosemberg, M.S., Adams, M., Polick, C., Li, W.V., Dang, J., & Tsai, J.H (2021). COVID-19 and mental health of food retail, food service, and hospitality workers. *Journal of Occupational and Environmental Hygiene* 2021, VOL. 18, NOS. 4–5,

169–179 <https://doi.org/10.1080/15459624.2021.1901905>.

- Rosenhead, J., Franco, L.A., Grint, K., & Friedland, B (2019). Complexity theory and leadership practice: A review, a critique, and some recommendations. *The Leadership Quarterly* · August 2019. <http://doi.org/10.1016/j.leaqua.2019.07.002>.
- Rothstein, M.A., Parmet, W.E., & Reiss, D.R (2021). Employer-mandated vaccination for COVID-19. *American Journal of Public Health*. 2021;111(6):1061–1064. Acceptance Date: January 3, 2021. <https://doi.org/10.2105/AJPH.2020.306166>.
- Rubin, H. J., & Rubin, I. S (2012). *Qualitative interviewing: The art of hearing data* (3rd ed.). Thousand Oaks, CA: Sage Publications.
- Rybak, G., Johnson, A.M., & Burton, S (2021). How restaurant protective Ad messaging can increase patronage intentions during the COVID-19 pandemic: Conditional serial mediation and COVID-19 consumer concern. *Journal of Advertising*. <https://doi.org/10.1080/00913367.2021.1981502>.
- S. Cao, D. Leung, Credit constraints and productivity of SMEs: evidence from Canada, *Econ. Modell.* 88 (2020) 163–180.
- Sami, S., Vuong, N., Miller, H., Priestley, R., Payne, M., Licata-Portentoso, G., Drobeniuc, J., & Petersen, L.R (2021). SARS-CoV-2 Infection and mitigation efforts among office workers, Washington, DC, USA. *Emerging Infectious Diseases* • www.cdc.gov/eid • Vol. 27, No. 2, February 2021. DOI: <https://doi.org/10.3201/eid2702.204529>.
- Sammon. A., illustrated by Krause. J (2020). *Everybody Hates the SBA How did one of the most addled government agencies end up as our last line of pandemic*

- defense? May/June 2020. The American Prospect. <http://www.prospect.org/>.
- Santellano, K (2020). Compounded inequality: how the U.S. Paycheck Protection Program is failing Los Angeles Latino small businesses. *Ethnic and Racial Studies*, 44:5, 794-805. <https://doi.org/10.1080/01419870.2020.1844265>.
- Sapat, A., Lofaro, R.J., & Trautman, B (2022). Policy responsiveness and institutions in a federal system: Analyzing variations in state-level data transparency and equity issues during the COVID-19 pandemic. *International Journal of Disaster Risk Reduction* 77 (2022) 103066. <https://doi.org/10.1016/j.ijdrr.2022.103066>.
- Sarkar, S., & Clegg, S.R (2021). Resilience in a time of contagion: Lessons from small businesses during the COVID-19 pandemic. *Journal of Change Management*, 21:2, 242-267. Published online: 28 Apr 2021. <https://doi.org/10.1080/14697017.2021.1917495>.
- SBA Size standard for small businesses. Retrieved from <https://www.sba.gov/document/support--table-size-standards>
- Schreiber, S.P (2021). IRS issues employee retention credit guidance. © 2021 Association of International Certified Professional Accountants.
- Schwaiger, K., Zehrer, A., & Braun, B (2022). Organizational resilience in hospitality family businesses during the COVID-19 pandemic: a qualitative approach. *VOL. 77 NO. 1 2022*, pp. 163-176, © Emerald Publishing Limited, ISSN 1660-5373 *J TOURISM REVIEW*. <http://doi.org/10.1108/TR-01-2021-0035>.
- Selden, Thomas M., and Terceira A. Berdahl. 2020. "COVID-19 and Racial/Ethnic Disparities in Health Risk, Employment, and Household Composition." *Health*

Affairs 39(9):1624–32.

Sevtsuk, A., Hudson, A., Halpern, D., Basu, R., Ng, K., & de Jong, J (2021). The impact of COVID-19 on trips to urban amenities: Examining travel behavior changes in Somerville, MA. A. PLoS ONE 16(9): e0252794. Published: September 1, 2021.

<https://doi.org/10.1371/journal.pone.0252794>.

Shen, M., Zu, J., Fairley, C.K., Pagán, J.A., An, L., Du, Z., Guo, Y., Rong, L., Xiao, Y., Zhuang, G., Li, Y., & Zhang, L (2021). Projected COVID-19 epidemic in the United States in the context of the effectiveness of a potential vaccine and implications for social distancing and face mask use. Vaccine 39 (2021) 2295–

2302. <https://doi.org/10.1016/j.vaccine.2021.02.056>.

Sjoquist, D., & Wheeler, L (2020). Unemployment insurance claims and COVID-19. Journal of Economics and Business 115 (2021) 105967. Journal of Economics and Business 115 (2021) 105967. Available online December 2020.

<http://dx.doi.org/10.1016/j.jeconbus.2020.105967>.

Small Business Administration. (2016). Survival rates and firm age. Office of Advocacy.

<https://advocacy.sba.gov/2016/11/01/startup-rates-and-firm-age/>

Solinas-Saunders, M (2020). The U.S. federal response to COVID-19 during the first 3 Months of the Outbreak: Was an evidence-based approach an option? American Review of Public Administration 2020, Vol. 50(6-7) 713–719.

<https://doi.org/10.1177%2F0275074020942408>.

Straka III, W., Kondragunta, S., Wei, Z., Zhang, H., Miller, S., D., & Watts. A (2020). Examining the economic and environmental impacts of COVID-19 using earth

observation data. *Remote Sens.* 2021, 13, 5. MDPI December 2020.

<https://doi.org/10.3390/rs13010005>.

Strand, M.A., Shyllon, O., Hohman, A., Jansen, R.J., Sidhu, S., & McDonough, S (2022).

Evaluating the association of face covering mandates on COVID-19 Severity by

State. *Journal of Primary Care & Community Health* Volume 13: 1–8 © The

Author(s) 2022 Article reuse guidelines: sagepub.com/journals-permissions DOI:

<https://doi.org/10.1177/21501319221086720>

Styhre, A (2002). Non-linear change in organizations: Organization change management

informed by complexity theory. *Leadership & Organization Development Journal*

23/6 (2002) 343-351. <http://dx.doi.org/10.1108/01437730210441300>.

Sullivan, D., Fox, D., Stoll, R., & Jacobs, R (2021). Social media, confusion, and small

business during the COVID 19 crisis. *Journal of Applied Business and Economics*

Vol. 23(3) 2021.

Sumb, A (2021). Assessing financial impacts of COVID-19 on tourism and hospitality

businesses in Papua New Guinea. *Contemporary PNG Studies: DWU Research*

Journal Volume 36, November 2021.

Tahoun, A., & van Lent, L (2019). The Personal wealth interests of politicians and

government intervention in the economy. *Review of Finance*, 2019, 37–74

Advance Access Publication Date: 6 June 2018.

<https://doi.org/10.1093/rof/rfy015>.

Tang, J., Zhang, S.X., & Lin, S (2021). To reopen or not to reopen? How entrepreneurial

alertness influences small business reopening after the COVID-19 lockdown.

Journal of Business Venturing Insights 16 (2021) e00275.

<https://doi.org/10.1016/j.jbvi.2021.e00275>.

Thomas, M.S., & Feng, Y (2021). Food Handling Practices in the Era of COVID-19: A mixed-method longitudinal needs assessment of consumers in the United States. *Journal of Food Protection*, Vol. 84, No. 7, 2021, Pages 1176–1187.

<https://doi.org/10.4315/JFP-21-006>.

Torres, E.N., Ridderstaat, J., & Wei, W (2021). Negative affectivity and people's return intentions to hospitality and tourism activities: The early stages of COVID-19. *Journal of Hospitality and Tourism Management* 49 (2021) 89–100. September 2021. <https://doi.org/10.1016/j.jhtm.2021.08.021>.

Turner, S., & Endres, A (2017). Strategies for enhancing small-business owners' success rates. *International Journal of Applied Management and Technology* 2017, Volume 16, Issue 1, Pages 34–49. <https://doi.org/10.5590/IJAMT.2017.16.1.03>.

U.S Small Business Administration (SBA) Office of Advocacy (n.d). 2019 Small Business Profile. <https://cdn.advocacy.sba.gov/wp-content/uploads/2019/04/23142719/2019-Small-Business-Profiles-US.pdf>

United States Census Bureau. (n.d.). Data on minority-owned, veteran-owned and women-owned businesses. <https://www.census.gov/newsroom/press-releases/2021/annual-business-survey.html>

Van Aukena, H. E., Ardakanib, M. F., Carraherc, S., & Avorganid, R. K (2021). Innovation among entrepreneurial SMEs during the COVID-19 crisis in Iran. *Small Business International Review* ISSN: 2531-0046 SECTION: Research

Articles Volume: 5; ISSUE: 2; 2021-09-20. DOI:

<https://doi.org/10.26784/sbir.v5i2.395>.

Van Manen (2017), M. But is it phenomenology? *Qualitative Health Research* 2017, Vol. 27(6) 775–779. <http://doi.org/10.1177/1049732317699570>.

Vest, J.R., Cash-Goldwasser, S., Bergquist, E.P., Peter J. Embi, P.J., Caine, V., & Halverson, P.K (2022). Indoor public mask-wearing behavior changes in response to national, state, and local COVID-19 Policies. <http://www.jphmp.com/>.
Published by Wolters Kluwer Health, Inc. May/June 2022 • Volume 28, Number 3. <https://doi.org/10.1097/PHH.0000000000001467>.

Waldrop, M. (1992) *Complexity: The emerging science at the edge of order and chaos* (Harmondsworth: Penguin). <https://doi.org/10.1002/bs.3830390106>.

Wang, Q., & Kang, W (2021). What are the impacts of COVID-19 on small businesses in the U.S? Early evidence based on the largest 50 MSAS. *Geographical Review*, 111:4, 528-557. <https://doi.org/10.1080/00167428.2021.1927731>.

Weinstock, L. R (2020). COVID-19 and the U.S. economy. Congressional Research Service. R46606. November 16, 2020.

Welfens, P. J.J (2020). Macroeconomic and health care aspects of the coronavirus epidemic: EU, US and global perspectives. *International Economics and Economic Policy* (2020) 17:295–362. <https://doi.org/10.1007/s10368-020-00465-3>. May 2020.

Wellalage, N.H., Kumar, V., Hunjra, A.I., & Mamdouh Al-Faryan, A.S (2021). Environmental performance and firm financing during COVID-19 outbreaks:

- Evidence from SMEs. *Finance Research Letters*. Available online 18 November 2021. <https://doi.org/10.1016/j.frl.2021.102568>.
- Williamson, R.D & Morris, J.C (2021). Lessons from the COVID-19 pandemic for federalism and infrastructure: A call to action. *Public Works Management & Policy* 2021, Vol. 26(1) 6–12. <https://doi.org/10.1177%2F1087724X20969165>.
- Wilson, S (2020). Pandemic leadership: Lessons from New Zealand’s approach to COVID-19. *Leadership* 2020, Vol. 16(3) 279–293! The Author(s) 2020 Article reuse guidelines: sagepub.com/journals-permissions
<https://doi.org/10.1177/174271502092915>.
- Yallapragada, R. R., & Bhuiyan, M. (2011). Small business entrepreneurship in the United States. *Journal of Applied Business Research*, 27(6), 117-122.
<https://doi.org/10.19030/jabr.v27i6.6470>.
- Yan, Y., Bayham, J., Richter, A., & Fenichel, E.P (2021). Risk compensation and face mask mandates during the COVID-19 pandemic. *Scientific Reports* (2021) 11:3174. *Nature PORTFOLIO*. <https://doi.org/10.1038/s41598-021-82574-w>.
- Yenerall, J., Jensen, K., Chen, X., & Yu, T.E (2022). COVID-19 risk perception and restaurant utilization after easing in-person restrictions. *Food Policy* 107 (2022) 102206. Available online 10 December 2021.
<https://doi.org/10.1016/j.foodpol.2021.102206>.
- Yoo, J. Y., Dutra, S.V.O., Fanfan, D., Sniffen, S., Wang, H., Siddiqui, J., Song, H., Bang, S.H., Kim, D.E., Kim, S., & Groer, M (2020). Comparative analysis of COVID-19 guidelines from six countries: a qualitative study on the US, China, South

Korea, the UK, Brazil, and Haiti. *BMC Public Health* (2020) 20:1853.

<https://doi.org/10.1186/s12889-020-09924-7>.

Zafari, Z., de Oliveira, P.M., Gkantonas, S., Ezeh, C., & Muennig, P.A (2022). The cost-effectiveness of standalone HEPA filtration units for the prevention of airborne SARS CoV-2 transmission. *Cost Effectiveness and Resource Allocation* (2022).

<https://doi.org/10.1186/s12962-022-00356-1>.

Zahra, A., & Ryan, C (2007). From chaos to cohesion—Complexity in tourism structures: An analysis of New Zealand’s regional tourism organizations. *Tourism Management* 28 (2007) 854–862. <http://doi.org/10.1016/j.tourman.2006.06.004>.

Zhang, M., Ren, S., Sun, Y., & Geng, R (2022). When does supportive climate fail to support frontline employees in service recovery? A complexity theory perspective. *Journal of Hospitality and Tourism Management* 51 (2022) 481–490.

<https://doi.org/10.1016/j.jhtm.2022.05.001>.

Zhang, T., Gerlowski, D., & Acs, Z (2022). Working from home: small business performance and the COVID-19 pandemic. *Small Bus Econ* (2022) 58:611–636.

El-Sayed, S., Borah, P & Spackman, C. The impact of temporary COVID-19 legislative moves on the ability of food enterprises to pivot in Arizona. *Journal of Foodservice Business Research*. Published online: 12 Apr 2022.

<https://doi.org/10.1080/15378020.2022.2063620>

Zhang, X., & Warner, M.E (2020). COVID-19 Policy differences across US States: Shutdowns, reopening, and mask mandates. *Int. J. Environ. Res. Public Health* 2020, 17, 9520. <http://doi.org/10.3390/ijerph17249520>.

Zhang, Y., Lindell, M.K., & Prater, C.S (2009). Vulnerability of community businesses to environmental disasters, *Disasters*.

<https://onlinelibrary.wiley.com/doi/pdfdirect/10.1111/j.1467-7717.2008.01061.x>

Zimmerman, A (2020). At the intersection of public and private morality: an ethical framework for aggressive COVID-19 policies. *VOICES IN BIOETHICS, VOL. 6* (2020).

Appendix A: Initial Interview Questions

Opening Statement

I received your response to the informed consent (see Appendix A) form I emailed you, and I want to thank you for that. However, I will still need your consent to conduct this interview, your identity will be protected, and all information provided will be treated as private and confidential. This interview is voluntary. If you decide to take part now, you can still change your mind later. Do I have your consent to conduct this interview? The estimated time of this interview will be one hour.

Questions for Interview Participants

- (1) What is your line of business and how long have you been in this business?
- (2) How will you describe the business environment in your business sector before the start of the coronavirus pandemic in March of 2020?
- (3) What was the state of your revenue before the pandemic started?
- (4) How will you describe the business environment now because of the coronavirus pandemic?
- (5) What are your perceptions of government's coronavirus pandemic response policies?
 - (a) Lockdowns, stay-at-home orders
 - (b) Mask mandates
 - (c) Vaccine mandates
 - (d) PPP Loans etc.
- (6) What business strategies did you implement, what changes to your business model did you make, or what measures did you take to respond to government's coronavirus response policies?
- (7) Did you experience direct business losses because of the restrictive coronavirus pandemic response government policies?
- (8) Can you estimate the amount of business losses because of the government's coronavirus policies?
- (9) How long will it take you to recover from such losses? Recover, meaning sales and revenue getting back to pre-pandemic levels?
- (10) Do you think your business' prospects will be the same, better, or worse off, as compared to before the pandemic?
- (11) What government policies worked in your perception?
- (12) What government policies did not work?
- (13) What should the government do differently in the future?

Participant Demographic Information

Age

- 18-24
- 25-34
- 35-44
- 45-54

55-64

65+

Ethnicity

Euro American/Caucasian

African American

Hispanic/Latino(a)

Asian American

Other

Gender

Male

Female

Nonbinary

Marital Status

Married

Never Married

Divorce / Separated / Widowed

Employment

Full time

Part time

Unemployed / retired.

Owner

Highest level of education

4-year College or graduate degree

Degree

High School

Other

Political Affiliation

Democrat

Republican

Independent

Type of Place of Residence

Urban

Sub-Urban

Rural

Closing Remarks: Thank you very much for your time. A transcript of the interview will be provided to you. When you receive the transcripts, please review them and let me

know if your responses were accurately recorded. I will also endeavor to share with you a copy of the final research document when published at no cost to you.

Appendix B: Interview Guide

Introduction/Background: I am a doctoral student of Public Policy and Public Administration at Walden University. My doctoral research interest is to ‘Examine the perception of small, minority business owners of government coronavirus pandemic response policies. Hopefully, the results of this study will help us learn how small businesses were impacted by the coronavirus pandemic and the effectiveness of government policies that were implemented to respond to the pandemic, and that can inform policy actions for future pandemics.

Opening Statement

I received your response to the informed consent (See Appendix A) form I emailed you, and I want to thank you for that. However, I will still need your consent to conduct this interview, your identity will be protected, and all information provided will be treated as private and confidential. This interview is voluntary. If you decide to take part now, you can still change your mind later. Do I have your consent to conduct this interview? The estimated time of this interview will be one hour.

State Risks and Benefits of Being Interviewed:

Being in this interview would not pose any risks beyond those of typical daily life. There is no benefit to you.

Interview Invitation

Make sure you have a copy of the interview invitation and signed Informed Consent Form (see Appendix A).

Privacy:

Interview recordings and full transcripts will be shared with each interviewee, upon request. Transcripts with identifiers redacted will be shared with my university faculty along with my analysis. The interview recording and transcript will be destroyed as soon as I have completed my course.

Questions for Interview Participants

Please see Appendix B

Closing Remarks: Thank you very much for your time. A transcript of the interview will be provided to you. When you receive the transcripts, please review them, and let me know if your responses were accurately recorded. I will also endeavor to share with you a copy of the final research document when published at no cost to you.