



Mapping POC-owned business vulnerability in the wake of COVID-19

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Source: Brett Sayles, Pexels.

Executive Summary

The COVID-19 pandemic has hit people of color- (POC-) owned businesses disproportionately harder because they are likely to be concentrated in industries immediately affected by the pandemic (such as arts and entertainment, personal services, construction, repair, transportation, and restaurant industries). The first month of the shelter-in-place wiped out some 3.3 million businesses nationwide (or 22%), including some 440,000 Black-owned (41% drop), 660,000 Latinx-owned (32%), and 230,000 Asian-owned (26%) businesses.¹ These POC-owned businesses also faced systemic inequalities prior to the pandemic, and were discriminated against even in the early stages of seeking financial capital.² When controlling for credit score and other business characteristics, bank loan officers are still more likely to ask Black and Latinx owners questions about their personal finances, while offering less help and information on loan terms.³ When controlling for credit scores, Black start-ups are also more likely to report loan denials than white start-ups.⁴ Racism, racial profiling, and violence against POC owners--some of whom have been targeted in their own stores⁵--has been an ongoing issue exacerbated by the pandemic.

Due to poor data availability, very little is known about the impacts to POC-owned businesses in the San Francisco Bay Area. Bay Area cities generally do not track their POC-owned businesses systematically, so they know very little about what is happening specifically to entrepreneurs of color. Some cities have been tracking business closures; for instance, the City of Oakland estimated that about 37% fewer businesses were operating in February 2021 compared to February 2020.⁶ However, they have not been tracking business closures by race or ethnicity.

Given the ongoing challenges in obtaining data on POC-owned business vulnerability, the Urban Displacement Project conducted a multi-stage process that culminated in the creation of an [online mapping tool](#) which highlights vulnerable POC-owned businesses and explores the feasibility of a permanent infrastructure for collecting data, monitoring business health, and recommending policies to support POC-owned businesses. We held one-on-one conversations and focus groups with local stakeholders, including city governments, various ethnic chambers, economic development directors, CDFIs and small business associations.

The conversations served as ground-truthing exercises, but also helped surface more information about the specific vulnerabilities businesses are experiencing.

Key Findings From Mapping Analysis

- **Twenty-nine percent of all businesses in the nine-county Bay Area region are estimated to be POC-owned.** We estimate that there are 61,500 POC-owned businesses countywide.
- **There are an estimated 6,238 POC-owned businesses across Oakland, Redwood City, Richmond, San Jose, San Francisco, and South San Francisco.** National estimates suggest that there may be up to 7,500 POC-owned businesses, which suggests there is an undercount of at least 1,200 businesses.
- **Nearly half of POC-owned small businesses identified across the six study areas are Asian-owned.** Of the 6,238 identified POC small businesses within the database, 47% are Asian-owned, followed by 24% Black-owned and 19% Latinx-owned.
- **The majority of POC-owned small businesses are concentrated in San Francisco (37%) followed by Oakland (29%) and San Jose (26%).**
- **There are higher concentrations of POC-owned businesses in Oakland compared to the national level estimates** (1,800 businesses within the database compared to an estimate of 1,065 businesses across the selected industries and minority groups). The research team had access to more sources of small business data disaggregated by race and ethnicity in Oakland. This includes data from four ethnic chambers of commerce serving the City of Oakland, the City of Oakland, and others. These findings confirm that aggregate data sources are likely to underestimate the number of POC-owned businesses.
- **POC-owned businesses across the six cities are concentrated within predominantly POC neighborhoods and within ethnic business districts.** Black-owned businesses are concentrated in Downtown Oakland and Bayview Hunters Point, Asian-owned businesses are concentrated in Chinatown and Japantown in San Francisco and Chinatown in Oakland and Latinx-owned businesses are concentrated in the Mission District in San Francisco and along International Boulevard and Downtown Oakland.
- **Latinx-owned businesses and Black-owned businesses had lower rates of access to PPP loans compared to Asian-owned businesses.** Almost 70% of businesses within the business database received PPP loans. Of the Asian-owned businesses, 87% received PPP loans, which compares to 63% for Black-owned and 60% for Latinx-owned businesses.
- **Approximately one-third of POC-owned businesses identified across the six cities also own their commercial properties.** Of the 3,143 businesses which were matched with a property ownership record in the ZTRAX database, 34% have been identified as owner-occupied, and therefore, 66% of businesses rent their current premises. Property ownership rates are relatively consistent across the minority groups ranging from 34% for Black-owned businesses and 38% for Latinx-owned businesses.
- **Owner-occupancy rates are higher for child care and arts businesses (at 65% and 46%, respectively)** which may be due to the number of child care and arts businesses that are run as home-based businesses.
- **Food and beverage services has the lowest owner-occupancy rate at 30%, which means that 70% of food and beverage services businesses rent their current premises.** Therefore, food and beverage services are likely to be at greater risk of displacement if rents were to increase, for example.

Policy Recommendations

Convening local stakeholders across the Bay helped to identify not only potential sources for data, but also resources such as technical assistance, loans, and marketing to help POC businesses recover. Key themes that emerged from these stakeholder conversations included: (1) access to capital, (2) commercial displacement mitigation, (3) small business support systems, (4) data collection.

Access to Capital

POC small businesses in the Bay Area continue to face challenges in accessing PPP loans and other pandemic relief resources. Some small businesses either have not renewed their city business licenses, or have not obtained one at all. Lack of trust in financial institutions which have historically discriminated against POC businesses is another area of concern that arose from our small group conversations.

Potential Solutions: Community-centered and race-conscious grant programs to connect more POC small businesses to capital:

- [Oakland Black Business Fund](#)
- [Public Bank East Bay](#)
- [Public Bank SF](#)
- [Latino Business Foundation Silicon Valley](#)

Commercial Displacement Mitigation

With the expiration of state moratoria, Bay Area POC small businesses are increasingly facing permanent closure while also struggling to recover lost revenue from the last year. Stakeholders noted that while rent and eviction moratoriums have provided temporary financial relief, these solutions have simply delayed the stress that will come with paying overdue rents. Additionally even as COVID-19 restrictions have eased, the amount of foot traffic near storefronts has not kept pace.

Potential Solutions: Additional commercial rent relief policies, financing and policies to support shared retail spaces and employee-ownership opportunities:

- [San Francisco First Year Free](#)
- [La Cocina Municipal Marketplace, San Francisco](#)
- [Swan's Market, Oakland](#)
- [Fruitvale Village](#)
- [Latino Business Foundation Silicon Valley](#)
- [Start Small Think Big](#)

Small Business Support System

Bay Area POC small business employees in high contact industries such as restaurants, nail salons, and personal services have often sacrificed their health to keep their jobs. In addition to being in sectors dependent on in-person contact, many high-contact small businesses are unable to provide health insurance benefits, resulting in another layer of vulnerability. Racism, racial profiling, and violence against POC owners have also been an ongoing issue exacerbated by the pandemic.

Potential Solutions: Improved paid leave, health insurance benefits, and childcare access for small business employees in high-contact industries and improved public safety programs:

- [CalSavers](#)
- [Paid Leave U.S.](#)

Data Collection

The challenges we experienced in gathering disaggregated data on the race and ethnicity of business owners suggest the need for policy intervention at the state or national level. If we cannot identify which business owners are POC, we will not be able to determine their particular challenges.

Potential Solutions: State or federal government mandates to financial institutions for reporting on demographic data for loan applicants.

Mapping POC-owned business vulnerability in the wake of COVID-19

Introduction

In March of 2020, statewide stay-at-home orders in response to an increasing number of COVID-19 cases forced restaurants, bars, salons, gyms, and other “non-essential” businesses to close for months at a time. Almost two years later, many of these businesses have either temporarily or permanently closed, while others have reopened their doors at reduced capacities. These strict limitations have had an unequal impact across sectors, as some individuals were able to keep their jobs and work from home while others were either laid off or furloughed without pay.

Restrictions have not been the sole driver of operational change. According to the Small Business Credit Survey undertaken by The Federal Reserve Bank of San Francisco, the reasons for temporary closure or reduced/ modified operations have included shifts in demand, worker availability, supply chain disruptions and business owners’ personal/ family obligations.⁷ The drivers of operational change will have varied depending on the location of the business, particularly in terms of change in demand. Businesses operating in downtown commercial districts, for example, will have experienced reduced demand associated with the shift to working-from-home. The types of financial challenges faced by businesses have varied including paying operating expenses, making payments on debt and accessing credit.⁸

The COVID-19 pandemic has hit POC-owned businesses disproportionately harder because they are likely to be concentrated in industries immediately affected by the pandemic (such as arts and entertainment, personal services, construction,

repair, transportation, and restaurant industries). The first month of the shelter-in-place wiped out some 3.3 million businesses nationwide (or 22%), including some 440,000 Black-owned (41% drop), 660,000 Latinx-owned (32%), and 230,000 Asian-owned (26%) businesses.⁹ These POC-owned businesses also faced systemic inequalities prior to the pandemic, and were discriminated against even in the early stages of seeking financial capital.¹⁰ When controlling for credit score and other business characteristics, bank loan officers are still more likely to ask Black and Latinx owners questions about their personal finances, while offering less help and information on loan terms.¹¹ When controlling for credit scores, Black start-ups are also more likely to report loan denials than white start-ups.¹² Racism, racial profiling, and violence against POC owners--some of whom have been targeted in their own stores¹³--has been an ongoing issue exacerbated by the pandemic.

“The challenges we experienced in gathering disaggregated data on the race and ethnicity of business owners suggest the need for policy intervention at the state or national level. If we cannot identify which business owners are POC, we will not be able to determine their particular challenges.”

Due to poor data availability, very little is known about the impacts to local people of color- (POC-) owned businesses in the San Francisco Bay Area. Bay Area cities generally do not track their POC-owned businesses systematically, so they know very little about what is happening specifically to entrepreneurs of color. Some cities

have been tracking business closures; for instance, the City of Oakland estimated that about 37% fewer businesses were operating in February 2021 compared to February 2020.¹⁴ However, they have not been tracking business closures by race or ethnicity.

Given the ongoing challenges in obtaining data on POC-owned business vulnerability, the Urban Displacement Project conducted a multi-stage process to produce maps which highlighted vulnerable POC owned-businesses, which and explore the feasibility of a permanent infrastructure for collecting data, monitoring business health, and recommending policies to support POC-owned businesses. We held one-on-one conversations and focus groups with local stakeholders, including city governments, various ethnic chambers, economic development directors, CDFIs and small business associations.

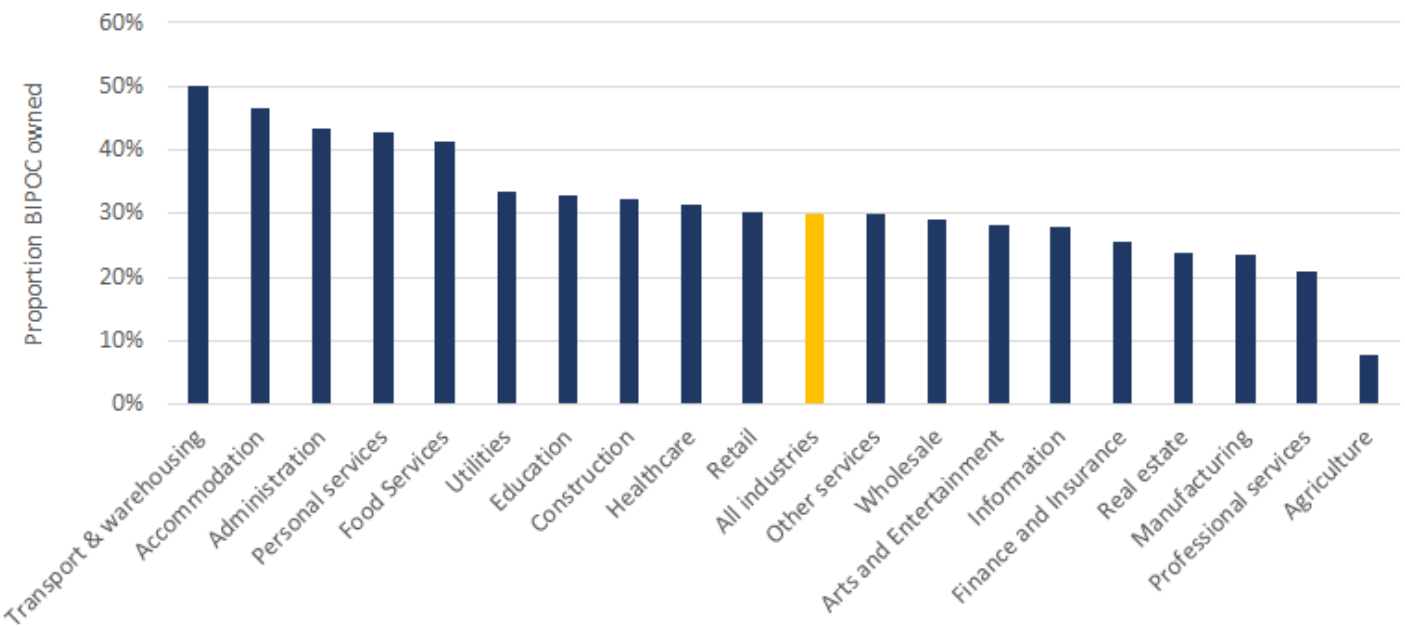
The conversations served as ground-truthing exercises, but also helped surface more information about the specific vulnerabilities businesses are experiencing. In the following, we first map and analyze neighborhood and business vulnerability in the San Francisco Bay Area, summarize the causes of business vulnerability, and recommend policies and investments to support the recovery of POC-owned businesses.

POC-owned Businesses in the Bay Area

Neighborhood vulnerability analysis

The neighborhood vulnerability map identifies concentrations of POC-owned businesses across all ZIP codes in the nine-county Bay Area region. The map was prepared utilizing national level estimates of POC-ownership (from Current Population Survey) and number of businesses in each ZIP code (from ZIP Code Business Patterns data). For further detail on the data inputs and methodology, refer to Appendix 1. Across all sectors, 29% of businesses are POC-owned (refer to Figure 1).

FIGURE 1: Proportion of POC-owned businesses by sector



Source: Author utilizing base data sourced from Community Population Survey, 2020

TABLE 1: Estimated POC-owned businesses by County

County	POC-owned businesses	Total businesses	% POC-owned
Santa Clara	14,500	48,900	29.7%
Alameda	12,400	40,800	30.4%
San Francisco	10,300	34,800	29.6%
Contra Costa	7,300	24,200	30.2%
San Mateo	6,400	21,100	30.3%
Sonoma	4,200	14,200	29.6%
Marin	2,900	9,900	29.3%
Solano	2,200	7,200	30.6%
Napa	1,300	4,300	30.2%
Total	61,500	205,400	29.9%

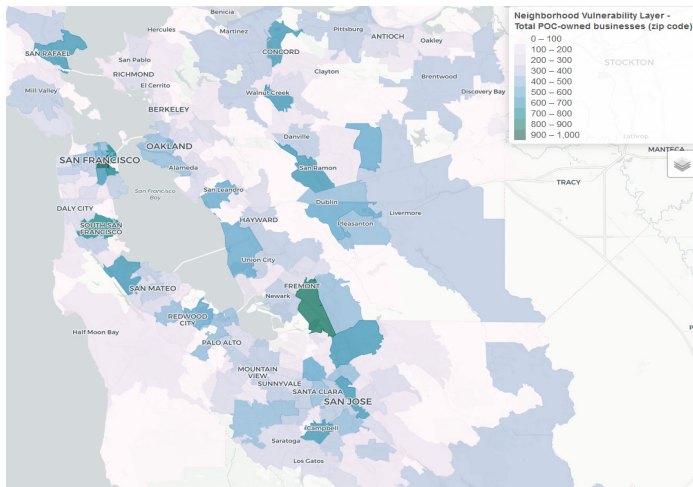


FIGURE 2: Snapshot of neighborhood vulnerability layer

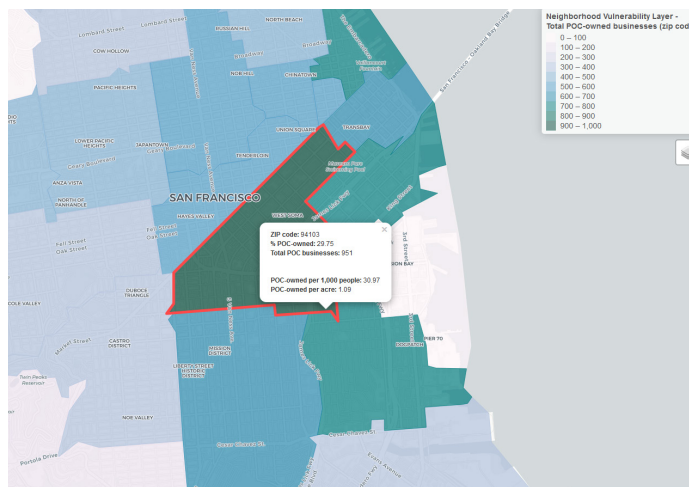


FIGURE 3: Snapshot of map illustrating the data at the ZIP code level

The sectors with an over-representation of POC-ownership include **transport and warehousing, accommodation, administration, personal services and food services**. Thus, the ZIP codes which have higher concentrations of businesses within these sectors will have a higher estimate of POC-ownership than those with small concentrations of these sectors.

Across the Bay Area, there are estimated to be 61,500 businesses which are POC-owned across all sectors (refer to Table 1). The three largest counties in terms of total number of businesses are Santa Clara (driven by San Jose), Alameda (particularly Oakland), and San Francisco which contain the three largest business concentrations.

The interactive map can be viewed at this [link](#). Click on a ZIP code to explore the data in more detail (see example in Figure 3).

Business Database

Introduction

The industries that have been most severely impacted by the COVID-19 pandemic either directly through restrictions on operation or indirectly through reduced demand (or both) include retail, personal services, food services and drinking places, accommodation, child care and arts and entertainment.

The initial business database prepared as part of this study focuses on the most vulnerable businesses,

being POC-owned businesses that are operating within these industries. The business database and map incorporates:

- **Cities:** Oakland, Redwood City, Richmond, San Francisco, San Jose and South San Francisco
- **Minority-groups:** Black-owned, Latinx-owned and Asian-owned
- **Industries:** Retail, personal services, food and beverage services, accommodation, arts, and child care.

The business database incorporates Black-owned, Latinx-owned and Asian-owned businesses. Indigenous-owned businesses have been excluded from the initial database due to a lack of information and data. We have utilized several data sources, both publicly available and data provided directly to the research team. The data sources and methodology are detailed in Appendix 2. Across all these data sources, where the race and/or ethnicity of the business owner is known, it has been self-identified by the business owner.

For example, through the PPP loan application process business owners could identify their race and ethnicity. Business owners may choose not to identify their race and/or ethnicity for fear of discrimination, and these businesses are unlikely to be captured in the business database.

TABLE 2: Businesses in database by minority-group and city

City	Asian-owned	Black-owned	Latinx-owned	Minority group unknown	Other minority group	Total	% of Total
Oakland	618	746	288	15	144	1,811	29%
Redwood City	56	12	58	0	0	126	2%
Richmond	35	148	39	0	2	224	4%
San Francisco	1276	439	470	57	50	2,292	37%
San Jose	874	130	299	311	37	1,651	26%
South San Francisco	91	11	25	33	4	164	3%
Total	2,950	1,486	1,179	416	237	6,268	100%
% of Total	47%	24%	19%	7%	4%	100%	

Based on the national level statistics on POC-owned businesses conducted above, we estimate that across the six cities and industry sectors identified above, there are approximately 7,500 POC-owned businesses. Our database has identified 6,238 which suggests there is an undercount of at least 1,200 businesses.

Minority-ownership

Of the 6,238 businesses within the database, 47% are Asian-owned, followed by 24% Black-owned and 19% Latinx-owned (refer to Table 2).

In terms of geographic concentrations, 37% of businesses within the database are contained in San Francisco, followed by 29% in Oakland and 26% in San Jose, which reflects the concentration of businesses generally in these three cities.

Oakland and Richmond have a higher concentration of Black-owned businesses compared to the average across the entire database (refer to Figure 4). San Francisco, South San Francisco and San Jose contain greater concentrations of Asian-owned businesses compared to the average across the business database.

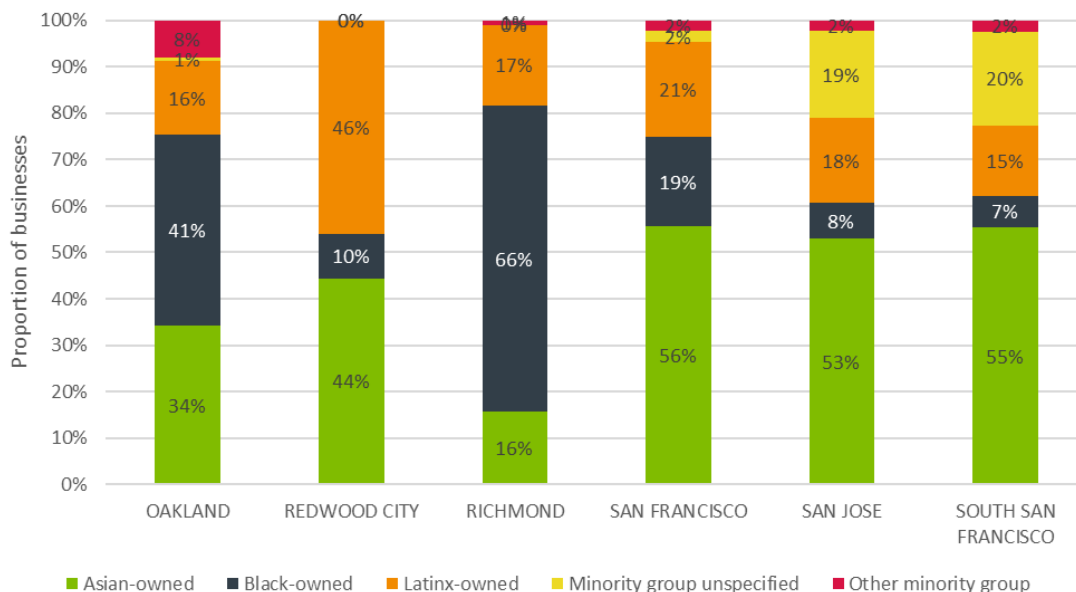
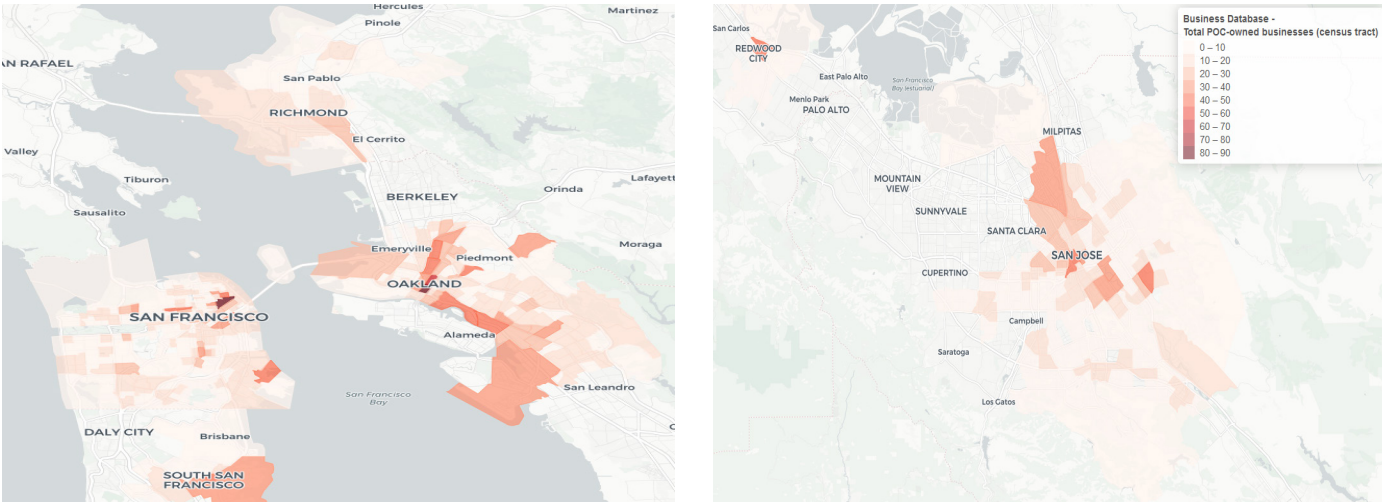
FIGURE 4: Mix of minority-group ownership by City

FIGURE 5: Snapshot of business database map



Redwood City contains a greater concentration of Latinx-owned businesses compared to the average across all six cities.

Precinct-scale (census tract) concentrations of POC-owned businesses can be explored using the [online interactive map](#) (refer to Figure 5).

At the precinct level:

- Black-owned businesses are concentrated in downtown Oakland and Bayview Hunters Point
- Asian-owned businesses are concentrated in Chinatown and Japantown in San Francisco and Chinatown in Oakland

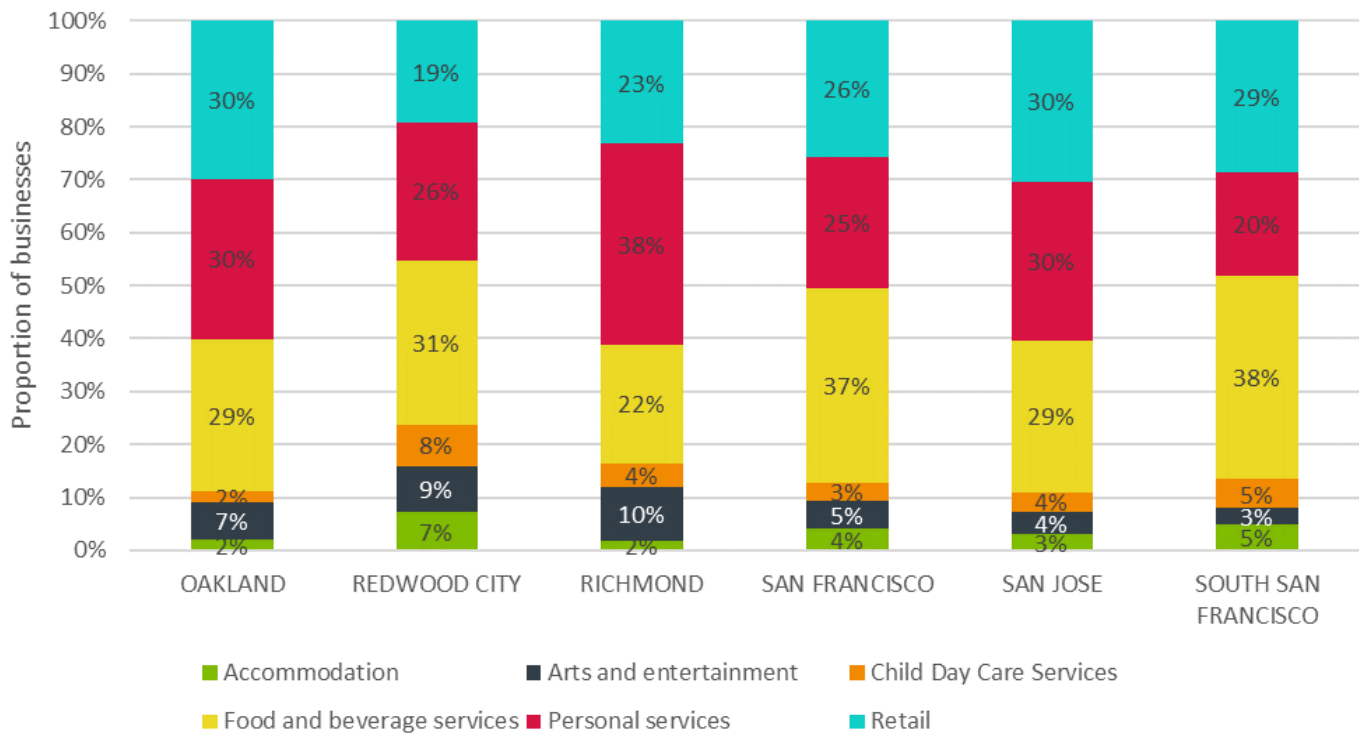
- Latinx-owned businesses are concentrated in the Mission District in San Francisco and along International Boulevard and downtown Oakland.

Through comparisons with the neighbourhood-level ZIP code analysis, we identify that there are higher concentrations of POC-owned businesses in Oakland compared to the national level estimates (1,800 businesses within the database compared to an estimate of 1,065 businesses across the selected industries and minority groups). The higher concentrations in Oakland demonstrate the value in the data we were provided access to and further supports the notion that aggregate data sources are likely to underestimate the number of POC-owned businesses.

TABLE 3: Businesses in database by industry category and city

City	Accommodation	Arts and entertainment	Child Care	Food & bev. services	Personal services	Retail	Total	% of total
Oakland	35	131	35	521	550	539	1,811	29%
Redwood City	9	11	10	39	33	24	126	2%
Richmond	4	23	10	50	85	52	224	4%
San Francisco	93	123	75	846	568	587	2,292	37%
San Jose	50	71	60	473	497	500	1,651	26%
South San Francisco	8	5	9	63	32	47	164	3%
Total	199	364	199	1,992	1,765	1,749	6,268	100%
% of total	3%	6%	3%	32%	28%	28%	100%	

Figure 6: Mix of industry sectors by City



Industry concentrations

Three industry sectors dominate the business database; food and beverage services (32%), personal services (28%) and retail (28%) (refer to Table 3). There was a greater availability of data for these three sectors¹⁵, which somewhat reflects the higher numbers of businesses within these industry sectors overall (regardless of demographics).

There are higher concentrations of food and beverage services in South San Francisco and San Francisco compared to the average for the entire database (refer to Figure 6). Oakland and San Jose have slightly higher concentrations of retail compared to the average for the entire database. Richmond, San Jose and Oakland have higher concentrations of personal services compared to the average for the database.

Business closures

As of November 2021, over 400 businesses within the database have been identified as closed (refer to Table 4), which equates to around 7%. We expect that this is an underestimate as we only started collecting data a year after the pandemic had started which meant that it was difficult to trace any businesses that had

already closed. National level estimates are at around 22% for all businesses and higher rates for POC-owned businesses. Higher rates of business closure were observed visually during the street surveys which were conducted in San Francisco and Oakland (refer to Appendix 3 for further details). Most of the 2,240 businesses (or 36%) that have expired business licenses have probably closed as well. The business database provides a baseline for tracking of business closure rates into the future.

PPP Loans

The US Small Business Administration (SBA) Paycheck Protection Program (PPP) Loans were provided to businesses to support payroll costs during the COVID-19 pandemic. The first round of PPP loans was targeted towards businesses with 500 or fewer employees whose principal place of residence is in the United States, or businesses that operate in a certain industry and meet the applicable SBA employee-based size standards for that industry (that is, any business with a NAICS Code that begins with 72 (Accommodations and Food Services) that has more than one physical location and employs less than 500 per location).

The maximum loan amount available to a business under the first round was \$10 million. The loan amount was calculated based on the annual payroll costs for a business. The salary of each employee was capped at \$100,000. The average monthly payroll cost is calculated and then multiplied by 2.5 to determine the total loan amount.

A second round of PPP loans was conducted which allowed all borrowers that received a PPP loan in the first round to apply for the second round. The second round of loans included more flexibility to use the funds not only to cover payroll costs but also pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.¹⁶ The maximum loan amount was increased for the second round of loans to 3.5 times the average monthly payroll costs for businesses operating within the Accommodation and Food Services sector.

According to a 2020 survey by the Small Business Majority,¹⁷ POC-owned businesses were less likely to receive PPP loans compared to white-owned businesses.¹⁸ In addition, Black-owned businesses were more likely to be underfunded compared to other POC-owned businesses.¹⁹ (See next section for more information on PPP loan disparities impacting POC-owned businesses).

Almost 70% of businesses within the business database received PPP loans (refer to Table 5).

Of the Asian-owned businesses, 87% received PPP loans, which compares to 63% for Black-owned and 60% for Latinx-owned businesses. The database is likely to be slightly skewed towards businesses that received loans as a substantial proportion of the data was sourced from the PPP loan data, and thus is unlikely to capture the POC-owned businesses that struggled to get PPP loans unless these businesses have been identified through other data sources.

TABLE 4: Businesses in database by operational status and city

City	Closed	Open	Expired License	Total
Oakland	77	945	789	1,811
Redwood City	5	70	51	126
Richmond	8	79	137	224
San Francisco	174	1,476	642	2,292
San Jose	168	926	557	1,651
South San Francisco	12	88	64	164
Total	444	3,584	2,240	6,268
% of total	7%	57%	36%	100%

TABLE 5: Businesses in the database that received PPP loans by minority-group

	Received PPP loan	Did not receive PPP loan	Received PPP loan (%)
Asian-owned	2,527	423	86%
Black-owned	962	524	65%
Latinx-owned	709	470	60%
Other minority group	109	544	17%
Total	4,307	1,961	69%

In terms of spatial distribution, businesses in South San Francisco and Oakland were less likely to receive PPP loans than businesses located in the four other cities (refer to Table 6).

Early reports have suggested that various forms of government support have helped to prevent dramatically higher business closures; however, this may not last as many businesses have deferred payments. Businesses with high labor costs or fixed capital costs would be particularly vulnerable.

Property ownership analysis

Businesses (or business owners) who own the property in which their business is located are likely to be less vulnerable to displacement, compared to businesses who are tenants. We conducted analysis of owner-occupancy rates across businesses in the database to determine the number of businesses that may be

vulnerable to displacement particularly if rents are increased. Further detail on the methodology and data inputs for this analysis is contained in Appendix 3.

The property ownership analysis has been completed on the 3,143 businesses which were matched with a property ownership record in the tax assessor database. Of the matched businesses, 1,073 businesses, or 34% (refer to Table 7), have been identified as owner-occupied based on the occupancy status of the property ownership database or the matched property owner name. Thus, **66% of businesses rent their current premises.**

Property ownership rates are relatively consistent across the minority groups ranging from 34% for Black-owned businesses and 38% for Latinx-owned businesses.

TABLE 6: Businesses in the database that received PPP loans by City

	Received PPP loan	Did not receive PPP loan	Received PPP loan (%)
Oakland	1,008	803	56%
Redwood City	112	14	89%
Richmond	178	46	79%
San Francisco	1,769	523	77%
San Jose	1,160	491	70%
South San Francisco	80	84	49%
Total	4,307	1,961	69%

TABLE 7: Estimated owner-occupancy rates by minority group

	Total businesses	Matched businesses	Owner-occupied	Owner-occupancy rate
Asian-owned	2,950	1,607	560	35%
Black-owned	1,486	647	219	34%
Latinx-owned	1,179	440	165	38%
Minority unspecified	416	294	59	20%
Other minority group	237	155	70	45%
Total	6,268	3,143	1,073	34%

Oakland has the highest owner-occupancy rate 44% which compares to 33% for San Francisco and 30% for San Jose (refer to Table 8).

Owner-occupancy rates are higher for child care and arts businesses (at 65% and 46%, respectively) which may be due to the number of child care and arts businesses that are run as home-based businesses. Food and beverage services has the lowest owner-occupancy rate at 30% (refer to Table 9), which means that 70% of food and beverage services businesses rent their current premises. Therefore, food and beverage services are likely to be at greater risk of displacement if rents were to increase, for example.

Causes of business vulnerability in the wake of COVID-19

Our findings are consistent with ongoing local and national studies that reveal that POC small businesses have been disproportionately vulnerable to COVID-19's impacts due to persistent inequities in access to capital despite the federal assistance programs.²⁰ Research has long established that there are geographic disparities in access to capital, providing the justification for interventions such as the Community Reinvestment Act; our research identifying neighborhood clusters of POC businesses vulnerable to COVID-19 supports the need to target policies and programs to underserved areas.

TABLE 8: Estimated owner-occupancy rates by city

	Total businesses	Matched businesses	Owner-occupied	Owner-occupancy rate
Oakland	1,811	1,139	495	44%
Redwood City	126	48	6	13%
Richmond	224	88	11	13%
San Francisco	2,292	630	211	33%
San Jose	1,651	1,150	342	30%
South San Francisco	164	88	8	9%
Total	6,268	3,143	1,073	34%

TABLE 9: Estimated owner-occupancy rates by industry sector

	Total businesses	Matched businesses	Owner-occupied	Owner-occupancy rate
Accommodation	199	121	41	34%
Arts and entertainment	364	188	86	46%
Child care	199	126	82	65%
Food & bev. services	1,992	861	258	30%
Personal services	1,765	848	334	39%
Retail	1,749	898	312	35%
Total	6,268	3,042	1,113	37%

Several recent studies found that racial disparities in small business lending have led Black-owned businesses to seek alternative online financial lenders for PPP loans.²¹ Well before the pandemic, technology companies including PayPal, Square, Intuit Quickbooks, and Amazon have provided loans to small businesses often denied by other major lenders.²² These technology companies have reached more underbanked areas by deciding on loans based on transaction data as opposed to credit score.²³

Still, the primary barrier of POC small businesses to pandemic recovery continues to be lack of access to capital. A 2021 survey of 10,000 small businesses nationwide found that Black-owned businesses were nearly half as likely as White-owned businesses to receive all of the PPP funding they requested.²⁴ The same survey also found that just 6 in 10 Black-owned businesses applied for a PPP loan during the first round funding in 2020; this was attributed to other findings that revealed that POC businesses were less likely to use banks (the primary providers of PPP loans) than White-owned businesses.²⁵

These trends speak to a continued lack of banking relationships among POC businesses, which has led to persistent barriers to PPP loans and other relief resources.²⁶ Within the Bay Area, many large banks did not serve low-income areas through PPP loans even though the program intended to prioritize underserved markets.²⁷

Newly created state and federal programs are responding to the continued vulnerability of POC small businesses.

The Minority Business Development Agency (MBDA) housed in the U.S. Department of Commerce is the only federal agency tasked with promoting the growth and competitiveness of POC-owned businesses.²⁸ Research from the Center for American Progress Action Fund recommends increasing funding to the MBDA, which would allow the agency invest in grant programs to fund municipal projects that foster wealth creation in POC communities, grants to operate business incubators within minority-serving institutions (MSIs), as well as allow the MBDA to lend low-cost, government-backed capital.²⁹

In March 2021, President Biden signed the American Rescue Plan Act (ARPA), which authorized \$10 billion in funding for the State Small Business Credit Initiative³⁰ (SBCI) to expand access to capital to companies with 500 or fewer workers. Administered by the U.S. Treasury, this program allows states, U.S. territories, the District of Columbia, and Native American tribes to apply for funding, and flow funds to participating lenders.³¹ Around \$2.5 billion of the total funds has been earmarked for “jurisdictions to reach businesses owned by socially and economically disadvantaged individuals and for rewarding jurisdictions that succeed in reaching those businesses.”³² To date, the State of California has received \$895 million to be distributed across three programs focused on access to capital, collateral support and loan guarantees.³³

In September 2021, California Governor Newsom signed SB 162, which established the \$600 million Community Economic Resilience Fund. This fund will use ARPA allocated funds to provide \$5 million planning grants to 13 regions statewide to plan and implement regional strategies that promote high quality jobs, climate resiliency, innovation, and racial equity.³⁴ Also in September 2021, Governor Newsom signed AB 150, establishing the Main Street Small Business Tax Credit II, which will provide tax credits to qualified businesses that hired and retained workers since the second quarter of 2020.³⁵

As of June 2021, the state’s enacted 2021-2022 budget included additional investments to support small businesses generally. This includes: 1) \$50 million for grants to microbusinesses to be distributed by counties and community-based organizations, 2) \$119 million for license and renewal fee waivers for small businesses and sole proprietors disproportionately impacted by the state’s public health restrictions,³⁶ and 3) \$35 million for the California Dream Fund, which will seed entrepreneurship and small business development for underserved groups such as immigrants and those with limited English skills.³⁷

Potential Policies and Investments to Support POC Small Business Recovery: A Summary of Stakeholder Feedback

Convening local stakeholders across the Bay helped to identify not only potential sources for data, but also resources such as technical assistance, loans, and marketing to help POC businesses recover (See Appendix for full summary of outreach approach).

In order to gain deeper insights into the challenges facing POC small businesses in the Bay Area and potential solutions to address them, the team conducted one-on-one interviews and three focus groups with 58 staff from ethnic chambers of commerce, city agencies, small business support organizations, Community Development Financial Institutions, and community-based organizations. Over $\frac{3}{4}$ of participants drew from San Francisco and Oakland, given the research team's greater response rate among stakeholder contacts in these cities (see Appendix 4). During these conversations, stakeholders shared further details on the challenges faced by POC small business types in particular cities. Stakeholders also contributed insights on potential policy and investment pathways that should be investigated further to bolster ongoing equitable pandemic recovery efforts. Key themes that emerged from these stakeholder conversations included the following:

1. Access to Capital

- **Challenges:** Barriers to PPP loans and other pandemic resources and underbanking of POC communities
- **Potential Solutions:** Community-centered and race-conscious grant programs to connect more POC small businesses to capital

2. Commercial Displacement Mitigation

- **Challenges:** Expiration of commercial rent moratoria, insufficient revenues to pay back rent
- **Potential Solutions:** Additional commercial rent relief policies, financing and policies to support shared retail spaces and employee-ownership opportunities

3. Small Business Support

- **Challenges:** Lack of employee supports in high-contact industries and public safety concerns for ethnic businesses
- **Potential Solutions:** Improved paid leave, health insurance benefits, and childcare access for small business employees in high-contact industries and improved public safety programs

4. Data Collection

- **Challenges:** Lack of systematic data collection on race and ethnicity of business owners, making it difficult to identify disparities
- **Potential Solutions:** State or federal government mandates to financial institutions for reporting on demographic data for loan applicants

This summary provides a starting point to help policymakers, investors, small business support organizations and others to identify new policy and investment pathways to best support POC small businesses. The challenges, potential solutions, and existing models here largely pertain to Oakland and San Francisco given the aforementioned stakeholder response rate but have relevance to cities across the Bay Area region.

Access to Capital

Challenges: Barriers to PPP loans and other pandemic resources and underbanking of POC communities

Consistent with the national trends described in the previous section, POC small businesses in the Bay Area continue to face challenges in accessing PPP loans and other pandemic relief resources. In Oakland and San Francisco, there has been a high barrier to entry for POC-owned businesses to apply for PPP loans. Furthermore, some small businesses either have not renewed their city business licenses, or have not obtained one at all. Stakeholders noted language barriers made the PPP loan application process particularly cumbersome for Oakland Asian-owned businesses. Additionally, many ethnic businesses that operated on cash for decades often had insufficient

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access to internet services and accounting platforms to transition to online platforms to receive pandemic resources.

Lack of trust in financial institutions which have historically discriminated against POC businesses is another area of concern that arose from our small group conversations. For instance, historic disinvestment and violence against the Black community have made community members wary of government-led aid efforts. Just as POC businesses struggle nationally (see the previous section), Bay Area POC businesses have experienced racial disparities in lending and access to financial institutions. In the Bay Area, the struggle to access bank products have forced some small businesses to turn to expensive non-bank financial products with interest rates up to 40%.

Furthermore, stakeholders expressed the need for financial relief through low-cost loans to POC small businesses but noted the additional burden of paying overdue rent or backpay. Also, grants with matching requirements may still be a barrier for some business owners.

Potential Solutions: Community-centered and race-conscious grant programs to connect more BIPOC small businesses to capital

Stakeholders emphasized the need to first improve small business loan application processes and systems by providing personalized technical support services based on different needs and developing a broadband strategy that builds the infrastructure necessary for connection, while also providing financial support and digital proficiency programs. Additionally, stakeholders noted the importance of expanding the lines of communication between lenders and small business applicants following the initial application. This would involve increasing the staff capacity of government agencies to handle inquiries regarding applications and to assure business owners that someone is reviewing their application.

Community-centered and race-conscious grants programs can play a key role in helping POC small businesses to access financial resources, tools to advocate for their own needs, and technical assistance to help ensure that economic gains are also grounded

in the local community. Alternatives to traditional private financial institutions like public banks can help target the lending needs of underbanked communities by serving as a financial institution managed by a government entity for the purpose of public benefit.³⁸

Existing Models

Oakland Black Business Fund

The Oakland Black Business Fund is an example of a Black-led grant making program focused on relationship building specifically in Oakland.³⁹ This fund is financed by a wide range of cross-sector partners spanning government, non-government, and the private sector including the City of Oakland, Clorox, Square, and the Oakland Athletics baseball team. In addition to financing, the Oakland Black Business Fund provides co-mentorship and peer-modeled assistance programs that have helped Black businesses establish economic resilience.

Public Bank East Bay and Public Bank SF

In both the East Bay and San Francisco, public banking activists are working to create banking systems that prioritize investments that advance the wealth and health of local communities. Public Bank East Bay's mission centers the needs of marginalized communities, aligning their work with the principles of the United Nations Declaration on the Rights of Indigenous People.⁴⁰ It is a member of the California Public Banking Alliance (CPBA), a coalition of public banking activists in California. Public Bank SF, also a member of the CPBA, comprises SF Defund DAPL, SF Berniecrats, ACCE, DSA SF, SF Tenants Union, and California Faculty Association-SFSU. Similar to the Public Bank East Bay, SF Public Bank seeks to promote community ownership and community wealth building, while honoring indigenous rights and uplifting underserved communities.

San Jose Rent Relief Business Grant Program

This City of San Jose Program focuses on low income zip codes that have experienced the most significant decline in sales tax revenue, hit hardest by COVID case numbers and women and POC-owned businesses with first priority for a business that has not received

any pandemic federal or state loan or grant to date, second for a business has rent and/or utility debt from the period that the rent eviction moratorium was in place, and third for sectors most impacted by COVID restrictions (restaurants, non-food retail and personal care).

Commercial Displacement Mitigation

Challenges: Expiration of commercial rent moratoria and insufficient capital to pay back rent

With the expiration of state moratoria, Bay Area POC small businesses are increasingly facing permanent closure while also struggling to recover lost revenue from the last year. Stakeholders noted that while rent and eviction moratoriums have provided temporary financial relief, these solutions have simply delayed the stress that will come with paying overdue rents.

Additionally even as COVID-19 restrictions have eased, the amount of foot traffic near storefronts has not kept pace. Some stakeholders also raised concerns that storefront retail will be displaced by restaurant owners who are able to generate more revenue because of new parklets, and can therefore afford to pay higher rents.

Potential Solutions: Additional commercial rent relief policies, financing and policies to support shared retail spaces and employee-ownership opportunities

Stakeholders noted that first and foremost, more investment is needed in programs to help businesses pay back rent and achieve financial solvency. Additionally, policymakers should apply lessons learned from California's statewide residential rent control⁴¹ by prioritizing commercial rent relief and right to counsel for commercial tenants in ongoing pandemic recovery efforts. Debt accumulation, as well as records of delinquent rent payments, may negatively impact personal credit scores and make it harder for POC business owners to find loans.

While there are a number of citywide programs already underway to fill vacant storefronts and encourage in-person commerce, stakeholders suggested that these programs should also be accompanied by grants to fund general upkeep and improvements.

Finally, stakeholders emphasized the need for shared spaces and to ensure that all industry sectors, not just food and drink, are benefiting from shared spaces policies.

Additionally, stakeholders recommended more investments to support employee-owned business models that give workers a meaningful voice in decision making as well as capture market value with tax advantages.⁴²

Existing Models

San Francisco First Year Free

The City of San Francisco launched First Year Free, a \$30 million-dollar program that will waive much of the initial costs of opening a business. The program will waive initial registration costs, as well as license and permit fees for new storefronts.

Shared Space Policy Considerations

Throughout the Bay Area, many cities have adopted a shared spaces policy allowing businesses to use sidewalks, and full or partial streets, for dining and retail activities. While the policy itself isn't new -- San Francisco launched their parklet program in 2010 -- COVID-19 restrictions pushed local governments to streamline the permit process to allow more businesses to operate outdoors. The pressure to act quickly helped businesses stay afloat in the short-term, however, any long-term shared space policy needs to consider the needs of historically marginalized groups. POC business owners who already face challenges accessing capital must make the difficult decision to either take on the additional debt needed to afford commercial outdoor spaces, or to save money and risk losing customers. The costs of constructing a Shared Spaces platform in a single parking space can cost thousands of dollars, in addition to many more thousands of dollars in fees. In San Francisco, annual permit fees vary based on type of parklet. Community advocates stress that 'a one-size-fits-all' for permit fees may disadvantage vulnerable business owners, arguing for fees that correspond with income instead.⁴³ Accessibility needs should also be better enforced to ensure that those with limited mobility or low vision are able to access these spaces.⁴⁴

La Cocina Municipal Marketplace, San Francisco

La Cocina Marketplace is a food hall focused on small business incubation and creating opportunities for women of color and immigrant women to thrive in the formal food industry job market. Its model of community-led development creates jobs for Tenderloin residents, as well as a welcoming and affordable dining experience. The project is led in partnership with the Mayor's Office of Housing and Community Development, the Office of Economic and Workforce Development (OEWD), the Real Estate Department, and the Tenderloin Housing Clinic.

Swan's Market, Oakland

In 1998, Swan's Market was acquired by the East Bay Asian Local Development Corporation (EBALDC), a non-profit community development organization. In addition to providing storefront spaces for small business owners, EBALDC also provides affordable rental housing and market rate condominiums.

Fruitvale Village

In the early 2000s, the Bay Area Rapid Transit Agency proposed building a large parking structure that would have divided and isolated the neighborhood of Fruitvale in Oakland, CA. Through protest and community mobilization led by local community organizations including the Unity Council, the parking structure was replaced with a new project, the Fruitvale Transit Village, consisting of mixed-income housing, small (mostly Latinx-owned) businesses, and community relevant assets such as a clinic and library.

City of San Jose; Latino Business Foundation of San Jose collaboration; and Start Small Think Big

This is a collaboration to address the lack of capacity and legal expertise available to low-income commercial tenants in the face of the lack of business tenant safeguards in the commercial property market. Phase 1 is focused on sharing advice and good practices for landlords and tenants led by Start Small Think Big and the Latino Business Foundation. Phase 2 will provide services to commercial tenants facing notice of eviction.

Small Business Support Systems

Challenges: Lack of employee supports in high-contact industries and public safety concerns for ethnic businesses

Stakeholders noted that Bay Area POC small businesses in high contact industries such as restaurants, nail salons, and personal services have often sacrificed their health to keep their jobs. In addition to being in sectors dependent on in-person contact, many high-contact small businesses are unable to provide health insurance benefits, resulting in another layer of vulnerability.

Additionally, stakeholders reiterated that racism, racial profiling, and violence against POC owners--some of whom have been targeted in their own stores⁴⁵--has been an ongoing issue exacerbated by the pandemic. Due to the rise of violence against Asian communities,⁴⁶ Asian-owned businesses saw a decrease in cash reserves around five times as large as that of white-owned businesses in 2021.⁴⁷

Potential Solutions: Improved paid leave, health insurance benefits, and childcare access for small business employees in high-contact industries and improved public safety programs

Stakeholders noted the need for paid family leave and childcare support networks, as many employers will need additional support and access to childcare and backups to be able to return to in-person work. Additionally, stakeholders emphasized the need for affordable health coverage and access to health care for small business owners to help alleviate some of the financial burdens associated with healthcare.

Building trust between business owners and government was also identified as key in helping POC small businesses to overcome systemic barriers to accessing financial security and ensuring they feel safe and anchored in their communities.

Finally, stakeholders noted the need for additional public safety policies to ensure that POC small business owners and employees feel supported and protected from becoming targets of racial hate.

Public safety programs for small businesses should be embedded within community-driven public safety solutions. These solutions shift funding away from traditional law enforcement, and give communities more agency in resource allocation decisions.⁴⁸

Existing Models

CalSavers

Cal Savers is a portable benefits program to help workers without retirement accounts to save to a state-funded retirement plan.

Paid Leave U.S.

Paid Leave for the United States (PL+US) is a national campaign that works with business leaders and families to win paid family and medical leave. Since its inception in 2016, PL+US has expanded access to paid family and medical leave for nearly 8 million people.

Data Collection

Challenges: Lack of systematic data collection on race and ethnicity of business owners, making it difficult to identify disparities

The challenges we experienced in gathering disaggregated data on the race and ethnicity of business owners suggest the need for policy intervention at the state or national level. If we cannot identify which business owners are POC, we will not be able to determine their particular challenges. National data on the demographics of business owners comes from surveys that are too small to accurately represent neighborhoods or even cities. Even when local directories provide relatively complete listings, they rarely provide demographic data. The clear path forward is for the federal and/or state government to mandate collection and disclosure of this data.

Potential Solutions: State or federal government mandates to financial institutions for reporting on demographic data for loan applicants

The Consumer Finance Protection Bureau (CFPB) is currently finalizing a new rule that should help address this problem by requiring the collection and disclosure of data regarding credit applications. The

rule, on Section 1071 of the Dodd-Frank Act, will require financial institutions to collect data on POC-owned businesses (as well as women-owned and small businesses generally) and submit it to the CFPB. Data would include the amount and cost of the loan, number of employees, and years in business. The push for more rigorous reporting comes from the realization of deep gaps in lending data, which then make it impossible to determine the extent of disparities in access to credit. Disclosure requirements would affect banks, credit unions, online lenders and other types of small business lenders. Once finalized, the new rule could readily be adopted and implemented by California's own mini-CFPB, the new Department of Financial Protection and Innovation. Implementation of this rule will make it possible not only to identify on an ongoing basis where there are concentrations of POC- and women-owned businesses, but also to track disparities in lending. While disclosure of the data will aid policymakers in targeting programs and ensuring equitable access to capital and other resources, it will be important to preserve the privacy of business owners by de-identifying the data.

Conclusion

POC-owned small businesses have long struggled to survive, and, as many have noted, the COVID-19 pandemic disproportionately impacted the most vulnerable. Although diverse stakeholders have sought to direct aid to vulnerable POC-owned businesses, many remain invisible – and thus hard to target – because of the lack of fine-grained, up-to-date data. This study remedies that gap for the San Francisco Bay Area by estimating the location of vulnerable POC-owned businesses throughout the region and pinpointing their local neighborhoods in six cities. We show that the Bay Area's vulnerable POC-owned businesses are highly concentrated, and a plurality are Asian-owned. Latinx- and Black-owned businesses struggled to access PPP loans, and food and beverage services businesses are least likely to own their stores, creating risk of displacement. We recommend that policymakers redouble their efforts to improve access to capital, business support systems, and assistance with rent for BIPOC-owned businesses, and improve their outreach via more effective targeting.

The first step towards remedying the systemic inequalities suffered by BPOC-owned businesses is knowing who they are and where they conduct business. Mapping vulnerable businesses should not have to be rocket science. It is our hope in conducting this research that we can spur new initiatives by the federal and state governments to collect data on the race and ethnicity of business owners and make it widely available to policymakers and other stakeholders seeking to provide much-needed assistance.



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Appendices

APPENDIX 1: Neighborhood Vulnerability Map methodology

Data Inputs

Current Population Survey (CPS)

We have drawn from the methodology utilized by Fairlie and Robb (2008) and Fairlie (2020)⁴⁹ to calculate POC-ownership using the Current Population Survey (CPS). The CPS, sponsored by the U.S. Census Bureau and the U.S. Bureau of Labor Statistics (BLS), is administered monthly and provides estimates of labor status and economic activity of the US population. The CPS also collects demographic information such as race and ethnicity. Additionally, survey respondents are asked supplemental questions from the ASEC, which includes basic demographic and labor force data, as well as questions about health insurance, income, and work experience.

The microdata from the CPS was extracted for all of 2020 using IPUMS⁵⁰. The 2020 ASEC data includes responses from 157,959 individuals across all 50 US states.

The class of worker, race and ethnicity and industry variables within the CPS dataset were used to define POC-ownership rates by industry.

Class of worker

We used data on ‘Class of worker’ as a proxy for business ownership. All individuals who identified as self-employed (including incorporated and not incorporated) were defined as business owners. This measure of business ownership does not consider those who are employers or nonemployers, nor does it consider whether their self-employment functions as a primary or side job.

Race/ethnicity

The American Community Survey (ACS), defines businesses owned by Black or African American, Hispanic or Latinx, American Indian or Alaska Native, Hawaiian or other Pacific Islander, Asian, and Multiracial (Two or More Races) individuals as POC-owned.

Respondents to the CPS are asked to identify as ‘Black/Negro,’ ‘American Indian/Aleut/Eskimo,’ ‘Asian only,’ ‘Hawaiian/Pacific Islander only,’ or ‘Two or more races’ or ‘White’. The CPS also collects data on Hispanic origin. Our analysis defines all non-white respondents as POC. White identifying respondents, except those of Hispanic origin, were grouped in one category labeled ‘White.’

Industries

The CPS includes 235 industries based on the Census 2017 classification system. We consolidated these industries into 19 categories based on the most relevant 2-digit North American Industry Classification System

TABLE A1: Industry categories and NAICS definitions

Industry	NAICS definition
Accommodation	721
Administration	56
Agriculture	11
Arts and Entertainment	71
Construction	23
Education	61
Finance and Insurance	52
Food Services	722

Healthcare	62
Information	51
Manufacturing	31-33
Other services	881, 813
Personal services	812
Professional services	54-55
Real estate	53
Retail	44-45
Transport & warehousing	48-49
Utilities	22
Wholesale	42

(NAICS) code⁵¹ (Table A1). In some instances, 3-digit NAICS codes were used to split up sectors into distinct sub-sectors such as Accommodation (712) and Food Services (722).

The proportion of businesses which are POC-owned was calculated for each of the 19 industry categories (refer to Table A2).

County Business Patterns (CBP)

Our analysis uses the 2019 Census County Business Patterns (CBP). The CBP provides annual statistics for all businesses that have paid employees in the US including the number of establishments, employment during the week of March 12, first quarter payroll, and annual payroll. The business data within the CBP dataset is available at the state, county, metropolitan/ micropolitan, ZIP code, and congressional district levels.

The CBP data is sourced from the Business Register (BR), a database that has all of the single and multi-establishment employer companies. This database is updated by the U.S. Census Bureau and has the most updated and consistent data for business establishments.

Starting in 2019, the ZIP Code Business Pattern (ZCBP) has been integrated into the CBP. We utilized the number of establishments by industry at the ZIP code level for the neighborhood vulnerability map. The establishments were grouped into the 19 industries identified in Table 1 for the purpose of estimating POC-ownership.

POC-ownership estimates

POC-ownership was estimated for the nine county Bay Area by applying the POC ownership percentages for each industry to the total number of establishments in that industry for each ZIP code. The total POC-owned

Table A2: POC-ownership rates by industry

Industry	BIPOC-owned
Transport & warehousing	50.0%
Accommodation	46.4%
Administration	43.2%
Personal services	42.6%
Food Services	41.4%
Utilities	33.3%
Education	32.9%

Construction	32.2%
Healthcare	31.3%
Retail	30.3%
All industries	29.9%
Other services	29.9%
Wholesale	29.1%
Arts and Entertainment	28.2%
Information	27.8%
Finance and Insurance	25.4%
Real estate	23.8%
Manufacturing	23.6%
Professional services	20.8%
Agriculture	7.7%

businesses in each ZIP code was then calculated by summing the number of POC-owned businesses for each industry which was calculated in the previous step.

The neighborhoods which are estimated to contain at least 500 POC-owned businesses across all industries are summarized in Table A3.

APPENDIX 2: POC-owned Business database

Minority-ownership

A business is POC-owned if 51% is owned by members of one of the minority groups listed above and the management and daily operations are controlled by those minority group members.⁵² Given the long history of Black-owned cooperative businesses,⁵³ we

also consider worker-owned businesses in which at least 51% of the owners are a member of one of the minority groups listed above.

The business database incorporates Black-owned, Asian-owned and Latinx-owned businesses.

Black-owned businesses are businesses owned by people who identify as Black or African American. Asian-owned businesses are businesses owned by people who identify as Asian including "Asian Indian," "Chinese," "Filipino," "Korean," "Japanese," "Vietnamese," and "Other Asian" or provide other detailed Asian responses.⁵⁴ Latinx-owned businesses are businesses owned by people who identify as Hispanic or Latinx (for example, Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture) regardless of race.⁵⁵

Table A3: Estimated POC-owned businesses by ZIP code

ZIP code	City	County	BIPOC-owned bus.
94103	San Francisco	San Francisco	951
94538	Fremont	Alameda	829
94080	South San Francisco	San Mateo	754
94111	San Francisco	San Francisco	743
94107	San Francisco	San Francisco	701
95035	Milpitas	Santa Clara	694
94010	Burlingame	San Mateo	688
94110	San Francisco	San Francisco	673

95112	San Jose	Santa Clara	669
94105	San Francisco	San Francisco	666
94520	Concord	Contra Costa	634
94583	San Ramon	Contra Costa	618
94596	Walnut Creek	Contra Costa	605
94901	San Rafael	Marin	605
95008	Campbell	Santa Clara	602
94577	San Leandro	Alameda	566
94588	Pleasanton	Alameda	552
94558	Napa	Napa	551
94102	San Francisco	San Francisco	551
94104	San Francisco	San Francisco	549
94109	San Francisco	San Francisco	544
94612	Oakland	Alameda	541
95054	Santa Clara	Santa Clara	537
94545	Hayward	Alameda	517
94108	San Francisco	San Francisco	515
94063	Redwood City	San Mateo	505

TABLE A4: Industries incorporated into the business database

Digit NAICS	Industry groups	Category
4411	Automobile Dealers	Retail
4412	Other Motor Vehicle Dealers	Retail
4413	Automotive Parts, Accessories, and Tire Stores	Retail
4421	Furniture Stores	Retail
4422	Home Furnishings Stores	Retail
4431	Electronics & Appliance Stores	Retail
4441	Building Material and Supplies Dealers	Retail
4442	Lawn and Garden Equipment and Supplies Stores	Retail
4451	Grocery Stores	Retail
4452	Specialty Food Stores	Retail
4453	Beer, Wine, and Liquor Stores	Retail
4461	Health & Personal Care Stores	Retail
4471	Gasoline Stations	Retail
4481	Clothing Stores	Retail
4482	Shoe Stores	Retail
4483	Jewelry, Luggage, and Leather Goods Stores	Retail

4511	Sporting Goods, Hobby, and Musical Instrument Stores	Retail
4512	Book, Periodical, and Music Stores	Retail
4522	Department Stores	Retail
4523	Other General Merchandise Stores	Retail
4531	Florists	Retail
4532	Office Supplies, Stationery, and Gift Stores	Retail
4533	Used Merchandise Stores	Retail
4539	Other Miscellaneous Store Retailers	Retail
4541	Electronic Shopping and Mail-Order Houses	Retail
4542	Vending Machine Operators	Retail
4543	Direct Selling Establishments	Retail
6244	Child Day Care Services	Childcare
7111	Performing Arts Companies	Arts and entertainment
7112	Spectator Sports	Arts and entertainment
7113	Promoters of Performing Arts, Sports, and Similar Events	Arts and entertainment
7114	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	Arts and entertainment
7115	Independent Artists, Writers, and Performers	Arts and entertainment
7121	Museums, Historical Sites, and Similar Institutions	Arts and entertainment
7139	Other Amusement and Recreation Industries	Arts and entertainment
7211	Traveler Accommodation	Accommodation
7212	RV (Recreational Vehicle) Parks and Recreational Camps	Accommodation
7213	Rooming and Boarding Houses	Accommodation
7223	Special Food Services	Food and beverage services
7224	Drinking Places (Alcoholic Beverages)	Food and beverage services
7225	Restaurants and Other Eating Places	Food and beverage services
8121	Personal Care Services	Personal Services
8123	Drycleaning and Laundry Services	Personal Services
8129	Other Personal Services	Personal Services

Table A5: Summary of data sources and attributes

Source	Minority group	NAICS (or other industry information)	Operating status
Orbis database	No	Yes	No
Paycheck Protection Program	Yes	Yes	No
California DBE/SMBE data	Yes	Yes	No
Business license databases from Cities	Varied	Varied	Yes
Ethnic business chamber lists	Yes	No	No
Publicly available lists	Yes	No	No
Yelp data	Yes	Yes	Yes
Google Places API	No	Yes	Yes

Industry Sectors

The business database incorporates businesses within retail, personal services, food services and drinking places, accommodation, child care and arts and entertainment. These industries are considered to be those which have been most severely affected by the Covid-19 pandemic. The industry groups (4-digit NAICS) which have been incorporated into the business database are outlined in Table A4.

Data Inputs

The business database was developed using a variety of data sources which contained a varying level of detail on the businesses and demographics of the business owners. In addition to business name and location, the three main attributes which we sought to identify through these data sources was the type of minority-group (e.g. Black-owned, Latinx-owned or Asian-owned), the industry category (NAICS or other industry description) and the operating status (to confirm whether the business is still active given that some data sources may be outdated). The data sources utilized are summarized in Table A5. Further detail is provided below.

Orbis database

Orbis contains information on over 400 million companies worldwide. The database contains the business name, address, industry category and basic financial information. For businesses located in the US, Orbis also includes an ethnic minority owned indicator (Yes/No) and a woman owned indicator (yes/no). Business information was extracted for businesses located in the six cities and six industry groupings. The data extracted from Orbis was utilized as the baseline for building the POC-owned business database.

Paycheck Protection Program Loan Data

The US Small Business Administration (SBA) Paycheck Protection Program (PPP) Loans were provided to businesses to support payroll costs during the Covid-19 pandemic. Data on all businesses which received PPP loans in both the first and second rounds has been released. The PPP loan data includes details on the business name, address, industry, loan amount and lender, as well as race, ethnicity and gender of the business-owner (where the business answered these questions).

Businesses are categorized as follows in terms of their response to the race question:

- American Indian or Alaska Native
- Asian
- Black or African American
- Eskimo & Aleut
- Multi Group
- Native Hawaiian or Other Pacific Islander
- Puerto Rican
- White
- Unanswered

Businesses are categorized as follows in terms of their response to the ethnicity question:

- Hispanic or Latino
- Not Hispanic or Latino
- Unknown/NotStated

California DBE/SMBE Data

The Disadvantaged Business Enterprise (DBE) Database, maintained by Caltrans, contains information on certified DBE firms including race and ethnicity. The State Minority Business Enterprise/ State Women Business Enterprise query form⁵⁶ was utilized to search for POC-owned businesses which operate within the six cities. The database includes NAICS Categories which was used to filter for businesses which fall within the sectors which were the focus of the business database. The SBA's Dynamic Small Business Search was also utilized and it includes identical attributes to the California DBE/ SMBE data.⁵⁷

Business License Databases from Cities

Business license data is maintained by each of the Cities. The business license data generally contains details on the business name and address, industry/ sector, business license status and renewal date. The business license data for all cities, except for Oakland, does not contain any information on the race or ethnicity of the business owners. While the data is usually publicly available, requests were made to each of the Cities to access the data in a consolidated format.

Business license data was provided by Oakland, Redwood City, Richmond and South San Francisco. San Francisco has a publicly available consolidated database which was accessed online.

In most cases, the business license data was used to check if the businesses identified through other sources, particularly the Orbis database, were still active.

Ethnic Business Chamber Lists

Outreach was undertaken with a range of ethnic business chambers which represent different POC-owned businesses across the six cities (refer to Appendix 4 for further details). Through this outreach, lists of business members were requested. The following chambers or organisations provided lists of their members:

- Oakland Latino Chamber of Commerce
- Oakland Chinatown
- Oakland African American Chamber of Commerce.

The business lists included detail on the name of the business and broad industry information.

Information on businesses was also provided by The Alliance for Community Development who are a not-for-profit dedicated to increasing access to capital and support for local, underrepresented entrepreneurs.⁵⁸

Publicly Available Lists

There are several publicly available lists of POC-owned businesses available on the internet including media articles, crowd-sourced maps and spreadsheets and websites promoting the support of particular types of businesses. The list of almost 30 websites which were incorporated into the business database is provided in Table A6. The amount of information on each business varied across websites. Common information which was provided was the business name, website link and broad industry category. Race or ethnicity was generally identified based on the focus of the particular website e.g. businesses listed

on a supporting Black-owned business website are presumed to be black-owned. The data from the lists was manually incorporated into the business database.

Yelp Data

Businesses can self-identify as Black-owned or Latinx-owned on Yelp. Yelp directly provided data on Black-owned and Latinx-owned businesses across the six cities and relevant industry categories (Arts & Entertainment, Beauty & Spas, Event Planning & Services, Food, Hotels & Travel, Local Flavor, Local Services, Nightlife, Restaurants, and Shopping). The industry categories were matched with NAICS 4 digit codes to align with the industry definitions utilized in the study.

Yelp also provided information on the operating status of the businesses (open or closed) which assisted in

confirming which businesses had remained open and if they had closed, the timing of this.

Google Places API

The Google Places Application Programming Interface (API) is a service that returns information about businesses and other points of interest from Google Maps. The Places API provides information on the place type (e.g. restaurant, supermarket etc.) as well as the business status (operational, closed temporarily, and closed permanently). Businesses in the database which were missing information on the industry of operation were fed through the API and the place type outputs were utilized to determine the appropriate NAICS for the business. The business status was reviewed to determine if businesses were still in operation.

Table A6: Lists of public websites which were incorporated into the database

Title	Race/ Ethnicity	Business types	Location(s)
15 Latino-Owned Businesses You Need to Know in SF- Thrillist	Latinx	Restaurants; Retail	San Francisco
49ers - Bay Area Black-Owned Business Spotlight	Black	Retail; Restaurants; Beauty; Fitness	Bay Area
5 Oakland Restaurants Owned by People of Color	POC	Restaurants	Oakland
A List of 133 Black-Owned Businesses in SF & Oakland	Black	Restaurants	Bay Area
Airtable	Black	Restaurants	San Francisco
Backing Black Business	Black	Restaurants; Health/ Beauty; Entertainment; Lifestyle	National (Including Bay Area)
BAOBOB Directory	Black	Retail; Restaurants; Health & Wellness; Services; Beauty	Bay Area
Bay Area Black Market	Black	Retail; Health & Wellness; Services	Bay Area
Berkeleyside - The East Bay's Black-owned eateries and food businesses	Black	Restaurants	East Bay

Black Business Directory by RankTribe	Black	Arts; Retail, Restaurants; Services, Health/Beauty; Medical	National (Including Bay Area)
Black Joy Parade - Marketplace	Black	Art; Retail; Restaurants; Health & Beauty	Bay Area
Black Owned Businesses	Black	Restaurants; Retail; Childcare	Oakland
Black Renaissance Business Directory	Black		
Black-owned Restaurants in the Bay Area	Black	Restaurants	Bay Area
Do the Bay - Black-owned businesses	Black	Retail; Restaurants	Bay Area
Do the Bay - Latinx-owned businesses	Latinx	Restaurants	Bay Area
Do the Bay - AAPI-owned businesses	AAPI	Restaurants	Bay Area
Internationalist	POC	Retail; Services	National (Including Bay Area)
OEWD	Black	Beauty; Childcare; Restaurants; Health; Retail	San Francisco
Red Tricycle - 25 Black-Owned Bay Area Businesses to Support Now & Always	Black	Retail; Restaurants	Bay Area
SFGate - Black-owned farms and CSAs you can support right now	Black	Farms/CSAs	Bay Area
SF Office of Economic and Workforce Development	Black	Personal Services, Food & Bev, Retail, Childcare Mrc	San Francisco
Shea'd	Black	Retail; Restaurants; Health & Wellness; Services; Beauty	Bay Area
Support Black Owned	Black	Retail; Automotive; Beauty; Childcare; Tech; Health & Wellness, Hospitality; Legal; Financial; Real Estate; Medical	National (Including Bay Area)

Support Latino Businesses	Latinx	Retail; Services	National (Including Bay Area)
Support San Jose Black Owned Restaurants	Black	Restaurants	San Jose
The Mercury News - Black-owned restaurants open in Bay Area for takeout, delivery	Black	Restaurants	Bay Area
Together for Tennyson Business Directory	POC	Retail; Services	Hayward
Working Solutions - Directory of Black-Owned Businesses	Black	Retail; Restaurants; Health & Wellness; Professional Services, Salon & Beauty	Bay Area

Methodology

A baseline business database was created using the data extracted from the Orbis database. The baseline database included the following information:

- Business name
- Business street address
- ZIP code
- City
- NAICS (4 digit)
- Ethnic minority owned indicator (yes/no)
- Minority-ownership group
- Source of data
- Operating status

Business information from the publicly available lists and ethnic business chamber lists was manually added to the database. Businesses that were not already in the database were added and where the business was already in the database, the new data were used to fill in any gaps in the fields identified above.

The Caltrans DBE/SMBE and Yelp data were also added to the baseline database. The PPP data was merged with the database using a fuzzy matching process to match any businesses which were already in the database to ensure there were no duplicates.

The business license databases from Cities were matched to the businesses in the database to provide further information on the operating status. For businesses which were not in the business license database, the Google Places API was utilized to confirm if the business was open, closed temporarily or closed permanently. Businesses were classified as Undetermined where the operating status information was missing.

The remaining gaps in the database were primarily the business address or NAICS and these were manually filled utilizing the Google Places API or a Google search of the business. Through this process, any duplicates were flagged and removed.

All businesses were geocoded. Any potential duplicates were flagged where identical fields were identified and these were manually reviewed. The businesses were aggregated to the Census Tract level and mapped.

Street Survey

To ground the database in real-world observations, a series of street surveys were conducted in areas with high concentrations of POC-owned businesses. The primary goals of the street survey were to determine whether the business address and industry were correct, and if the business was open. When the information was available, the business owner's race/ethnicity was also noted.

The street surveys were conducted during July and August. We identified two clusters of areas with high concentrations of POC-owned businesses, downtown Oakland and downtown San Francisco. The Oakland cluster comprised eight Census Block Groups and 75 businesses. The San Francisco cluster also comprised eight Census Block Groups, and a total of 108 businesses. In Oakland, 25 businesses were no longer open, and an additional 20 had no clear signage about their operational status. In San Francisco, 20 businesses were closed, and 19 had no clear signage. Closed businesses were removed from the database after the street survey was complete.

APPENDIX 3: Property ownership analysis

Data Inputs

Zillow Transaction and Assessment Dataset (ZTRAX) is a real estate database provided by Zillow that contains data on properties sourced from property transactions. Detailed information on each property is provided including the address, property owner name and occupancy status. The occupancy status includes the identification of properties which are “Owner Occupied” or “Inferred Owner Occupied” based on the information available to Zillow.

Methodology

Firstly, the businesses within the business database and properties within the ZTRAX database were matched based on their location. For the matched properties, a number of tests were conducted to establish between the business owner was also the property owner:

- Exact match - between business (or owner name) and ZTRAX owner name
- Close match - between business (or owner name) and ZTRAX owner name (match score greater than or equal to 85)
- Property is identified as owner occupied

The ratio of owner-occupied businesses was calculated based on total matched properties.

APPENDIX 4: Community Outreach

Between April and October 2021, the research team conducted one-on-one interviews with staff at 52 organizations in the Bay Area spanning city government agencies, ethnic chambers of commerce, and business support organizations for guidance on data sources and for insights on POC small business needs and potential policy pathways (See Table A7).

In October 2021, the research team hosted a series of two focus groups to receive feedback on initial maps and research findings and to discuss potential policy implications. The first focus group consisted of staff at Community Development Financial Institutions, community-based organizations, and business associations. These participants were not previously contacted regarding data sources.

The second focus group consisted of staff from city government agencies, ethnic chambers of commerce, and business support organizations. These participants previously participated in the aforementioned one-on-one interviews regarding data sources.

Table A7: List of Contacted Organizations

Org	Geography	Type
23rd St Merchants Association	Richmond	Business Association
Bay Area Community Health Advisory Committee	Bay Area	
Bay Area LISC	Advocacy/Organizing	Bay Area
Black Cultural Zone	Oakland	Service Provider
Black Cultural Zone	Oakland	Service Provider
California Reinvestment Coalition	California	CDFI
Central Valley Chamber of Commerce	Bay Area	Chamber of Commerce
Centro Community Partners		Service Provider
Centro Community Partners		Service Provider
Cobiz Richmond	Richmond	Service Provider
Council of Industries	Richmond	
Downtown Business Group	Redwood City	Business Association
Economic Development Manager	Redwood City	Government
Equity and Inclusion Office	Redwood City	Government
Federal Reserve Bank of San Francisco	Bay Area	Other
GIS Manager	Redwood City	Government
Greater San Jose Hispanic Chamber of Commerce	San Jose	Chamber of Commerce
Heartland Merchants Association	Oakland	Business Association
Heartland Merchants Association	Oakland	Business Association
Inner City Advisors	Service Provider	Contra Costa County
Kitchen Table Advisors		Service Provider
Kiva		CDFI
Kiva		CDFI
La Cocina		Service Provider
Lawyer's Committee for Civil Rights		
Lawyer's Committee for Civil Rights		
Mandela Partners		Service Provider
Minority Development Business Association		
Mission Economic Development Agency		Service Provider
Native American Health Center	Oakland	Service Provider

Native American Health Center	Oakland	Service Provider
OEWD	San Francisco	Government
Office of Economic Development	San Jose	Government
Office of Economic Development	Redwood City	Government
Office of Racial Equity	San Jose	Government
Opportunity Fund	Bay Area	CDFI
Opportunity Fund	Bay Area	CDFI
Opportunity Fund	Bay Area	CDFI
Pacific Community Ventures		
Point Richmond Business Association	Richmond	Business Association
Project Equity	Advocacy/Organizing	National
Regional Disenfranchised Business Development Project		
Renaissance Entrepreneurship Center	Bay Area	Service Provider
Renaissance Entrepreneuership Center	Richmond	Service Provider
Richmond Chamber of Commerce	Richmond	Chamber of Commerce
San Mateo County Chamber of Commerce	San Mateo County	Chamber of Commerce
San Pablo Research Collaborative	Oakland	
Self-Help Credit Union	California	CDFI
Silicon Valley Central Chamber of Commerce	Santa Clara County	Chamber of Commerce
Silicon Valley Minority Business Consortium	San Jose	Business Association
Small Business Commission - Latino Task Force	San Francisco	
Small Business Majority	National	Service Provider
South San Francisco Chamber of Commerce	South San Francisco	Chamber of Commerce
SPUR	Advocacy/Organizing	Bay Area
Start Small Think Big		
The Latina Center	Richmond	Service Provider
TMC Community Capital		CDFI
Unity Council	Oakland	Service Provider
Working Solutions	Bay Area	CDFI
Working Solutions	Bay Area	CDFI

Table A8: One-on-One Meetings Summary

Geography	Number of Contacts	Number of Meetings
Oakland	13	5
Redwood City	2	1
Richmond	2	1
San Francisco	31	5
San Jose	4	1
South San Francisco	2	1
Bay Area	4	2