



OHIO CHAMBER OF COMMERCE
RESEARCH FOUNDATION



THE OHIO BLACK OWNED BUSINESS ECONOMIC IMPACT STUDY

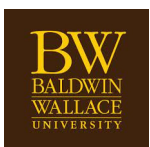
MAY 2025

RESEARCHED BY:

The Baldwin Wallace University Community Research Institute

SPONSORS:

Jan-Michele Kearney & Eric Kearney



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Letter from the Executive Director

Dear Reader,

On behalf of the Ohio Chamber of Commerce Research Foundation, I am pleased to present this comprehensive study on the economic impact of Black-owned businesses in Ohio. This research directly aligns with our mission to pursue research that advances free enterprise, promotes economic competitiveness, and improves the quality of life for all Ohioans.



The findings in this report are compelling: Black-owned businesses generate \$12.5 billion in value-added contributions to Ohio's economy, support nearly 130,000 jobs, and contribute \$2.7 billion in tax revenue. Despite their significant impact, these enterprises continue to face disproportionate challenges in accessing capital, securing contracts, and scaling their operations.

In commissioning this study, we partnered with the Baldwin Wallace University Community Research Institute, whose team under the leadership of Dr. Lauren Copeland and Dr. Christian Nsiah brought exceptional expertise in economic analysis and community-centered research. Their work combining rigorous economic modeling with insights from 268 business owners has created a foundation for informed policy development.

The recommendations outlined here offer a roadmap for strengthening Ohio's entrepreneurial ecosystem through practical strategies that can be implemented by policymakers, financial institutions, and business support organizations. I invite all stakeholders to use this research as a catalyst for collaborative action toward building a more equitable business environment where entrepreneurs from all backgrounds can succeed.

Sincerely,

A handwritten signature in black ink that reads "Demetrius Thomas". The signature is fluid and cursive, with the first name being more prominent.

Demetrius Thomas
Executive Director
Ohio Chamber of Commerce Research Foundation

Table of Contents

1. Executive Summary	5
1.1 Overview	5
1.2 Economic Impact Highlights	5
1.3 Business Owner Survey Highlights	7
1.4 Recommendation Summary	8
1.5 Conclusion	9
2. Introduction	10
2.1 Project Description and Importance	10
2.2 Research Team	10
2.3 Methodology Overview	11
3. State of Black-owned Businesses in Ohio	12
3.1 Introduction and Significance of Black-Owned Businesses	12
3.2 Ohio Comparison Context	13
3.3 Firm Size and Employment Patterns	15
3.4 Racial Disparities within Ohio Business Ownership	18
3.5 Sector and Geographic Distribution of Black-owned Businesses	20
3.6 Black Business Ownership by Gender	23
4. Economic Impact Analysis	25
4.1 Methodology Employed for the Economic Impact Analysis	25
4.2 Measures and Effects	27
4.3 Overall Impact Summary	29
4.4 Sector-Specific Impacts	30
4.5 Fiscal Impact	31
4.6 Impact by Industry	32
4.7 Value-Added Analysis: Occupational, Educational, Core Competencies, and Job Experience Impacts	33
4.8 Conclusions	39
5. Survey Findings: Insights from Black Business Owners	41
5.1 Survey Research Methodology	41
5.2 Key Demographics and Business Characteristics	41
5.3 Motivations and Business Practices	42
5.4 Challenges and Responses	42
5.5 Government and Community Support	43
5.6 Financial Status and Funding	43
5.7 Community Connection and Identity	43
5.8 Implications	44

6. Key Challenges and Barriers	45
6.1 Financial Constraints	45
6.2 Market Access Barriers	45
6.3 Regulatory Burdens	46
6.4 Workforce Development	47
6.5 Professional Services Gap	47
6.6 Systemic and Structural Barriers	48
6.7 Conclusions	48
7. Recommendations	49
7.1 Policymakers	49
7.2 Business Support Organizations	50
7.3 Financial Institutions	51
7.4 Implementation and Consideration	51
7.5 Metrics for Measuring Success	52
8. Secondary Research References	53
9. Appendices	56
Appendix A: Survey Data Tables	56
Appendix B: Summary of Open-ended Comments	132

1. Executive Summary

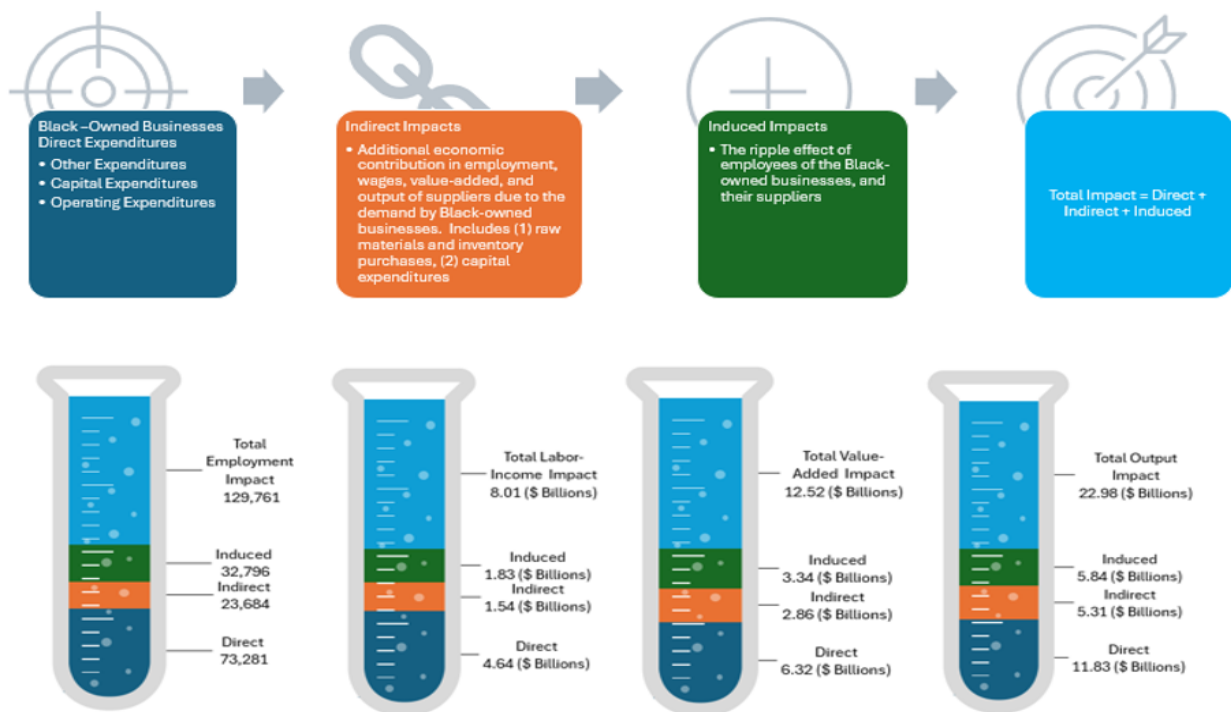
1.1 Overview

This comprehensive study examines the economic contributions, challenges, and opportunities of Black-owned businesses in Ohio. Combining quantitative economic impact analysis with qualitative insights from business owners, the report provides a foundation for understanding the vital role these enterprises play in Ohio's economy and the strategic interventions needed to foster their growth.

1.2 Economic Impact Analysis Highlights

Black-owned businesses play a substantial and growing role in Ohio's economy. Using IMPLAN modeling and U.S. Census data, the study estimates that these businesses generate \$12.5 billion (about 2% of Ohio's GDP) in value-added and \$22.98 billion (about 3% of Ohio's GDP) in total output annually (see Figure 1.1).

Figure 1.1. Economic Impact Summary



As Figure 1.1 shows, this economic activity supports 129,761 jobs, including 73,281 directly within Black-owned firms and tens of thousands more through indirect and induced effects. Additionally, these enterprises contribute over \$8 billion (about 1% of Ohio's GDP) in labor income, \$553.89 million in state taxes, and \$1.8 billion (a total of about 0.3% of Ohio's GDP) in federal taxes annually, demonstrating their fiscal importance to public budgets.

The sectors with the greatest output impacts include:

- Healthcare and Social Assistance (\$4.66B, 4.12% of sector output),
- Transportation and Warehousing (\$2.36B, 4.08%),
- Manufacturing (\$2.36B, 0.39%),
- Real Estate and Leasing (\$1.82B, 1.4%), and
- Professional, Scientific, and Technical Services (\$1.62B, 1.79%). *Note:* This is a broad industry sector that encompasses businesses offering specialized expertise and services to other organizations and, in some cases, individuals. This sector includes firms specializing in scientific research, architecture and engineering, computer system design, legal and accounting services, advertising and market research, veterinary services, and professional photography.

Among these, the Healthcare and Social Assistance sector stands out, contributing over \$4.6 billion annually—underscoring its importance for both employment and essential service delivery. Many of the jobs supported in these sectors are labor-intensive and frontline occupations, such as healthcare practitioners, personal care aides, food service workers, material movers, and drivers. These patterns highlight the urgent need for workforce development initiatives, education funding, and mentorship programs aligned with the industries where Black-owned businesses are most active.

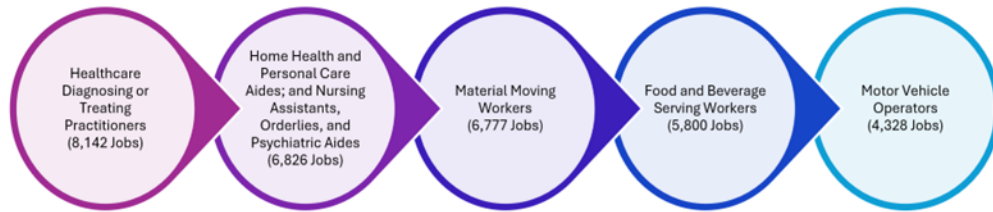
From a labor market standpoint, Black-owned businesses generate significant employment across a range of occupations and industries (see Figure 1.2). In terms of employment, the five industries most affected by Black-owned businesses are Health Care and Social Assistance (36,589 jobs), Transportation and Warehousing (16,469 jobs), Accommodation and Food Services (14,735 jobs), Administrative Support and Waste Management Services (9,948 jobs), and Retail Trade (8,967 jobs).

Figure 1.2. Employment Overview



As Figure 1.3 shows, the top occupations impacted include Healthcare Diagnosing or Treating Practitioners (8,142 jobs), Home Health and Personal Care Aides along with Nursing Assistants, Orderlies, and Psychiatric Aides (6,826 jobs), Material Moving Workers (6,777 jobs), Food and Beverages (5,800 jobs), and Motor Vehicle Operators (4,328 jobs). These patterns emphasize that Black-owned businesses are heavily concentrated in labor-intensive sectors that are vital for everyday life and economic vitality. However, they also underscore the vulnerability of these businesses to workforce shortages and training gaps.

Figure 1.3. Occupation Overview



The study emphasizes the importance of understanding job experience requirements, educational impacts, and core competencies within the labor force of Black-owned enterprises and the industries they support, especially in sectors like Healthcare and Social Assistance that benefit significantly from Black entrepreneurship.

Specific policy implications include the need for targeted workforce development programs that enhance skills relevant to these industries, increased funding for educational initiatives that support Black entrepreneurs, and the establishment of mentorship programs that connect experienced business leaders with emerging entrepreneurs.

Additionally, the report presents policy options that can improve access to financing, ensure equitable procurement opportunities, and promote collaboration between Black-owned businesses and larger corporations. By addressing these areas, policymakers can strengthen these sectors, support the growth of Black-owned businesses, and foster a diverse and resilient economic landscape in Ohio.

1.3 Business Owner Survey Highlights

Data were collected from Ohio Black business owners, highlighting key trends in business ownership, industry representation, fiscal management, workforce dynamics, and access to resources. Survey data from 268 Black business owners reveals that most (65.7%) established their businesses independently rather than inheriting or purchasing them, suggesting a strong entrepreneurial drive.

A significant portion of respondents indicated that their businesses were relatively young, with 83.1% operating businesses less than ten years old. Sole proprietorships constitute the dominant legal structure (54.5%), potentially creating tax and liability vulnerabilities. Business sizes trend small, with 39.6% having fewer than five employees, though a third (33.6%) employ 20 or more people.

The geographic distribution shows significant concentration in urban counties, with Hamilton, Franklin, and Cuyahoga counties having the highest representation. This urban concentration highlights both these businesses' importance to urban economic vitality and potential growth opportunities in rural areas.

Overall, the survey findings emphasize that while Black-owned businesses contribute significantly to Ohio's economy, they continue to face systemic challenges that hinder their full potential. The findings highlight a need for targeted initiatives, such as mentorship networks, incubator programs, and procurement

assistance, to support Black-owned businesses in scaling and sustaining their operations. Key challenges include:

1. **Financial Constraints:** Limited access to capital remains the primary obstacle, with 58.4% of business owners surveyed reporting discriminatory practices in securing financing or credit. Most rely on business earnings (66%), personal funds (12.3%), or high-cost financing options rather than traditional bank loans or equity investments.
2. **Market Access Barriers:** 53.9% of business owners report difficulties bidding for or winning contracts, particularly government and corporate opportunities, due to systemic barriers in procurement requirements and limited access to decision-makers.
3. **Regulatory Burdens:** Business owners cite complex regulatory requirements, high compliance costs, and tax burdens as significant impediments to growth, with 53.2% identifying tax issues as a negative government impact.
4. **Workforce Development:** Recruiting and retaining skilled employees presents a significant challenge, particularly for the 83.1% of businesses with fewer than 100 employees, which typically lack dedicated human resources staff.
5. **Professional Services Gap:** Only 33.2% of surveyed businesses report using professional services such as accountants or attorneys, indicating limited access to expertise that could strengthen business foundations and support growth.

1.4 Recommendation Summary

Based on these findings, the following strategic interventions are recommended for policymakers, business support organizations, financial institutions, and other stakeholders:

1. **Enhance Capital Access:** Design financial support systems with fewer restrictive credit and collateral requirements and provide resources to help business owners navigate funding options.
2. **Boost Professional Services Support:** Develop programs that both provide access to legal, accounting, and consulting services and actively promote their value to business owners, particularly for optimal business structure planning.
3. **Support Business Scaling:** Create targeted programs for businesses transitioning from startup to growth phase, focusing on leadership development and sustainable growth strategies.
4. **Strengthen Workforce Solutions:** Provide access to staffing support services and affordable professional employer organizations (PEOs) to help smaller businesses attract and retain qualified workers.
5. **Foster Business Networks:** Develop opportunities for Black entrepreneurs to connect, collaborate, and strengthen professional support networks through industry-specific events and structured mentorship programs.
6. **Streamline Government Contracting:** Simplify procurement processes and provide training to help Black-owned businesses compete effectively for public contracts.

1.5 Conclusion

Black-owned businesses represent a vital but underutilized economic engine in Ohio. With targeted support to address the identified barriers, these enterprises have significant potential to drive job creation, innovation, and inclusive economic growth across the state. Implementing the recommended strategies would strengthen individual businesses while enhancing Ohio's overall economic competitiveness and resilience.

2. Introduction

2.1 Project Description

The Ohio Chamber of Commerce commissioned the Community Research Institute (CRI) at Baldwin Wallace University to conduct a comprehensive study on the economic impact of Black-owned businesses in Ohio. This study serves a dual purpose: first, to quantify the significant contributions these enterprises make to Ohio's economy through rigorous economic impact analysis; and second, to gather direct insights from Black business owners about their experiences, challenges, and strategies for success.

Understanding the economic impact of Black-owned businesses is vital for stakeholders, policymakers, and community leaders working to promote entrepreneurship, foster inclusive economic growth, and develop targeted policies that support minority-owned companies. This research is especially critical given the historical context of economic disparities that have affected Black entrepreneurs and communities.

By examining key metrics—such as employment, labor income, output, and fiscal contributions—alongside the lived experiences of business owners, this study reinforces the need for systemic support of Black entrepreneurship. It also provides a roadmap for enhancing workforce development initiatives, addressing skills gaps, and ensuring equitable access to resources. The goal is to help build a diverse, resilient, and inclusive economic landscape that benefits all Ohioans.

The geographic scope of this analysis includes all cities, counties, and sub-county locations within Ohio, offering a comprehensive view of Black business ownership and impact across the state. The study integrates quantitative economic modeling with qualitative survey research to present a holistic picture of both the current contributions and future potential of Black-owned businesses in Ohio.

2.2 Research Team

This project was conducted through the Baldwin Wallace University Community Research Institute (CRI). The following CRI/BW personnel were directly involved in the research and analysis:

- Lauren Copeland, Ph.D., Director of the Community Research Institute
- Christian Nsiah, Ph.D., Principal Investigator, Professor of Economics & Finance, Carmel Boyer School of Business
- Aidan Krishnaney, Research Associate, Carmel Boyer School of Business
- Aaron Montgomery, Ph.D., Affiliate, Community Research Institute
- Lori K. Long, Ph.D., Affiliate, Community Research Institute
- Stefanie Laudolff, Project Manager, Community Research Institute
- Leni Doebrmann, Intern, Community Research Institute
- Shekinah Crawford, Intern, Community Research Institute
- Nicole Bracci-Leiter, Intern, Community Research Institute
- Jillian Smith, Intern, Community Research Institute

2.3 Methodology Overview

This study employs a mixed-methods approach to comprehensively analyze the economic impact and operational experiences of Black-owned businesses in Ohio. By combining quantitative economic modeling with qualitative survey research, we capture both the macroeconomic contributions of these businesses and the lived experiences of their owners. This section provides an overview of both methodological components, with detailed technical information available in subsequent chapters.

The findings presented in this report reflect the most current data available on Black-owned businesses in Ohio and offer valuable insights for policymakers, business support organizations, financial institutions, and other stakeholders committed to fostering an equitable and thriving business environment.

Economic Impact Analysis

The research team utilized the IMPLAN input/output (I/O) modeling system to quantify the economic contributions of Black-owned businesses. This approach captures inter-industry relationships within the regional economy and estimates the direct, indirect, and induced effects of these businesses on employment, labor income, value-added, output, and fiscal revenues. The analysis draws on data from the U.S. Census Bureau's 2022 Annual Business Survey, incorporating both employer and nonemployer Black-owned firms to provide a detailed picture of their economic footprint across sectors and regions.

Business Owner Survey

To complement the economic impact analysis, the research team conducted a comprehensive survey of Black business owners in Ohio between September and December 2024. The survey collected responses from 268 Black business owners, gathering data on business characteristics, operational practices, challenges, motivations, and experiences with support programs. This qualitative component provides essential context for understanding the opportunities and barriers facing Black entrepreneurs in Ohio.

Methodological Strengths and Limitations

Strengths:

- Integration of macro-level economic data with individual business experiences
- Comprehensive statewide geographic coverage
- Inclusion of both employer and nonemployer businesses
- Analysis across multiple industries and business sizes
- Demographic segmentation in survey analysis

Limitations:

- Reliance on self-reported survey data
- Potential sample bias in survey responses (i.e., convenience sample, not random sample)
- Point-in-time analysis rather than longitudinal tracking
- Exclusion of informal economic activities

By combining these complementary methodological approaches, this study offers a robust foundation for understanding both the economic significance of Black-owned businesses in Ohio and the practical challenges they face. This integrated approach supports more effective and targeted policy recommendations that address systemic barriers and operational needs.

3. State of Black-owned Businesses in Ohio

3.1 Introduction and Significance of Black-Owned Businesses

This economic impact study analyzes the current state of Black-owned businesses in Ohio, tracks trends in their growth and development over the past decade and estimates their contributions to the state's economy. It also highlights the role these businesses play in job creation, community development, and economic output, while also examining the challenges and barriers that affect their sustainability and scale. The geographic scope of this study includes all cities, counties, and sub-county areas in Ohio.

The 2023 U.S. Census Annual Business Survey (ABS) defines a business as Black-owned when a Black owner holds more than 50% of the firm's stock or equity. This definition guides the classification of enterprises analyzed in this report, which includes both employer and nonemployer firms across all geographic regions of Ohio.

Black-owned businesses are essential to building a more inclusive and resilient economy. They contribute over \$1 billion annually in revenue and employ thousands of Ohioans (U.S. Census Bureau ABS, 2023; U.S. Census Bureau NES-D, 2023). Despite this significant contribution, these firms remain underrepresented in the broader business landscape and face persistent barriers to access capital. This underrepresentation reflects broader economic disparities in Ohio, where Black households earn a median income of approximately \$43,809, compared to \$72,690 for white households (U.S. Census Bureau, 2023). Similarly, the unemployment rate for Black workers is nearly double that of white workers—8.8% versus 3.2%, respectively (U.S. Census Bureau, 2023).

At the same time, Black-owned businesses typically receive a small share of funding. For instance, between 2020 and 2022, these businesses in Ohio obtained only 2.9% of the Paycheck Protection Program loans from the Small Business Administration that were allocated to the state, despite a significant 39.37% growth in the number of Black-owned employer firms during the same period (Black Wealth Data Center, 2025; U.S. Census Bureau, 2023).

Understanding the economic impact of these businesses is vital for stakeholders, community leaders, and policymakers. Targeted support—through improved access to capital, workforce development programs, and reduced regulatory burdens—can accelerate their growth and help close persistent racial wealth and opportunity gaps.

The 2023 U.S. Census ABS, in addition to the U.S. Census Bureau's Nonemployer Statistics by Demographics series (NES-D), report that Ohio is home to 130,841 Black-owned businesses, both employer and nonemployer, accounting for approximately 10.7% of all firms in the state. In contrast, white-owned businesses represent 83.1%, Asian-owned 3.6%, and Hispanic-owned 2.6% (U.S. Census Bureau ABS & NES-D, 2023).

This ranks Ohio 11th nationally in the number of Black-owned businesses. However, a striking 97.1% of Black-owned firms in the state are nonemployer businesses, compared to 82% for white-owned, 76% for Hispanic-owned, and 92% for Asian-owned enterprises. When focusing solely on employer firms, Ohio ranks 12th, with just 5,611 Black-owned employer businesses (U.S. Census Bureau ABS & NES-D, 2023).

Between 2019 and 2021, Black-owned employer businesses in Ohio saw an average annual decline of 13.7%, while nonemployer firms experienced an average growth of 13.2% (U.S. Census Bureau ABS & NES-D, 2023). The vast majority—98.3%—of these nonemployer firms are sole proprietorships, followed by 0.97% partnerships and 0.77% S-corporations (U.S. Census Bureau ABS, 2022). This divergence reflects larger structural challenges: employer businesses often face high compliance costs, lengthy application processes, and limited access to capital, which are further compounded by systemic barriers and the disproportionate impact of events like the COVID-19 pandemic on high-overhead sectors (Perry et al, 2023).

In contrast, nonemployer firms benefit from lower startup costs and fewer tax obligations, making them more adaptable to current economic conditions and more prevalent in the gig economy. However, this flexibility comes at a cost—nonemployer firms contribute less to job creation and long-term wealth generation. Additionally, limited access to education, training, and legal resources may constrain Black entrepreneurs from scaling to employer status, particularly given the complexity of business regulation.

These dynamics illustrate a broader shift toward flexible, resilient business models but also reveal the need for targeted policy interventions to strengthen the employer firm segment of Black-owned enterprises. By reducing structural barriers and expanding access to capital and technical assistance, Ohio can foster a more equitable entrepreneurial ecosystem that benefits both Black business owners and the state economy at large.

3.2 Ohio Comparison Context

Ohio ranks 16th nationally in the percentage of businesses that are Black owned, with these firms comprising 3.3% of all businesses in the state (U.S. Census Bureau ABS, 2023). While this places Ohio slightly above the national median, it still lags regions with stronger representation, such as the District of Columbia (D.C.), where Black-owned firms account for 12.9% of all businesses (U.S. Census Bureau ABS, 2023).

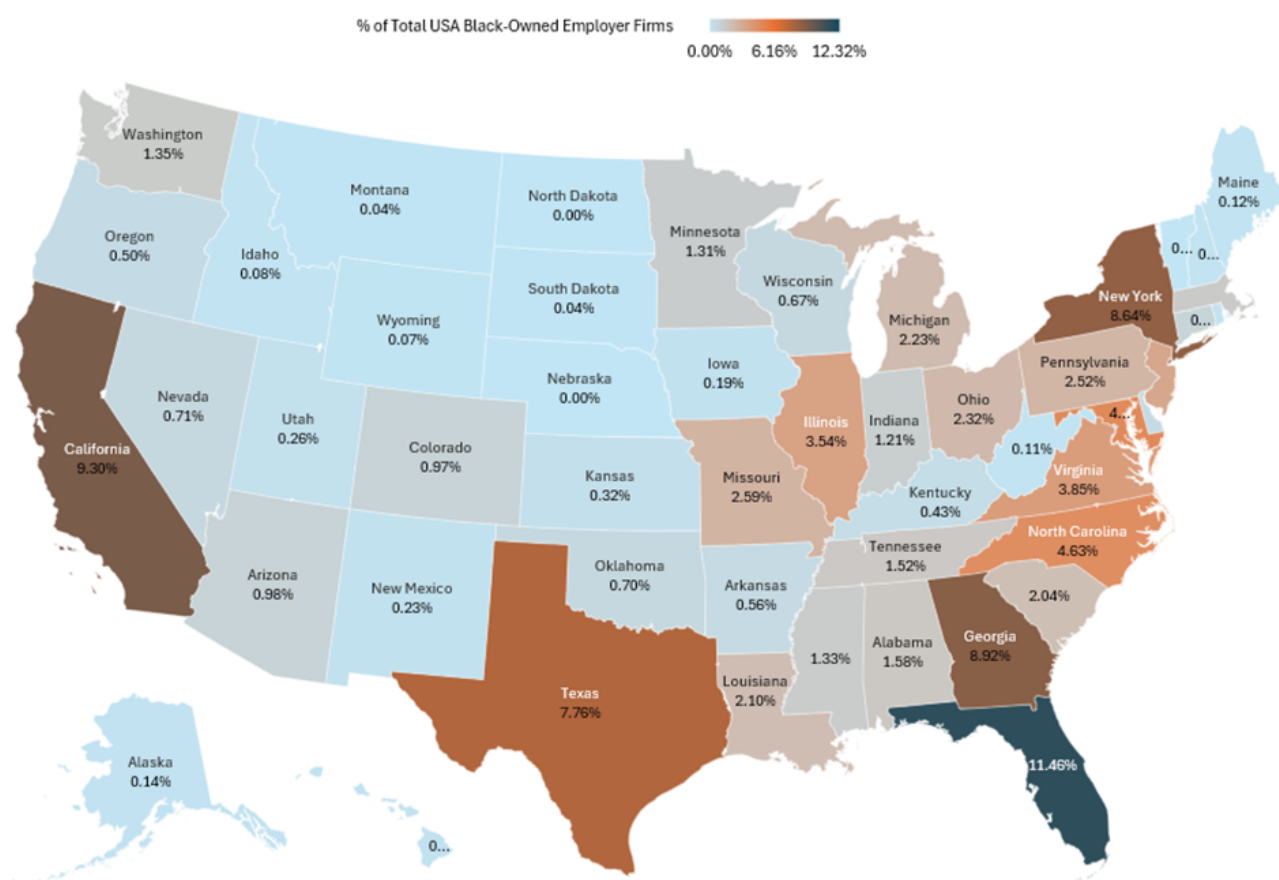
Demographically, 12.6% of Ohio's population identifies as Black, ranking the state 18th in Black population share (U.S. Census Bureau American Community Survey, 2023). In contrast, the D.C. area has a Black population of approximately 44.4%, illustrating how geographic differences in population density can influence the distribution of Black-owned businesses (U.S. Census Bureau American Community Survey, 2023).

According to this same data, among peer states with similar population sizes, Ohio underperforms in Black business ownership. Georgia leads with 8.1% of businesses Black-owned, followed by Virginia (6.0%), North Carolina (5.4%), New Jersey (3.3%), Pennsylvania (2.8%), Illinois (2.5%), and Michigan (2.4%).

This pattern is mirrored in employment data. Black-owned businesses in Ohio account for just 1.1% of total state employment, ranking 17th nationwide (U.S. Census Bureau ABS, 2023). These relatively low rates of ownership and employment are not unique to Ohio; they reflect a broader national trend of Black business underrepresentation, which continues to lag parity.

Despite these challenges, Ohio remains a significant contributor to the national landscape of Black entrepreneurship. Ohio accounts for approximately 2.3% of all Black-owned employer firms in the United States (see Figure 3.1). While many states have a lower proportion of Black-owned businesses relative to their Black population, some states outperform expectations. For instance, Florida (10.8%), Georgia (8.7%), Texas (8.6%), California (8.6%), and New York (7.1%) have Black-owned business concentrations exceeding their respective Black population shares (U.S. Census Bureau ABS, 2023). These outcomes are often attributed to stronger entrepreneurial ecosystems, broader access to funding, and well-established support networks (Perry et al, 2023).

Figure 3.1. Percent of Total U.S. Black-owned Businesses by State



Notes: This map shows the percent of total Black-owned business in the U.S. by state. DC is not shown but accounted for 12.3% of all Black-owned businesses in the USA. Other states not fully visible on the map include Connecticut (2.5%), Delaware (0.1%), Maine (0.1%), Maryland, Massachusetts (1.6%), New Hampshire (0.7%), Rhode Island (2.1%), Vermont (0.6%), and West Virginia (0.8%). Source: 2023 U.S. Census Annual Business Survey.

Ohio's rankings suggest potential for growth. According to the U.S. Census Bureau's ABS and NES-D (2003), Ohio ranks:

- 15th in share of total Black-owned business establishments,
- 12th in number of employer firms, and
- 16th in nonemployer firms.

While Black-owned businesses are not yet dominant in Ohio’s economic landscape, their contributions are significant—and growing. Notably, Ohio is home to three of the ten largest Black-owned businesses in the United States, based on annual revenue:

- Modular Assembly Innovations (automotive): \$1 billion
- Anderson-DuBose Co. (food service logistics): \$703 million
- Hightower Petroleum Co. (energy): \$450 million

These companies demonstrate the entrepreneurial capacity of Black business leaders in Ohio and underscore the state's potential as a hub for high-impact minority-owned enterprises.

Strengthening the ecosystem for Black-owned businesses has broad economic and social implications. In 2022, Black-owned employer firms in Ohio accounted for 1.22% of the state’s workforce, exceeding the national average of 1.03%. While Black residents make up approximately 11% of Ohio’s labor force, they remain underrepresented in firm ownership and business leadership (U.S. Census Bureau ABS & ACS, 2023). This disparity points to a missed opportunity for inclusive economic growth.

Supporting Black entrepreneurship is not only a matter of equity—it is a strategy for expanding innovation, stimulating local economies, and creating more resilient communities. The following sections explore the size, structure, and formation patterns of Black-owned businesses in Ohio, providing further insight into the ecosystem and strategies to expand their impact.

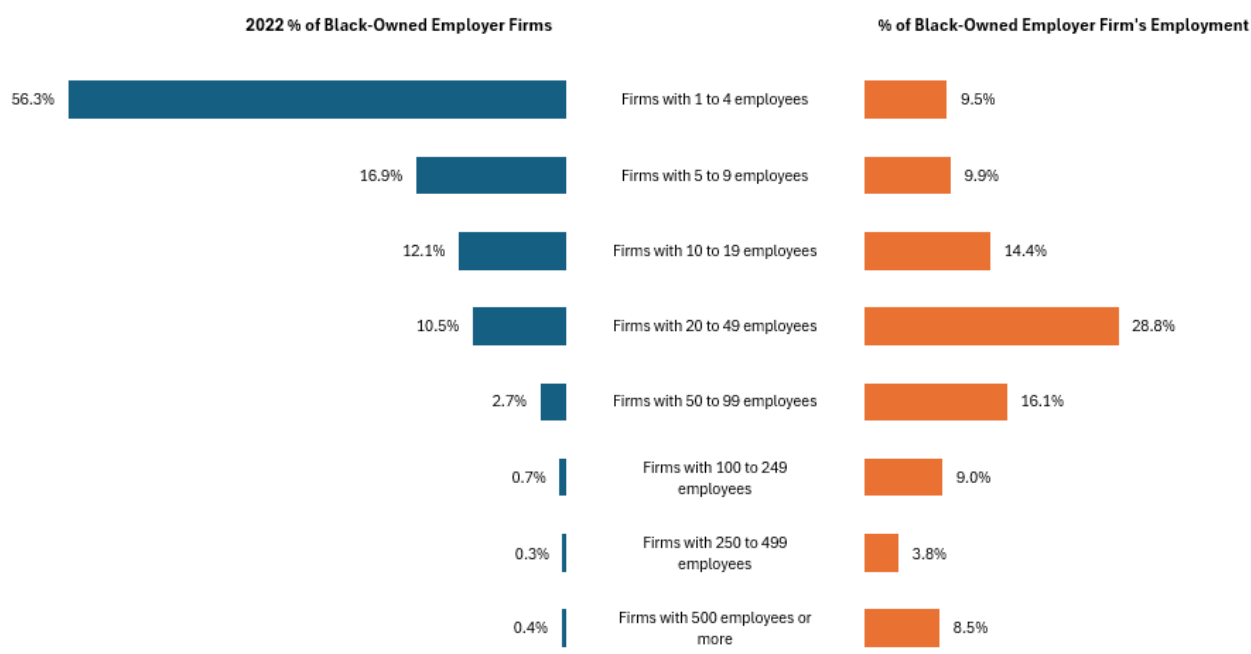
3.3 Firm Size and Employment Patterns

As shown in Figure 3.2 the distribution of Black-owned employer firms in Ohio in 2022 reveals a significant concentration of micro-enterprises, which comprise 73.2% of all such firms (U.S. Census Bureau ABS, 2023). Despite their prevalence, these businesses account for just 19.4% of employment among Black-owned firms—though this is notably higher than the 5.5% employment contribution from micro-enterprises across all firms in Ohio (U.S. Census Bureau ABS, 2023).

In contrast, small to medium-sized enterprises (10–249 employees) make up 26.1% of Black-owned employer firms, compared to a 15.5% statewide average for similarly sized firms (U.S. Census Bureau ABS, 2023). These businesses play a disproportionately large role in employment, accounting for 68.3% of jobs in Black-owned firms—well above the 27.8% employment share for small and mid-size firms statewide (U.S. Census Bureau ABS, 2023).

Large Black-owned enterprises (250+ employees) remain rare, making up just 0.59% of Black-owned employer firms, yet they employ 8.0% of the workforce in these firms, as shown in Figure 3.2 (U.S. Census Bureau ABS, 2023). This distribution highlights the critical role of small to medium-sized Black-owned businesses in job creation and economic impact. While micro-enterprises are numerically dominant, their limited employment footprint points to barriers in scaling and growth.

Figure 3.2 Ohio Black-Owned Employer Firms' Establishments & Employment by Firm Size



Notes: This chart shows the percentage of Black-owned employer firms and their employment levels by firm size. Most firms are small, particularly those with 1 to 4 employees, while larger firms represent a minimal share of total firms and employment. Data Sources: U.S. Census Bureau ABS, 2023.

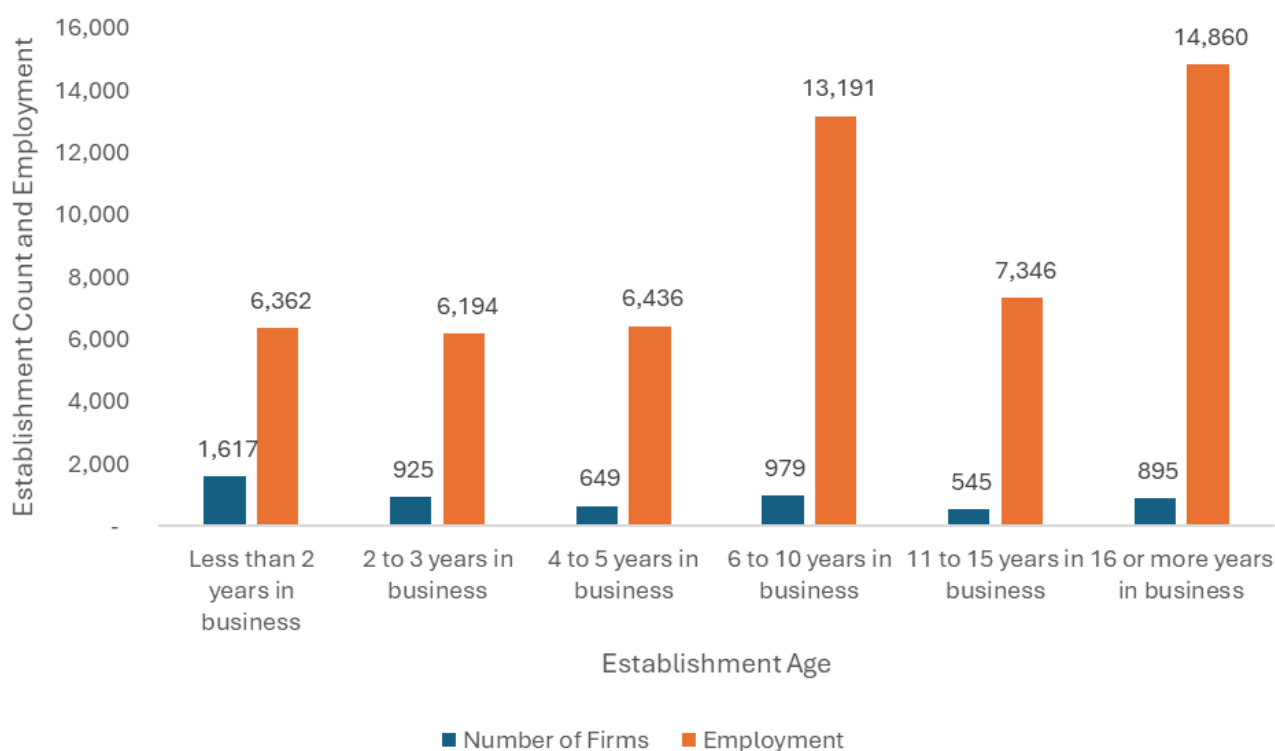
From 2017 to 2022, these patterns shifted meaningfully. Micro-enterprises grew from 65.9% to 73.2% of Black-owned employer firms, with their employment share rising from 13.6% to 19.4%. Meanwhile, the share of small to mid-size firms declined from 33.4% to 26.1%, and their employment share fell from 75.7% to 68.3%. Large firms slightly decreased in number (from 0.8% to 0.7%) but increased their employment contribution from 10.7% to 12.4% (U.S. Census Bureau ABS, 2018; 2023). These trends suggest a growing emphasis on smaller-scale entrepreneurship and the expanding role of micro-enterprises in Ohio's Black business landscape.

To support the growth of Black-owned small and mid-size businesses, policymakers should consider targeted financing options—such as grants and low-interest loans—alongside management training, mentorship, regulatory streamlining, and stronger networking infrastructure. These strategies can help these firms scale and deepen their economic impact.

Firm Age and Employment

The relationship between business age and employment among Black-owned firms in Ohio reveals a crucial pattern: while many businesses are newly established, significant job creation occurs in more mature firms. Figure 3.3 illustrates that in 2022, over 56.3% of Black-owned employer businesses in Ohio had been operating for fewer than five years. However, these newer firms contributed just 12.1% of total employment, indicating that early-stage businesses are often small and still scaling (U.S. Census Bureau ABS, 2023).

Figure 3.3. Ohio Black-Owned Establishment Count and Employment by Firm Age, 2022



Source: This chart shows a strong connection between firm longevity and employment capacity. Black-owned businesses that have been operating longer tend to have greater employment capacity. Source: U.S. Census Bureau ABS, 2023.

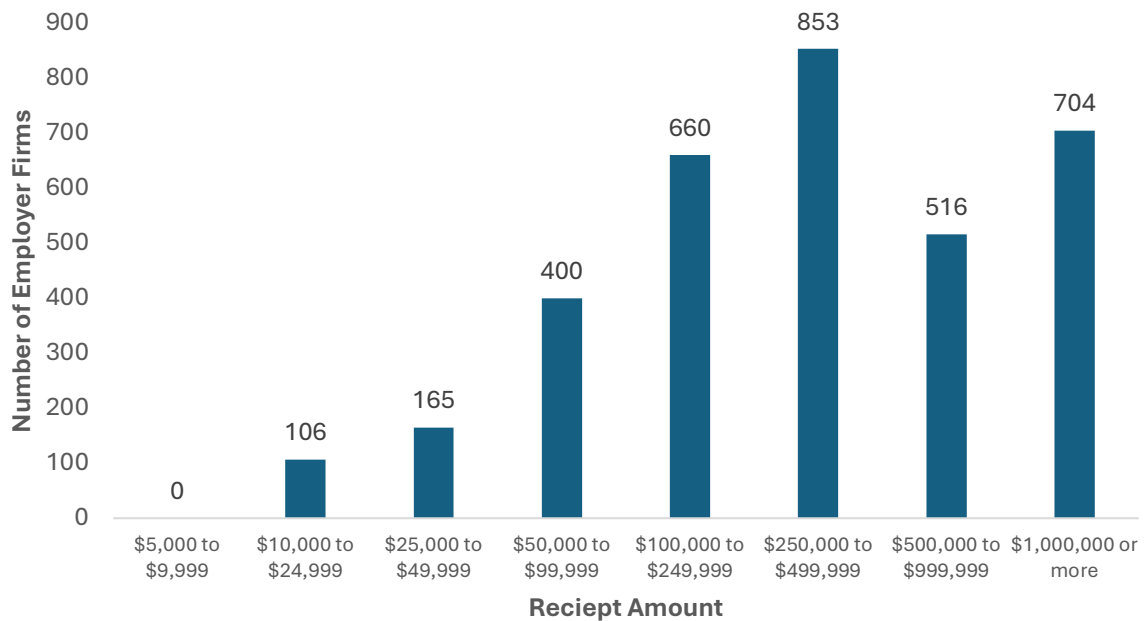
Employment increases substantially among firms aged 6 to 10 years, with 979 businesses employing 13,191 workers—suggesting that this stage may be critical for achieving operational stability and expansion.

Businesses aged 11 to 15 years include 545 firms with 7,346 employees, while those operating for 16 years or more number 895 and employ a combined 14,860 individuals. These trends point to a strong connection between firm longevity and employment capacity, emphasizing the need for long-term support systems that help businesses survive beyond the startup phase and grow sustainably (U.S. Census Bureau ABS, 2023).

Revenue Distribution

As shown in Figure 3.4, while most Black-owned businesses report annual receipts below \$500,000, a meaningful segment is achieving significant revenue growth. Notably, 20.7% report receipts above \$1 million, compared to 15.2% earning between \$500,000 and \$1 million (U.S. Census Bureau ABS, 2023). This reflects a growing number of high-revenue Black-owned firms, even as most remain small and relatively young. As noted in Section 1.2, Ohio is also home to three of the ten largest Black-owned businesses in the United States, reinforcing the state’s potential as a hub for Black entrepreneurship at all scales (Lendio.com).

Figure 3.4. The Number of Black-Owned Ohio Employer Firms by Receipt Amount, 2022



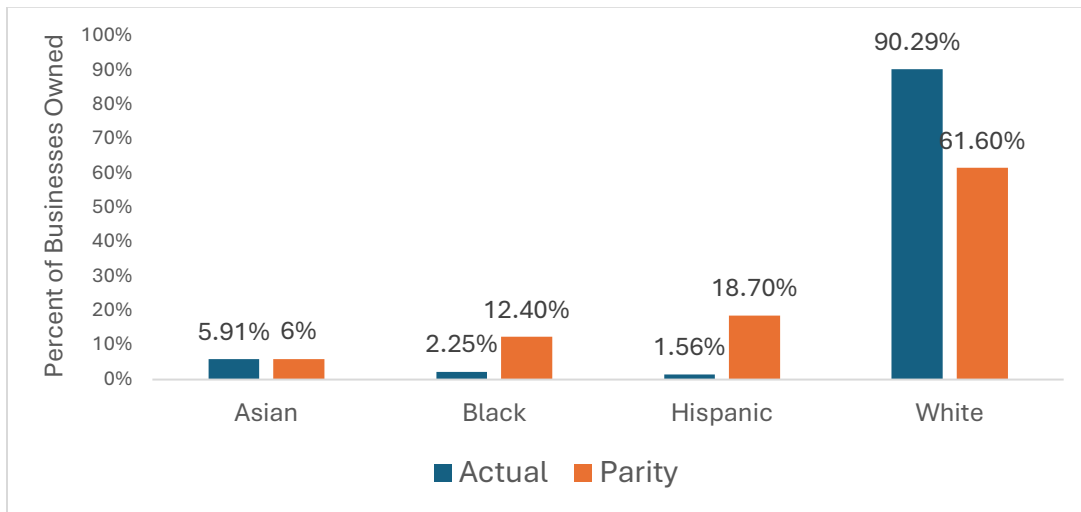
Notes: This chart displays the number of employer firms in Ohio based on their receipt amounts across various ranges. The highest number of firms is found in the \$250,000 to \$499,999 category, while the lowest is in the \$5,000 to \$24,999 range. Data reflects the distribution of business sizes within the state. Source: U.S. Census Bureau ABS, 2023.

3.4 Racial Disparities within Ohio Business Ownership

Ohio's firm ownership landscape reveals deep racial disparities that reflect broader inequities in wealth and opportunity. Black residents own just 2.25% of all businesses in the state, a striking contrast to White ownership at 90.29% and Asian ownership at 5.91% (U.S. Census Bureau ABS & NES-D, 2023). In short, Black Ohioans remain underrepresented among business owners, even when accounting for their share of the state's population.

As illustrated in Figure 3.5 Black-owned employer firms fall more than 12 percentage points below parity when comparing ownership rates to population share. By contrast, White ownership significantly exceeds parity, while Asian ownership aligns more closely with population demographics. These disparities point to entrenched barriers—including limited access to capital, restricted financial resources, fewer networking opportunities, and systemic discrimination in lending and contracting.

Figure 3.5. Employer Firms by Race of Owner vs. Parity in Ohio, 2022



Notes: This chart shows the disparities in ownership rates of businesses among different racial groups. In particular, the percentage of businesses owned by Black individuals is significantly lower than what would be expected based on their share of the population. Source: U.S. Census Bureau ACS, 2023; U.S. Census Bureau ABS, 2023.

The consequences of this gap are far-reaching. Business ownership is a key pathway to building generational wealth, fostering economic mobility, and investing in local communities. When Black communities lack equitable access to business ownership, they miss out on the jobs, income, and community assets that locally owned businesses provide.

Fewer Black-owned businesses also translate into fewer employment opportunities in Black communities. This can lead to higher unemployment, reduced economic activity, and greater reliance on public assistance or external employers. In turn, these conditions reinforce cycles of poverty and limit access to essential services such as banking, healthcare, and grocery retail—services often provided by small, local businesses.

Additionally, the lack of Black representation in Ohio’s business ecosystem reduces influence in economic and political decision-making. Without a strong presence in business networks, Black entrepreneurs face greater difficulty securing contracts, financing, mentorship, and visibility—factors that are critical for business survival and scale.

This disparity also widens the racial wealth gap. While White and Asian business owners can grow and transfer wealth across generations, Black entrepreneurs are less likely to benefit from the same opportunities. The resulting gap affects access to education, healthcare, housing, and other pillars of economic stability.

Addressing the Gap: Promising Models

Tackling these disparities requires a sustained commitment to dismantling systemic barriers and promoting inclusive entrepreneurship. Key strategies include:

- Expanding access to capital through low-interest loans, grants, and equity investments.
- Targeted technical assistance and incubator programs for minority-owned businesses.
- Inclusive procurement policies that ensure equitable access to state and municipal contracts.

Several states offer useful models:

- California's GO-Biz provides grants and technical assistance to minority-owned businesses.
- Georgia's Small Business Credit Initiative partners with banks to expand lending access.
- New York's MWBE Program reserves a percentage of public contracts for minority- and women-owned firms.
- Illinois' Business Enterprise Program promotes equitable state procurement.
- Texas' HUB Program enhances contracting opportunities for historically underutilized businesses.

Ohio also has some similar programs designed to assist minority-owned businesses:

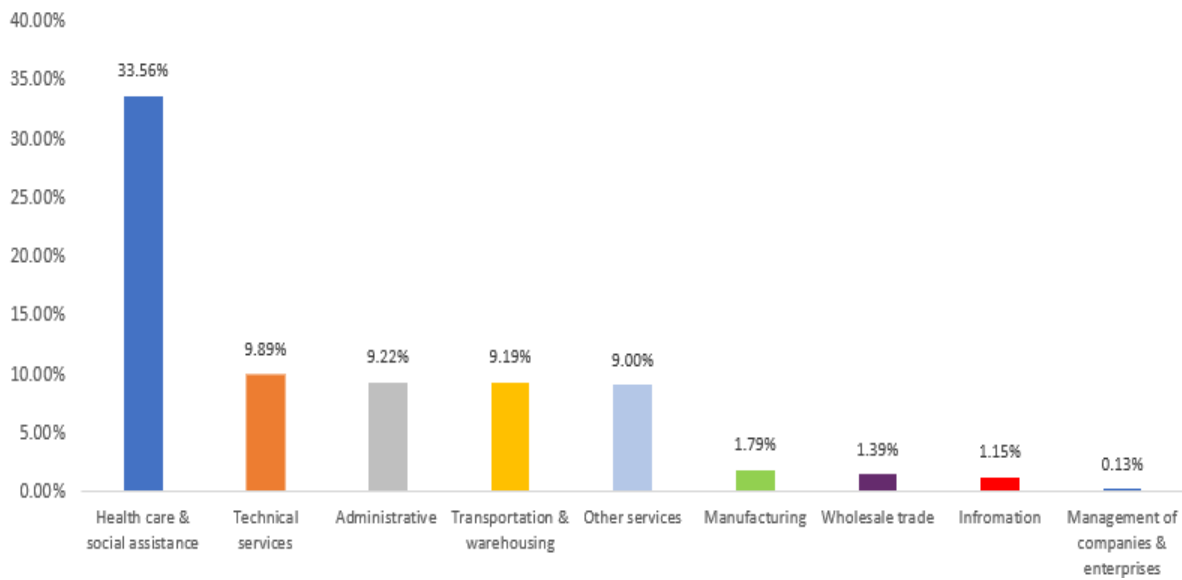
- Ohio Development Services Agency: Ohio offers the Minority Business Assistance Center, which provides grants, technical assistance, and support for minority-owned businesses to help them grow and access resources.
- Ohio Small Business Development Center (SBDC): The SBDC partners with local banks and lenders to enhance access to capital for small businesses, including minority-owned enterprises, through various lending programs.
- Ohio's Encouraging Diversity, Growth, and Equity (EDGE) Program: This program provides incentives for state contracts to encourage the participation of minority-owned and women-owned businesses in public procurement processes.
- Cleveland's Minority Business Development Program: This initiative focuses on providing technical assistance, funding opportunities, and access to city contracts specifically for minority-owned businesses.

These examples illustrate that thoughtfully crafted, targeted interventions can enhance access to capital, broaden opportunities, and foster inclusive economic growth. However, despite the examples from Ohio, without increasing resources and scaling up existing programs in the state, there is a risk of exacerbating current disparities, which could undermine long-term economic resilience and social cohesion.

3.5 Sector and Geographic Distribution of Black-Owned Businesses

Black-owned businesses in Ohio are not evenly distributed across industry sectors. As shown in Figure 3.6, just five sectors account for over 70.9% of all Black-owned employer firms in the state. The Health Care and Social Assistance sector stands out as the largest, representing 33.6% of Black-owned businesses. This concentration is consistent with Ohio's large hospital systems and healthcare infrastructure, which offer relatively accessible entry points for entrepreneurs.

Figure 3.6. Black-Owned Ohio Firms by Sector, 2022



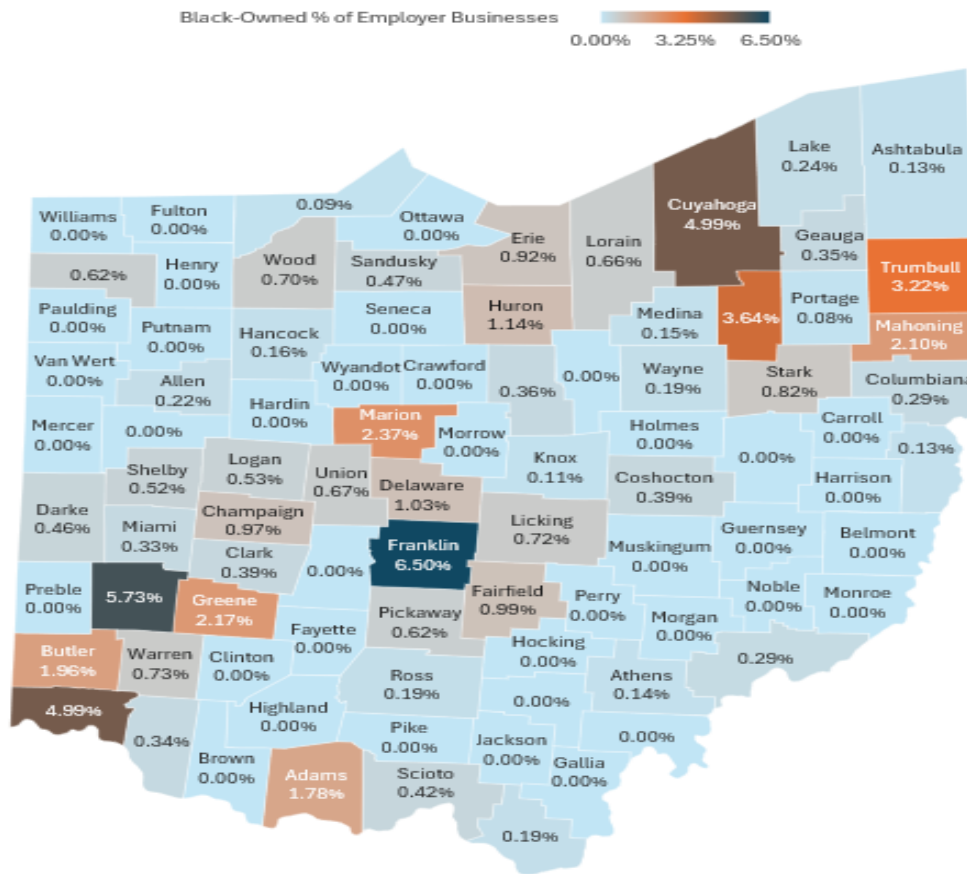
Notes: This chart illustrates the industry distribution of Black-owned employer firms. Health care and social assistance lead with 33.6%. Other sectors such as professional services and transportation hold smaller shares. Source: 2023 Annual Business Survey.

However, many of the sectors where Black-owned businesses are most prevalent—such as personal services, transportation, and food services—tend to be low-margin, labor-intensive industries with fewer employees per firm. This helps explain the lower overall employment impact of Black-owned firms described in Section 1.2, despite their substantial numbers.

Geographic patterns reflect similar disparities. Black-owned businesses are heavily concentrated in urban counties, a trend shaped by historical migration, segregation, and the development of Black community networks. As illustrated in Figure 3.7, counties such as Franklin, Montgomery, Hamilton, Cuyahoga, and Summit all report that over 3.0% of employer firms are Black owned. These areas are also home to Ohio’s largest Black population.

In contrast, rural counties report very low rates of Black business ownership. In fact, only 15.2% of Ohio’s counties have more than 1% of employer firms that are Black owned. Counties such as Fulton and Paulding report 0%. These patterns reflect systemic disparities in access to capital, networks, and business infrastructure, which continue to limit entrepreneurship in less densely populated areas.

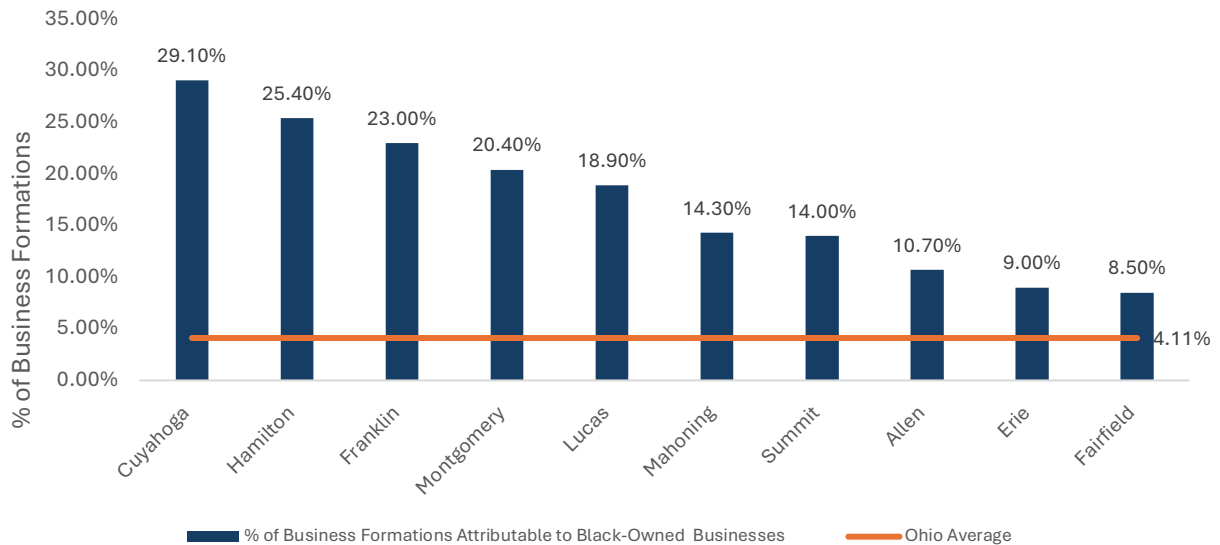
Figure 3.7. Ohio by Percent Black-owned Businesses



Notes: This map illustrates the percentage of Black-owned employer businesses in Ohio counties. Franklin County has the highest percentage at 6.5%, while many counties, including Fulton and Paulding, report 0.0%. The data highlights the disparities in Black business ownership across the state. Data Source: 2023 Annual Business Survey.

The rate of formations for Black-owned businesses across counties follows a similar trend to the pre-existing distribution. As seen in Figure 3.8, the top 5 counties for Black-owned business concentrations are the same as the top counties with the most Black-owned business formations. However, the percentage of business formations attributable to Black owners was still below 5.0%, far below the state's Black population share (above 12%), indicating that Black business owners still do not have access to equivalent resources for business creation, especially in rural areas.

Figure 3.8. Top 12 Counties: Percent of Formations by Black Owners



Notes: This graph highlights the top 10 Ohio counties by the percentage of business formations linked to Black entrepreneurs. Source: U.S. Census Bureau ABS, 2023.

As Figure 3.7 above illustrates, the rural-urban divide in Black business ownership and employment is stark. Approximately 95% of Black-owned firms are in urban areas, and 96% of jobs supported by these businesses are also urban-based. Just 4.3% of firms and 3.4% of employment are found in rural regions (U.S. Census Bureau ABS, 2023). This divide is rooted in both historical and contemporary forces, including demographic distribution, discriminatory lending practices, limited transportation infrastructure, and the absence of industries where Black entrepreneurs are most active.

Given these challenges, policy efforts to support and scale Black-owned businesses may yield greater short-term impact if focused on urban areas, where the business density and support networks already exist. That said, addressing the rural gap will require long-term, place-based strategies that tackle the structural barriers limiting Black entrepreneurship across Ohio’s full geographic spectrum.

3.6 Black Business Ownership by Gender

An analysis of Black-owned businesses in Ohio reveals meaningful gender disparities in both ownership patterns and business outcomes. According to 2022 U.S. Census data, there were 5,611 Black-owned employer firms in the state. Of these, 56.7% were male-owned, 40.3% female-owned, and 2.9% jointly owned by individuals of different genders (U.S. Census Bureau ABS, 2023).

In the nonemployer category, which includes over 101,000 Black-owned firms, women account for a majority ownership share of 53% (U.S. Census Bureau NES-D, 2023). These figures highlight the significant role of Black women in Ohio’s entrepreneurial landscape, particularly among smaller, sole-proprietor businesses.

Despite their high participation, Black women entrepreneurs face notable challenges in scaling their businesses. Among employer firms, average sales for male-owned businesses are \$2.33 million, compared to \$600,557 for female-owned firms. Among nonemployer firms, men report average sales of \$36,185, while women average just \$15,095 (U.S. Census Bureau ABS, 2023). These disparities suggest that Black women business owners encounter persistent barriers—such as limited access to capital, mentorship, and high-growth networks—that constrain growth and long-term sustainability.

Research such as Smith and Johnson (2023) also indicates that male-owned Black businesses tend to experience greater longevity and revenue growth, further widening gender-based gaps in opportunity and wealth accumulation. Understanding these differences is essential for developing targeted policy solutions that address the distinct needs of Black women entrepreneurs.

Policy Implications and Support Strategies

To foster a more equitable entrepreneurial ecosystem, public and private stakeholders must:

- Expand funding opportunities specifically designed for Black women entrepreneurs.
- Provide mentorship and peer networking programs to help overcome isolation and build support systems.
- Offer flexible, wraparound support, such as childcare assistance or business education, which can address time and caregiving constraints often faced by women.
- Promote collaboration between Black male and female entrepreneurs to strengthen community-wide business networks and advocacy efforts.

By tailoring resources to address gender-specific challenges, Ohio can promote a more inclusive and resilient small business environment.

Promising Models and Resources

Several national and state-level programs offer strong models for supporting women of color in business:

- The Amber Grant provides \$10,000 monthly and a \$25,000 annual grant to women-led businesses (WomensNet).
- Comcast RISE offers marketing and consultation services to minority- and women-owned firms.
- Ohio's Women-Owned Business Grants provide targeted financial support at the state level.
- California's Small Business Grant Program and similar initiatives across the U.S. offer capital to women- and minority-owned businesses.

The barriers faced by Black women entrepreneurs are a national concern, not limited to Ohio. For instance, like the Smith and Johnson (2023) study, reports from organizations like the Ford Foundation and McKinsey emphasize the distinct structural challenges experienced by women of color and offer data-driven recommendations for developing effective, inclusive policies.

Encouraging Black women to utilize these resources and connect with organizations that offer business development support will help bridge the gender gap in entrepreneurship and generate new opportunities for economic advancement across Ohio.

4. Economic Impact Analysis

This section evaluates the statewide economic impact of Black-owned businesses in Ohio. Using the IMPLAN input-output (I/O) modeling system, we estimate the direct, indirect, and induced effects of these businesses across employment, output, value-added, and fiscal contributions. This approach enables us to understand the broader economic role of Black-owned enterprises and their linkages across industry sectors and communities.

4.1 Methodology Employed for the Economic Impact Analysis

Overview of the IMPLAN Model

To assess economic impact, the research team employed IMPLAN, an industry-standard I/O modeling platform developed from the work of Nobel Laureate Wassily Leontief. IMPLAN maps how industries, households, and governments interact through purchases and sales. It provides a comprehensive picture of how changes in one part of the economy affect other sectors.

The model uses state- and county-level economic data, along with industry-specific multipliers, to estimate the ripple effects of economic activity. We used IMPLAN version 7.5, which supports detailed customization and incorporates Social Accounting Matrices to enhance accuracy.

Data Sources

This analysis draws on several key data sources:

- 2022 U.S. Census Bureau's Annual Business Survey (ABS):
 - Provides employment and revenue data for employer and nonemployer Black-owned firms, categorized by industry and ownership demographics.
- U.S. Census Bureau Nonemployer Statistics by Demographics (NES-D):
 - Offers detailed revenue data for nonemployer firms by race and ethnicity.
- IMPLAN's regional economic database:
 - Supplies localized multipliers and inter-industry linkages for Ohio.

A business is classified as Black-owned if more than 50% of its equity or stock is held by a Black or African American owner. Only firms meeting this definition were included in our analysis. While the ABS offers comprehensive coverage, it is based on self-reported data, which may introduce limitations in precision and completeness.

As shown in Table 4.1, Black-owned businesses in Ohio make significant contributions across a wide range of industries, with particularly strong representation in transportation and warehousing, healthcare and social assistance, and construction. Transportation and warehousing leads nonemployer firm sales at over \$955 million (0.11% of Ohio's GDP), followed by healthcare with \$297 million (0.03% of GDP), and construction with \$185 million (0.02% of GDP). Although sectors such as agriculture and mining report no employer firms, industries like professional services, retail trade, and administrative support demonstrate robust activity. This diversity highlights the growing presence and economic impact of Black entrepreneurs across the state. The data presented in this table served as the basis for our economic impact estimates.

Table 4.1. 2022 Employment and Sales Data for Ohio's Black-owned Employer and Nonemployer Firms

Industry	Employer Firm's Employment	Nonemployer Firms Sales
Accommodation and food services	4,998	56,485,000
Administrative support; waste management and remediation services	1,882	165,507,000
Agriculture, forestry, fishing, and hunting	0	1,792,000
Arts, entertainment, and recreation	249	77,684,000
Construction	4,999	185,605,000
Educational services	99	29,362,000
Finance and insurance	499	45,979,000
Healthcare and social assistance	26,279	297,681,000
Information	420	17,045,000
Management of companies and enterprises	172	7,738,200
Manufacturing	2,444	15,816,000
Mining, quarrying, and oil and gas extraction	0	118,000
Other Services	997	228,115,000
Professional, scientific, and technical services*	3,096	166,523,000
Real estate and rental and leasing	485	122,582,000
Retail trade	2,499	159,102,000
Transportation and warehousing	5,523	955,928,000
Utilities	249	741,000
Wholesale trade	585	22,946,000

Source: 2023 Census Bureau's Annual Business Survey. * Professional, Scientific, and Technical Services includes firms specializing in scientific research, architecture and engineering, computer system design, legal and accounting services, advertising and market research, veterinary services, and professional photography.

Model Construction and Customization

To conduct the analysis, we constructed a statewide I/O model specifically for Ohio's Black-owned businesses. This involved:

- Matching employment and revenue data to two-digit NAICS industry codes.
- Assigning firms to corresponding IMPLAN sectors.
- Running simulations to estimate the direct effects (the economic activity of Black-owned businesses themselves), as well as indirect effects (business-to-business purchases) and induced effects (household spending from labor income).

IMPLAN does not produce confidence intervals or margins of error for its output. Results are considered point estimates, based on the accuracy of user-entered data and the appropriateness of multipliers. Because ABS data also lacks statistical uncertainty measures, users should interpret findings as best estimates rather than precise projections.

Impact Measures

The following economic indicators were analyzed:

- **Employment:** Total number of jobs supported, including part-time and temporary positions.
- **Labor Income:** Combined wages, salaries, and proprietor income.
- **Value-Added:** The contribution to Ohio's Gross State Product, including labor income, rents, and profits.
- **Output:** Total value of goods and services produced, including inter-industry transactions and final demand.

All values are reported in 2024 dollars to reflect current economic conditions.

Limitations

It is important to note that IMPLAN does not produce confidence intervals or margins of error. The results are point estimates, dependent on the quality of input data and the accuracy of regional multipliers. Because the underlying ABS data are also self-reported and lack sampling error estimates, caution is warranted when interpreting the results as exact figures rather than approximations.

Summary

By integrating detailed business survey data with IMPLAN's robust modeling capabilities, this analysis quantifies the significant contributions of Black-owned businesses to Ohio's economy. The findings illuminate the direct and cascading effects of these enterprises across industries and communities—providing valuable insight for economic development, workforce planning, and equitable investment strategies.

4.2 Measures and Effects

Key Economic Measures

- **Gross Output:** Represents the total value of production required to support economic activity. It includes employee compensation, proprietor income, taxes on production and imports, other property income, and intermediate inputs.
- **Value-Added:** Captures the net contribution of a given industry to the local economy, including wages, rents, interest, and profits. It is a key component of Gross State Product (GSP).
- **Employment:** Reported as the total number of jobs supported, not full-time equivalents. This includes part-time, temporary, and seasonal positions.
- **Labor Income:** The sum of Employee Compensation (EC) and Proprietor Income (PI), reflecting total earnings by workers and business owners. This includes wages, benefits, payroll taxes, and income for the self-employed.

- **Other Property Income (OPI):** Encompasses corporate profits, depreciation allowances, and net business transfer payments. For government enterprises, subsidies are treated as negative profits, reducing OPI in those sectors.
- **Taxes on Production and Imports (TOPI):** Includes taxes such as sales, excise, customs duties, and property taxes, net of subsidies. These are assessed at federal, state, and local levels and reflect government revenue generated through production.

Understanding Economic Effects

Input-Output (I-O) analysis allows for the estimation of how economic activity in one sector triggers ripple effects across other sectors through supply chain interactions and household spending. IMPLAN categorizes these impacts into three types:

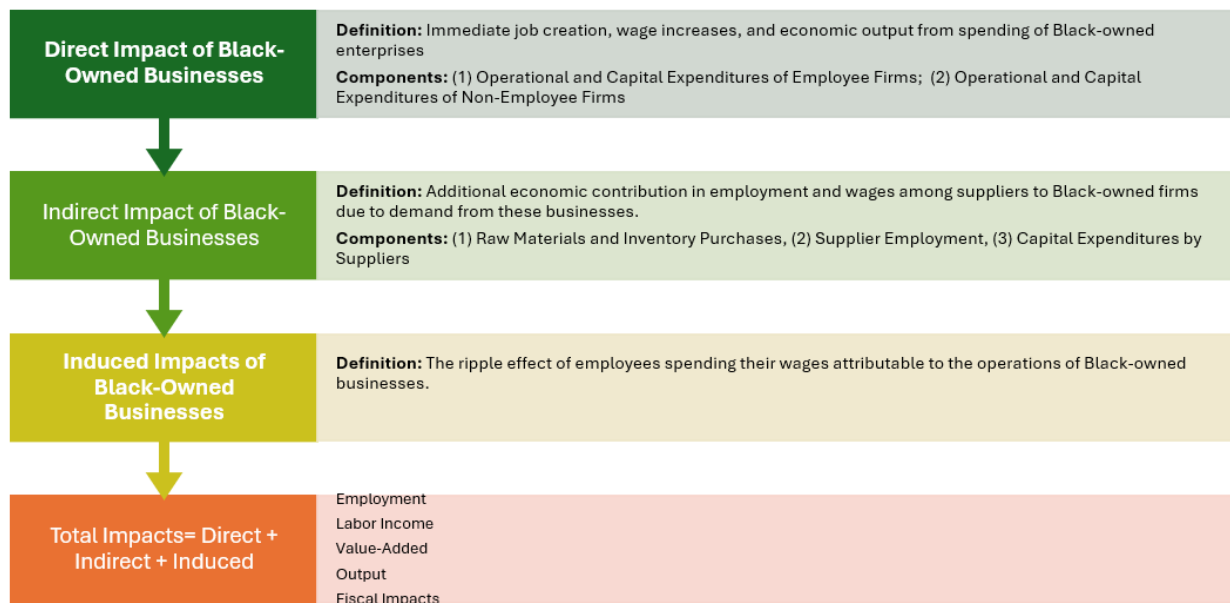
- **Direct Effect:** The initial change in final demand—measured in terms of output, employment, and income—resulting directly from the activity of Black-owned businesses in Ohio. In this study, direct effects were based on employment figures for employer firms and sales figures for nonemployer firms.
- **Indirect Effect:** Captures the impact of business-to-business purchases made by Black-owned firms. These expenditures on local goods and services support additional economic activity throughout the supply chain.
- **Induced Effect:** Reflects the impact of household spending by employees whose jobs are supported directly or indirectly. As labor income circulates through the economy, it generates further demand for goods and services.

Together, these three components make up the total economic impact. See Figure 4.1 for a visual representation of the relationships among direct, indirect, and induced effects.

Assumptions and Model Parameters

- The IMPLAN model used is production-based and reflects the structure of Ohio’s economy for the year 2024.
- Data inputs were drawn from the U.S. Census Bureau’s Annual Business Survey, including:
 - Annual employment data for Black-owned employer firms.
 - Annual sales data for Black-owned nonemployer firms.
- Business data were categorized using two-digit NAICS codes to ensure accurate mapping to IMPLAN’s industry classifications.

Figure 4.1. Map of Direct, Indirect, and Induced Impacts of Black-owned Businesses



4.3 Overall Impact Summary

This section presents the key findings and results of the economic impact assessment of Black-owned businesses in Ohio. The analysis evaluates the economic significance of these businesses by examining multiple indicators—including employment, labor income, value-added, and total output—and the ripple effects these businesses generate throughout the state’s economy.

These findings demonstrate how Black-owned firms support job creation, stimulate other industries, and generate substantial tax revenue. They serve as a valuable resource for policymakers, community leaders, and development professionals seeking to allocate resources and shape programs that promote the growth and sustainability of Black-owned businesses in Ohio.

Table 4.2 provides an overview of the value-added, output, and employment impacts of Black-owned businesses in 2022. Spending associated with these firms contributed approximately \$12.5 billion in value-added, which includes wages, rents, interest, and profits generated within the state. This figure captures the direct, indirect, and induced contributions made by Black-owned firms and reflects their central role in Ohio’s economic ecosystem.

Table 4.2. Annual Economic Impact Summary of Black-Owned Businesses in Ohio, 2022

Impact	Employment	Labor Income	Value-Added	Output
Direct	73,281	4,635,989,349	6,322,477,460	11,830,084,994
Indirect	23,684	1,544,364,418	2,858,399,073	5,311,982,806
Induced	32,796	1,834,120,772	3,341,733,958	5,836,875,703
Total	129,761	8,014,474,539	12,522,610,491	22,978,943,503

These businesses also play a vital role in job creation. In 2022, they directly employed 73,281 workers, including full-time, part-time, and temporary positions. Through supply chain activity (indirect effects), an additional 23,684 jobs were supported, while household spending by workers (induced effects) contributed another 32,796 jobs, for a total employment impact of 129,761 jobs, or approximately 2.3% of Ohio’s total employment.

Labor income—the total earnings paid to workers—includes both employee compensation and proprietor income. In 2022, Black-owned businesses supported \$8.01 billion (about 1.05% of Ohio’s GDP) in labor income across all impact categories:

- \$4.64 billion (direct)
- \$1.54 billion (indirect)
- \$1.83 billion (induced)

4.4 Sector-Specific Impacts

To help with the implementation of targeted and more effective policies, policymakers and their state’s development partners need to understand the breakdown of the economic impact implications of Black-owned businesses with a specific focus on the different industries with a high concentration of Black-owned enterprises—and seek to address the issue of underrepresentation in other sectors.

The top five sectors with the most employment impact due to the activities of Black-owned businesses include healthcare and social assistance, transportation, construction, professional, scientific, and technical services, and manufacturing. Specifically, out of the total 129,761 jobs generated by the direct, indirect, and induced impacts of Black-owned businesses in Ohio:

- 28.2% can be attributed to healthcare and social assistance businesses,
- 12.7% to transportation and warehousing,
- 8.7% to accommodation and food services,
- 7.7% to administrative support, waste management, remediation services, and retail trade businesses, and
- 6.9% to manufacturing.

Labor income generated in Ohio due to the operations of Black-owned businesses totaled \$8.01 billion in 2022. Of this:

- 41.1% was attributed to healthcare and social assistance,
- 16.5% to transportation and warehousing firms,
- 8.9% to construction,
- 7.9% to professional, scientific, and technical services, and
- 6.7% to manufacturing firms.

The value-added impact—representing net contributions to the economy—is similarly concentrated. Of the \$12.52 billion in total value-added:

- 36.6% came from healthcare and social assistance,
- 15.8% from transportation and warehousing,
- 8.4% from construction,
- 8.1% from manufacturing, and
- 7.3% from professional, scientific, and technical services.

The total output impact across sectors follows a similar distribution, indicating which industries are most deeply connected to Black-owned business activity and where targeted investment may yield the highest returns.

4.5 Fiscal Impact

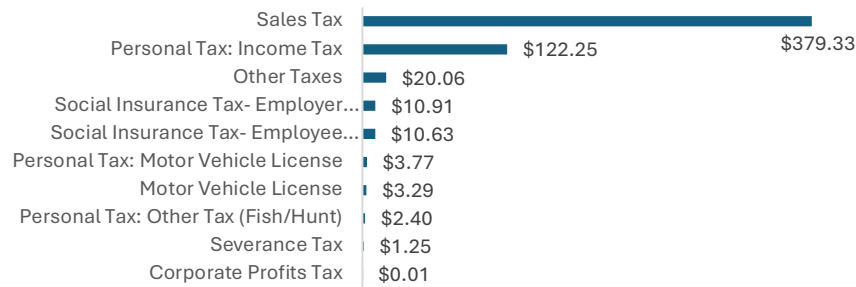
The analysis of the economic impact of Black-owned businesses in Ohio must go beyond traditional economic indicators and include a broader range of effects—particularly fiscal impacts. Our approach integrates fiscal impact estimates to demonstrate how this sector contributes to government revenue at every level. Table 4.3 illustrates the notable fiscal contributions of Black-owned businesses in Ohio in 2022.

Table 4.3. Annual Fiscal Impact of Ohio’s Black-Owned Businesses for 2022 (\$ Millions)

Impact	Sub County General	Sub County Special Districts	County	State	Federal	Total
Direct	\$63.48	\$85.88	\$36.90	\$244.40	\$1,007.80	\$1,438.47
Indirect	\$27.74	\$56.08	\$24.68	\$134.15	\$364.62	\$607.27
Induced	\$34.70	\$74.87	\$33.04	\$175.34	\$432.66	\$750.61
Total	\$125.92	\$216.83	\$94.62	\$553.89	\$1,805.08	\$2,796.35

These totals include income, sales, and property tax revenues generated by business activity and household spending linked to Black-owned businesses. Among state-level contributions, the largest share comes from sales tax revenue, as Figure 4.2 shows.

Figure 4.2. Annual State Tax Impact of Black-Owned Businesses for 2022 by Category (\$ Millions)



For county, sub-county, and special district fiscal impacts, property taxes account for 66.0% (\$288.84 million), personal income taxes for 18.9% (\$82.63 million), and sales taxes for 11.2% (\$47.58 million). These findings underscore the broad public value generated by Black-owned enterprises and support the argument for policies that ensure these businesses continue to grow and thrive.

4.6 Impact by Industry

Investigating the industries most impacted in terms of output and employment is crucial for understanding the economic landscape and informing targeted policy decisions. By identifying key industries that serve as significant engines of growth, stakeholders can allocate resources more effectively and support sectors that contribute to the local economy.

The top 10 industries by total output impact due to Black-owned business activity can be seen in Figure 4.3.

Figure 4.3. Annual Total Output Impact by Industry of Black Businesses for 2022 (\$ Billions)



These industries serve as the backbone of Black-owned business activity and demonstrate the wide-ranging economic contributions across both goods- and service-producing sectors. The top 10 industries by employment impact are shown in Figure 4.4.

Figure 4.4. Annual Employment Impact of Black Businesses for 2022 by Industry



Despite strong representation in these sectors, Black-owned businesses remain underrepresented in high-growth industries such as technology, renewable energy, and advanced finance. Compared to states like Georgia and Maryland, which have more robust ecosystems for Black entrepreneurship, Ohio may lack sufficient infrastructure to support scalable growth in these areas.

To close this gap, targeted policies could include sector-specific business incubators, capital access initiatives, and inclusive procurement programs that promote entrepreneurship in underrepresented but economically strategic industries. By fostering equity and opportunity across a broader range of sectors, Ohio can both expand the economic footprint of Black-owned businesses and enhance its overall economic resilience.

4.7 Value-Added Analysis: Occupational, Educational, Core Competencies, and Job Experience Impacts

Understanding the occupational and educational impacts of Black-owned businesses is critical to assessing their broader value-added contributions to Ohio's economy. This analysis offers insights into how workforce readiness, skill alignment, and job experience levels influence economic outcomes and helps identify strategies for strengthening the labor pipeline.

Educational Alignment and Workforce Development

Educational impacts are a crucial component of economic analysis, as they provide insight into how the state’s education system prepares individuals for employment across key industries. By evaluating the types of education and training associated with jobs supported by Black-owned businesses, stakeholders can better align academic curricula, certifications, and workforce development programs to meet real-world labor demands.

Educational alignment plays a vital role in maximizing the contributions of Black-owned businesses to the labor market. By tailoring programs in sectors such as healthcare, construction, and transportation—industries heavily supported by these businesses—educators can ensure students are equipped with job-specific training and practical experience. This strategic alignment reduces skills gaps, enhances employability, and strengthens Ohio’s education-to-employment pipeline.

Occupational Impacts

Identifying the occupations most influenced by Black-owned businesses offers insight into their direct contributions to the labor market. This information supports targeted workforce investments and ensures that high-impact job categories remain viable and competitive. Table 4.4 identifies the top 20 occupations based on projected hours worked due to the operations of Black-owned businesses.

Table 4.4. Annual Occupational Impacts Due to Activities of Ohio’s Black-owned Businesses, 2022

Occupation	Wage and Salary Employment	Wage and Salary Income	Supplements to Wages and Salaries	Employee Compensation	Hours Worked
Healthcare Diagnosing or Treating Practitioners	8,142	924,452,673	201,572,898	1,126,025,571	15,177,193
Material Moving Workers	6,777	256,893,515	52,276,423	309,169,938	11,756,583
Home Health and Personal Care Aides; and Nursing Assistants, Orderlies, and Psychiatric Aides	6,826	180,379,090	39,227,597	219,606,687	10,786,066
Motor Vehicle Operators	4,328	237,686,253	54,771,197	292,457,450	8,990,660
Health Technologists and Technicians	3,742	202,228,732	44,139,020	246,367,751	6,882,528
Food and Beverage Serving Workers	5,800	108,796,764	17,200,488	125,997,253	6,685,988
Information and Record Clerks	3,826	161,104,756	31,967,934	193,072,691	6,321,729
Business Operations Specialists	2,909	256,714,830	47,549,338	304,264,168	5,718,869
Retail Sales Workers	4,259	111,405,285	20,643,012	132,048,298	5,683,444
Construction Trades Workers	2,594	144,983,525	26,773,121	171,756,645	5,073,501
Computer Occupations	2,444	268,619,868	44,122,377	312,742,246	4,863,866
Secretaries and Administrative Assistants	2,561	118,624,153	23,413,879	142,038,032	4,532,247
Other Office and Administrative Support Workers	2,381	90,033,249	17,254,158	107,287,406	3,823,797
Building Cleaning and Pest Control Workers	2,370	63,031,960	12,269,224	75,301,184	3,770,211
Other Installation, Maintenance, and Repair Occupations	1,805	105,275,286	22,421,637	127,696,923	3,662,379
Other Healthcare Support Occupations	2,176	85,621,291	17,943,523	103,564,814	3,640,834
Top Executives	1,602	243,925,437	45,252,754	289,178,192	3,609,622
Cooks and Food Preparation Workers	2,530	59,479,563	9,902,012	69,381,575	3,562,798
Other Management Occupations	1,711	190,358,230	37,509,108	227,867,337	3,528,136
Financial Clerks	1,904	95,168,791	18,190,708	113,359,499	3,386,895

As Table 4.4 shows, the top 10 occupations include:

- Healthcare diagnosing or treating practitioners – 15.18 million hours
- Material moving workers – 11.76 million hours

- Home health and personal care aides; nursing assistants, orderlies, and psychiatric aides – 10.79 million hours
- Motor vehicle operators – 8.99 million hours
- Health technologists and technicians – 6.88 million hours
- Food and beverage serving workers – 6.69 million hours
- Information and record clerks – 6.32 million hours
- Business operations specialists – 5.72 million hours
- Retail sales workers – 5.68 million hours
- Construction trades workers – 5.07 million hours

By focusing educational and workforce development efforts on these high-demand occupations, institutions can equip Ohioans with the skills required to support and grow Black-owned enterprises, thereby enhancing overall economic resilience and inclusivity.

Educational Requirements

Table 4.5 shows the educational attainment associated with jobs supported by Black-owned businesses.

Table 4.5. Educational Requirements for Jobs Supported by the Activities of Black-owned

QualificationDescription	Employee Count	Employee Count Share of Total
High School Diploma - or the equivalent	38,047	38%
Bachelor's Degree	14,687	15%
Associate's Degree (or other 2-year degree)	11,042	11%
Less than a High School Diploma	10,938	11%
Post-Secondary Certificate	9,845	10%
Some College Courses	7,478	7%
Master's Degree	4,383	4%
Doctoral Degree	1,305	1%
Post-Baccalaureate Certificate	1,091	1%
Post-Doctoral Training	912	1%
First Professional Degree	674	1%

This distribution highlights the need for both accessible entry-level pathways and continued investment in higher education and technical training.

Core Competencies

Reporting core competencies—knowledge, abilities, and skills—is essential for understanding what drives success in the sectors most influenced by Black-owned businesses. This information guides curriculum design, career pathway development, and support services for emerging entrepreneurs and employees alike. Table 4.6 presents the top 20 knowledge areas required.

Table 4.6. Top 20 Knowledge Skills Required by Jobs Supported by the Activities of Black-owned Businesses

Knowledge Description	Competency Points	Competency Share of Total
Customer and Personal Service	1,010,098	10.01%
English Language	788,781	7.82%
Clerical	547,769	5.43%
Mathematics	547,429	5.43%
Computers and Electronics	546,792	5.42%
Education and Training	540,749	5.36%
Administration and Management	539,501	5.35%
Public Safety and Security	447,029	4.43%
Psychology	400,936	3.98%
Sales and Marketing	340,046	3.37%
Production and Processing	324,928	3.22%
Personnel and Human Resources	319,609	3.17%
Mechanical	292,932	2.90%
Communications and Media	280,769	2.78%
Law and Government	279,931	2.78%
Transportation	264,537	2.62%
Economics and Accounting	251,060	2.49%
Medicine and Dentistry	215,808	2.14%
Therapy and Counseling	211,728	2.10%
Chemistry	200,325	1.99%

As depicted in Table 4.6, the leading categories including customer and personal service (10.01%), English language (7.82%), clerical knowledge (5.43%), mathematics (5.43%), and computers and electronics (5.42%).

Table 4.7 outlines the top 20 abilities, led by oral comprehension, written comprehension, oral and written expression, and reasoning skills such as deductive and inductive reasoning.

Table 4.7. Top 20 Abilities Required by Jobs Supported by the Activities of Black-owned Businesses

Description	Competency Points	Competency Share of Total
Oral Comprehension	463,284	4.59%
Oral Expression	450,868	4.47%
Near Vision	395,064	3.92%
Problem Sensitivity	381,464	3.78%
Written Comprehension	380,037	3.77%
Speech Recognition	367,491	3.64%
Speech Clarity	355,324	3.52%
Deductive Reasoning	351,888	3.49%
Information Ordering	336,657	3.34%
Inductive Reasoning	335,400	3.33%
Written Expression	331,296	3.28%
Category Flexibility	294,436	2.92%
Selective Attention	275,604	2.73%
Far Vision	255,876	2.54%
Fluency of Ideas	237,809	2.36%
Flexibility of Closure	232,077	2.30%
Originality	225,906	2.24%
Time Sharing	224,841	2.23%
Finger Dexterity	222,311	2.20%
Perceptual Speed	220,480	2.19%

As Table 4.7 indicates, the top 10 abilities required for jobs supported by Black-owned businesses include oral comprehension, written comprehension, oral expression, written expression, fluency of ideas, originality, problem sensitivity, deductive reasoning, inductive reasoning, and information ordering.

Table 4.8 details the top skills, with reading comprehension, active listening, writing, and mathematics at the top—further emphasizing the importance of communication and problem-solving capabilities in supported jobs.

Table 4.8. Skills Required by Jobs Supported by the Activities of Black-owned Businesses

Description	Competency Points	Competency Share of Total
Oral Comprehension	463,284	4.59%
Oral Expression	450,868	4.47%
Near Vision	395,064	3.92%
Problem Sensitivity	381,464	3.78%
Written Comprehension	380,037	3.77%
Speech Recognition	367,491	3.64%
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Originality	225,906	2.24%
Time Sharing	224,841	2.23%
Finger Dexterity	222,311	2.20%
Perceptual Speed	220,480	2.19%

Together, these findings offer a roadmap for strengthening the skills pipeline that sustains Black-owned businesses and their surrounding ecosystems.

Job Experience Requirements

Understanding the levels of job experience required for roles supported by Black-owned businesses is equally important. It helps clarify the extent to which these enterprises provide entry points into the labor market and identify gaps in mid- and senior-level readiness.

Table 4.9 shows that:

- 23.3% of positions require no prior experience
- 19.6% require more than one year, up to and including two years
- 13.9% require more than two years, up to four
- 13.1% require more than six months, up to one year
- 7.5% require more than four years, up to six

Table 4.9. Work Experiences Required by Jobs Supported by the Activities of Black-owned Businesses

Description	Employee Count	Employee Count Share of Total
No experience required	23,492.08	23.29%
Over one year, up to and including two years	19,783.00	19.61%
Over two years, up to and including four years	14,037.62	13.92%
Over six months, up to and including one year	13,192.10	13.08%
Over four years, up to and including six years	7,567.35	7.50%
Over three months, up to and including six months	7,013.02	6.95%
Over one month, up to and including three months	4,636.79	4.60%
Up to and including one month	4,582.23	4.54%
Over six years, up to and including eight years	2,594.48	2.57%
Over eight years, up to and including ten years	2,083.00	2.07%
Over ten years	1,882.41	1.87%

These findings indicate a strong demand for entry-level roles, highlighting the potential of Black-owned businesses to serve as career launchpads, especially for new graduates and returning workers. However, the prevalence of roles requiring one to four years of experience also suggests a need for mentorship, apprenticeships, and training programs that support career progression and job retention.

By tailoring workforce strategies to meet these needs, Ohio can enhance both the short- and long-term performance of Black-owned businesses while fostering economic mobility for underserved populations.

4.8. Conclusion

This economic impact study underscores the vital role Black-owned businesses play in Ohio's economy. These enterprises contribute approximately \$12.5 billion in value-added and \$22.98 billion in total output annually, while directly employing 73,281 workers and supporting 129,761 total jobs through direct, indirect, and induced effects. These findings reflect the broad and substantial contributions Black-owned businesses make to the state's economic well-being.

The analysis further highlights the industries most affected by these businesses—particularly healthcare and social assistance, transportation and warehousing, manufacturing, real estate and leasing, and professional services. These sectors are essential for employment and the delivery of services vital to communities across Ohio.

A detailed examination of occupations, education levels, skills, and experience requirements reinforce the importance of aligning workforce development strategies with the realities of the labor market. Many jobs supported by Black-owned businesses require high school diplomas or entry-level experience, revealing opportunities to expand access and reduce barriers to employment. At the same time, sectors demanding mid-level skills and specialized training call for targeted interventions, such as career pathways programs, apprenticeships, and mentorship opportunities.

Systemic barriers—such as inequitable access to capital, underrepresentation in high-growth industries, and disparities in ownership—remain ongoing challenges. These findings make clear the need for intentional investment and policy innovation to support business growth, workforce development, and long-term sustainability.

Moreover, the significant fiscal contributions of Black-owned businesses—totaling over \$2.7 billion in combined federal, state, and local tax revenue—demonstrate their importance not just as economic actors, but as public contributors. Their success supports essential government services and community infrastructure statewide.

In conclusion, Ohio’s path to inclusive economic growth must include a focus on expanding and supporting Black-owned businesses. By addressing structural barriers, aligning educational systems with workforce needs, and investing in targeted business development initiatives, the state can build a more diverse, resilient, and equitable economy. This report serves as both a benchmark and a call to action—one that challenges all stakeholders to prioritize equity, support entrepreneurship, and foster sustained prosperity for Black business owners and the communities they serve.

5. Survey Findings: Insights from Black Business Owners

5.1 Survey Research Methodology

To complement the economic impact analysis, we conducted a comprehensive survey of Black business owners throughout Ohio to gather insights about their operational experiences, challenges, and strategies.

Sample Development: Researchers compiled a database of 1,075 Black-owned businesses in Ohio through online searches and outreach to local organizations. Additionally, BW-CRI purchased a list of 2,114 records from DataAxle. The Ohio Chamber of Commerce engaged organizations statewide to encourage participation.

Data Collection: Survey invitations were sent to 3,189 contacts between September and December 2024, with 1,970 successfully delivered. The survey was administered online by Ironwood Insights in two phases:

- **Phase 1 (September 11–October 17, 2024):** Initial data collection
- **Phase 2 (November 14–December 6, 2024):** Added \$25 Amazon gift card incentive and expanded outreach through local business organizations

Response Rate: In total, 321 responses were collected. After removing 53 respondents who did not identify as African American/Black, the final dataset included 268 Black business owners in Ohio.

Survey Content: The survey covered multiple dimensions of business ownership, including:

- Business characteristics (size, sector, legal structure, age)
- Operational practices and strategies
- Motivations for entrepreneurship
- Challenges in business operation and growth
- Financial structure and funding sources
- Experiences with government programs and policies
- Community engagement and support networks
- Training and human resource practices

Analysis Approach: Survey responses were analyzed by demographic segments, including gender, age, education level, and income, to identify patterns and variations in experiences. Both quantitative response data and qualitative open-ended comments were incorporated into the analysis. Since we used a convenience sample, margins of error and confidence intervals are not applicable.

5.2 Key Demographics and Business Characteristics

Survey data from 268 Black business owners in Ohio reveal a diverse entrepreneurial landscape. Most respondents (65.7%) started their businesses independently, with a significant majority (83.1%) operating businesses less than 10 years old. Sole proprietorships represent the dominant legal structure (54.5%), which may create tax and liability vulnerabilities. Business sizes trend small, with 39.6% having fewer than five employees, though 33.6% employ 20 or more people.

The industry distribution shows concentration in professional and business services (15.7%), accommodation and food services (11.2%), and various retail categories totaling approximately 20%. Geographically, these businesses are located in urban counties, with Hamilton, Franklin, and Cuyahoga counties having the highest representation.

5.3 Motivations and Business Practices

The primary motivation for business ownership is autonomy, with 43.8% of respondents citing "being my own boss" as their top reason. Secondary motivations include believing they could improve on competitors' offerings (24.6%) and better utilizing their skills (21.2% as a third-choice ranking).

Regarding business support, respondents rely heavily on informal networks, with 62.7% citing mentoring from friends, family, and industry contacts as a key resource. One survey respondent noted "networking events and connections with other local businesses" as key resources for business growth. Formal support from incubators and Small Business Development Centers is also significant (58.2%). However, only 33.2% report using professional service providers such as accountants or lawyers, indicating a potential gap in access to professional expertise.

The most impactful innovative practices reported were marketing strategies (53.7%), technology integration (53.4%), and customer experience enhancements (40.3%). Word-of-mouth referrals (51.9%) and networking events (53.7%) were identified as the most effective practices supporting business success.

5.4 Challenges and Responses

Most respondents (57.5%) report facing challenges in keeping their business operational. Among these, 58.4% have experienced discriminatory practices in securing financing or credit, and 53.9% report difficulties in bidding for or winning contracts. These challenges are amplified for female business owners, with 69.8% having experienced discriminatory practices in securing financing or credit and 58.5% reporting difficulties in bidding for or winning contracts. Relying on community support for guidance is an important resource in response as shared by one respondent: "To overcome these challenges we've focused on building strong relationships with our community and networking with other Minority-owned businesses."

Growth challenges center around marketing (44.8%), rising staff costs (34.4%), staff recruitment (32%), and facility costs (32%). Support in developing talent was highlighted as a specific need by several respondents as reflected by one business owner: "As I navigate the daily ups and downs of running my business, I think having access to more resources for workforce development would be a game-changer. It's tough to find and retain top talent and having programs that support training and upskilling would be incredibly helpful."

Financially, most businesses (66%) primarily fund operations through business earnings, though 20.5% rely on external financing and 12.3% on personal funds. Business lines of credit (45.5%) and business loans (35.4%) are the most common forms of external financing. Revenue distribution varies widely, with 45.9% reporting annual gross revenue under \$100,000 and 25.8% reporting over \$500,000.

5.5 Government and Community Support

A significant portion (44%) of respondents indicate that government programs have positively impacted their business, primarily through financial assistance (56.8%), training programs (54.2%), and networking opportunities (53.4%). Conversely, 28.7% report negative impacts from government programs, citing tax burdens (53.2%) and regulatory challenges (49.4%) as the key issues.

Despite general awareness of minority business support programs (41.2% report being "very familiar"), many are not fully utilizing available resources. Only 28% belong to chambers of commerce or similar business associations, suggesting an opportunity gap in leveraging formal business networks. As shared by one respondent: "During my start-up phase, government or community support like funding opportunities, mentorship programs, and resources for small businesses could have been invaluable."

5.6 Financial Status and Funding

The financial status and funding of Black-owned businesses in Ohio, as reflected in the survey data, reveals significant reliance on internal funding and limited access to traditional financial support. The majority of respondents (65.4%) indicated that they primarily fund their businesses through earnings or revenues, while only 20.6% rely on external financing such as loans or credit lines. Personal funds remain a critical source of financial support, with 12.3% of respondents using their own savings to sustain operations. This reliance on self-funding increases financial risk and limits the ability of these businesses to scale effectively.

Access to external funding sources remains a key challenge. While 57.4% of business owners have obtained financing from financial institutions such as banks, many continue to face barriers in securing traditional loans. Additionally, only 35.7% reported receiving funds from government sources such as the Small Business Administration (SBA) or state agencies, indicating that government-backed funding programs may not be sufficiently reaching Black-owned businesses. Alternative funding sources, including friends, family, and nonprofit organizations, also play a role but remain underutilized, with just 37.9% and 15.8% of respondents, respectively, securing funds from these channels.

Financial challenges are prevalent, with 48.9% of respondents reporting difficulties in sustaining operations. To manage financial hardships, 60.2% relied on personal funds, 34.6% raised prices, and 33.8% used cash reserves. Only 30.1% were able to secure loans as a solution, reflecting the challenges in accessing external capital.

5.7 Community Connection and Identity

Most respondents feel connected to their communities, with 72.4% agreeing that being a member of their community is part of their identity, and 76.9% agreeing it is important to be part of the local community. They primarily connect through providing products or services to people they know (57.8%), providing jobs (56.3%), and through everyday interactions with locals (44%).

5.8 Implications

This survey data suggests several strategic focus areas:

- **Business Structure and Financial Support:** Given the high percentage of sole proprietorships and businesses using personal funds for operations, targeted financial education, and support in optimizing legal structure could reduce vulnerability.
- **Professional Services Access:** With only one-third of businesses using professional services, initiatives to connect Black entrepreneurs with affordable accounting, legal, and consulting services could strengthen business operations.
- **Network Expansion:** The reliance on informal networks versus formal business associations indicates an opportunity to develop more inclusive and accessible business networking platforms.
- **Technology Adoption:** As technology integration was identified as a key success factor, programs supporting digital transformation and investment in technology could enhance competitiveness.
- **Discrimination Mitigation:** The high percentage of businesses reporting discriminatory practices in financing and contracting suggests a continued need for policy interventions that address systemic barriers.

These survey findings complement the economic impact analysis by providing qualitative context around the experiences, challenges, and strategies of Black business owners in Ohio, helping to inform more targeted and effective support mechanisms.

6. Challenges Facing Black-Owned Businesses in Ohio

This section synthesizes findings from both the economic impact analysis and survey research to identify the most significant obstacles facing Black-owned businesses in Ohio. Understanding these challenges is essential for developing effective interventions that support business survival, growth, and long-term economic impact.

6.1 Financial Constraints

Access to capital consistently emerges as the most critical barrier for Black entrepreneurs. Economic analysis reveals a significant gap between the business formation rates of Black entrepreneurs and their access to traditional financing options. Among surveyed business owners, 58.4% reported experiencing discriminatory practices when seeking financing or lines of credit.

Specific financial challenges include:

- **Limited Access to Traditional Banking:** Many Black business owners report difficulty obtaining loans from traditional financial institutions, often citing higher denial rates and less favorable terms compared to similarly situated non-minority businesses.
- **Reliance on Personal Financing:** 60.8% of business owners who faced financial challenges reported using personal funds to address them, while 47.4% used personal savings for initial business funding. This self-funding dependency limits growth potential and increases personal financial risk.
- **Cash Flow Management:** Among growing businesses, 25.6% cited uneven cash flow as a significant challenge, including difficulties collecting receivables and managing seasonal fluctuations.
- **Higher Cost Financing:** With limited access to traditional loans, many businesses turn to alternative financing with higher costs, including credit cards (34.3% of surveyed businesses) and cash advances (18.3%).
- **Undercapitalization:** The predominance of sole proprietorships (54.5%) and microenterprises (76.2% with fewer than 10 employees) suggests that many businesses may lack the capital required to weather economic shocks or fund expansion.

6.2 Market Access Barriers

Despite certification programs and supplier diversity initiatives, Black business owners continue to face significant barriers to market opportunities. Survey results show that 53.9% of business owners report difficulties bidding for and winning contracts.

Key market access challenges include:

- **Limited Access to Government Contracting:** Despite efforts to increase minority participation in public procurement, Black business owners report difficulties navigating complex application processes and meeting qualification requirements.
- **Networking and Relationship Gaps:** 26.6% of business owners report exclusion from formal or informal business networks that often serve as gateways to customer relationships and contract opportunities.
- **Geographic Concentration:** Black-owned businesses are heavily concentrated in urban areas, with minimal presence in rural counties, potentially limiting market reach and diversification.
- **Industry Concentration:** Over 70% of Black-owned firms fall in the healthcare, technical services, administrative, transportation and other service sectors. This concentration in sectors that tend to be low-margin, labor-intensive industries with fewer employees per firm suggests there may be barriers to entry into other potentially lucrative industries.
- **Marketing Challenges:** 44.8% of businesses seeking to grow identified marketing as their primary challenge, suggesting difficulties in effectively reaching and expanding their customer base.

6.3 Regulatory Burdens

Government policies and regulatory requirements create significant hurdles for Black business owners. Among survey respondents who reported negative impacts from government programs, 53.2% cited tax burdens and 49.4% identified regulatory challenges as primary concerns.

Specific regulatory challenges include:

- **Complex Compliance Requirements:** Business owners report spending disproportionate time and resources navigating regulations, with 31.2% citing complex application processes as barriers.
- **High Compliance Costs:** 31.2% of owners surveyed reported that high compliance costs negatively affected their business operations and growth potential.
- **Licensing and Permitting Barriers:** Many business owners cited lengthy and complicated licensing processes, particularly in regulated industries like healthcare, food service, and construction.
- **Limited Resource Awareness:** 27.3% of business owners facing challenges cited inadequate support for navigating regulatory requirements, while 26% mentioned limited awareness of available assistance.

6.4 Workforce Development

Finding and retaining qualified workers is a significant challenge, particularly for businesses in the early stages of growth. This is especially relevant given that 83.1% of businesses surveyed have been operating for less than ten years. Key workforce challenges include:

- **Talent Recruitment:** 32% of growing businesses identified staff recruitment as a primary challenge, with difficulty finding employees with specialized skills.
- **Rising Labor Costs:** 34.4% of businesses seeking to grow cited rising staff costs as a major obstacle, affecting profitability and expansion potential.
- **Employee Retention:** 29.6% of businesses struggling to grow identified staff retention as a significant challenge, suggesting difficulty competing with larger employers on benefits and advancement.
- **Training and Development:** While 92.5% of businesses provide some form of training, many rely on as-needed approaches (45.9%), and only 31.5% offer structured, formal training programs.
- **Limited HR Resources:** With 39.6% of businesses employing fewer than five people, many lack dedicated human resources staff to manage workforce development effectively.

6.5 Professional Services Gap

Survey data reveals a significant underutilization of professional services that could strengthen business operations and support long-term growth. While services are available through Minority Business Assistance Centers and other organizations in Ohio, only 33.2% of Black-business owners surveyed report using professional service providers such as attorneys, accountants, or financial planners.

This gap manifests in several ways:

- **Business Structure Vulnerabilities:** The high percentage of sole proprietorships (54.5%) suggests that many businesses may not have received legal counsel on optimal business structures that could provide better liability protection or tax advantages.
- **Financial Management Limitations:** Limited use of accounting services may contribute to cash flow challenges and a lack of robust financial planning.
- **Growth Planning Constraints:** Without professional advisory services, many businesses may lack structured strategic planning for expansion, succession, or capital raising.
- **Legal Compliance Risks:** Limited access to legal services increases vulnerability to regulatory violations and contract-related disputes.
- **Technology Adoption Barriers:** Despite 53.4% of businesses citing technology integration as an impactful practice, many lack technical advisors to support digital transformation.

6.6 Systemic and Structural Barriers

Beyond operational challenges, the data points to deeper systemic issues affecting Black entrepreneurship in Ohio:

- **Representation Gap:** Black-owned businesses make up only 2.25% of all firms in Ohio, despite Black residents comprising 12.4% of the state's population.
- **Generational Wealth Disparities:** Limited access to personal and family wealth impacts both initial capitalization and resilience, with 60.8% of business owners using personal funds to cover financial challenges.
- **Geographic Disparities:** The overwhelming concentration of Black-owned businesses in urban areas (95%) versus rural (4.3%) reflects structural barriers to entrepreneurship outside metropolitan centers.
- **Industry Segregation:** The concentration of Black-owned businesses in a few sectors limits opportunities for diversification and long-term stability.
- **Discriminatory Practices:** Beyond access to capital, 19.2% of growing businesses explicitly cited discrimination or racism as a barrier to growth, indicating persistent bias in the business environment.

6.7 Conclusion

These interconnected challenges create a complex and uneven playing field for Black entrepreneurs in Ohio. While many businesses continue to innovate and succeed despite these obstacles, comprehensive solutions will require coordinated efforts from policymakers, financial institutions, business support organizations, and local communities.

The next section outlines recommendations for addressing these barriers and creating a more equitable entrepreneurial ecosystem—one that maximizes the economic potential of Black-owned businesses in Ohio.

7. Recommendations

Based on the key insights from this study, the following recommendations are designed to address challenges, leverage best practices, and foster a more supportive ecosystem for Black-owned businesses in Ohio. These recommendations are primarily targeted at policymakers, business support organizations, and financial institutions but can also guide actions by other ecosystem stakeholders. Each recommendation includes specific initiatives, priority actions, and potential measures of success.

7.1 Policymakers

Expand Grant and Loan Programs with Accessibility in Mind

Develop and expand state and local loan programs with reduced collateral requirements and flexible credit scoring models. Establish forgivable loan options for Black-owned businesses in vulnerable sectors (e.g., retail, hospitality). Some specific actions current programs could consider:

- Expand the Ohio Minority Business Direct Loan Program with larger funding allocations and simplified documentation requirements.
- Enhance the Ohio EDGE Program by increasing set-aside percentages from 5% to 15% and providing more robust pre-bid technical assistance.

Increase the capacity of Minority Business Assistance Centers (MBACs) to expand offerings such as financial literacy programs, online tools, and one-on-one coaching. Other organizations such as Ohio Small Business Development Centers could increase their capacity to target and support underrepresented and Black businesses. Work to build better awareness of these resources to Black business owners.

Promote Black-Owned Businesses Through “Buy Local” Campaigns

Launch statewide “Buy Local” marketing initiatives with a focus on Black-owned businesses. HBCUs Central State University and/or Wilberforce University could lead these initiatives, utilizing student talent to develop campaigns. Provide digital platforms and online marketplaces to increase visibility. Offer tax incentives to corporations and institutions that prioritize procurement from Black-owned businesses.

Invest in Workforce Development for Black-Owned Businesses

Establish apprenticeship and internship programs for Black-owned businesses in high-growth sectors such as healthcare and technology. Establish university partnerships to build talent pipelines into these enterprises. Expand support to Black-owned businesses to upskill employees by expanding funding offered through programs such as the Ohio TechCred Program, a state-sponsored program that provides employers a reimbursement of up to \$2,000 per credential, up to a maximum of \$30,000 per employer, for employees completing eligible training programs. Strengthen connections for Black-owned businesses to individuals participating state-sponsored workforce development programs such as Ohio Works Incentive Program and the Ohio Work Ready Grant.

Increase Access to Government Contracts

Expand and promote state-provided training and support such as the Encouraging Diversity Growth and Equity (EDGE) Program to help Black business owners navigate procurement. Offer proposal-writing workshops and compliance support. Simplify application processes to reduce paperwork burdens for small businesses. Expand utilization of programs such as the Minority Business Enterprise Program to ensure accessibility of resources.

7.2 Business Support Organizations

Professional Services Support

Strengthen Ohio's network of MBACs with increased funding for professional service providers including legal, financial, and tax advisors, particularly in underserved counties. Support programs should offer direct access to professional advisors and promote the benefits of alternative structures like LLCs or S-Corps.

Financial Literacy and Funding Education

Develop or expand targeted workshops to help business owners understand how to secure loans, apply for grants, manage cash flow, and use accounting tools effectively. Provide support to Ohio Women's Business Centers to offer these programs specifically to female-led Black businesses as females identified as facing more barriers to funding access.

Facilitate Access to Equity Investments

Equity investment can provide essential capital that allows Black-owned businesses to grow, scale, and compete effectively in the marketplace. Increasing access to equity investments through programs targeted at Black-owned businesses can help bridge the funding gap that many Black entrepreneurs face due to historical disparities in access to financial resources. A few organizations have launched initiatives that can serve as models to provide access to equity investments, including the Equitable Small Business Fund of the Columbus Foundation, UBIZ Venture Capital of the Urban League of Greater Cleveland, and the Cincinnati Minority Business Accelerator (MBA) program of the Cincinnati USA Regional Chamber.

Support for Business Operations

As small businesses, many Black-owned businesses operate without dedicated professionals in disciplines such as human resources, accounting, legal, marketing and information technology (IT). Access to affordable professional services can help support business growth. For example, partnerships with professional employer organizations (PEOs) could help attract and retain qualified employees and targeted programming to connect Black entrepreneurs with Ohio's TechCred Program and technology-focused small business resources could enhance IT-related capabilities.

Support for Growth-Stage Businesses

As the majority of businesses surveyed are under ten years old, support should evolve to meet the needs of "second stage" entrepreneurs. Leadership development, growth strategy advising, and market expansion programming are essential.

Support for the Entrepreneur

Stress and burnout threaten both business continuity and personal well-being. Provide resources and mental health support tailored to entrepreneurs.

Opportunities to Connect and Collaborate

Facilitate connection and collaboration through:

- Industry-specific networking events that connect entrepreneurs with investors and clients
- Peer-to-peer learning forums (in person or virtual)
- Structured mentorship programs linking emerging entrepreneurs with experienced business leaders

7.3 Financial Institutions

Expand Access to Capital with Tailored Financial Products

Offer lending products designed for early-stage businesses with limited collateral. Options could include lower-interest loans, flexible repayment terms, and microloan programs. These products can reduce reliance on high-cost alternatives like credit cards and cash advances. Financial institutions could build out these products to complement offerings available through the Ohio Department of Development such as the Ohio Capital Access Program, the Ohio Minority Business Direct Loan and the Women’s Business Enterprise Loan.

Partner with Business Support Organizations

Financial institutions can sponsor programming delivered by SBDCs, incubators, and nonprofit advisors, including legal, accounting, and financial literacy services. Partnerships that support access to equity capital are particularly valuable. These partnerships help increase trust and expand outreach.

7.4 Implementation Considerations

Addressing financial constraints, improving access to services, promoting workforce development, and overcoming market and regulatory barriers will require sustained, multi-year efforts. This report provides specific recommendations for policymakers, business support organizations, and financial institutions. However, long-term advancement of Black-owned businesses will require participation from stakeholders in both local and statewide entrepreneurial ecosystems.

While there may never be a single organization or leader driving this work, progress is still possible through shared responsibility, aligned priorities, and coordinated action. Stakeholders must work collaboratively—each playing a role based on their capacity, expertise, and reach. To support this decentralized but unified approach, the following phased implementation strategy outlines actions that can be taken now, in the near term, and over time, ensuring immediate impact while building toward long-term, systemic change.

Short-Term (0–12 Months): Laying the Foundation for Growth

Focus on removing immediate barriers and enhancing access to critical resources:

- Expand tailored loan and grant programs with flexible terms
- Provide financial literacy education and funding navigation support
- Increase access to professional services for legal and accounting needs
- Launch staffing support services and affordable HR solutions
- Promote buy-local and supplier diversity campaigns to expand market access

These foundational actions help stabilize businesses and position them for growth.

Medium-Term (1–3 Years): Strengthening and Scaling Businesses

After initial support, focus on business sustainability and scale:

- Support “second stage” entrepreneurs with strategic growth planning
- Expand workforce development through apprenticeships and university partnerships
- Promote digital transformation and tech integration
- Launch mental health and wellness resources for business owners
- Build broader awareness of available support programs and resources

These initiatives will enable more Black-owned businesses to move from survival to expansion.

Long-Term (3+ Years): Institutionalizing Equity and Sustainable Growth

Embed equity into Ohio's entrepreneurial ecosystem through structural reforms:

- Establish permanent funding streams for business support services
- Institutionalize supplier diversity policies in public and private procurement
- Require transparency in lending outcomes to reduce discriminatory practices
- Advance statewide policy advocacy for equitable business development

This long-term vision will create an inclusive economic system that supports Black-owned businesses well into the future.

7.5 Metrics for Measuring Success

A robust measurement framework is essential to track progress and refine strategies. Suggested metrics include:

Access to Financial Capital

- Increase in successful loan and grant applications by Black entrepreneurs
- Reduction in use of personal funds or high-interest alternatives
- Improvement in loan approval rates for Black-owned businesses

Streamlined Government Contracting

- Increase in contract awards to Black-owned businesses
- Reduced processing time for small business contracts
- Total value of contracts secured through supplier diversity

Professional Services Support

- Number of Black-owned businesses using legal, accounting, or consulting services
- Increase in transitions from sole proprietorships to LLCs or S-Corps
- Business growth rates among those receiving advisory support

Business Scaling

- Revenue growth among participants in accelerator programs
- Increase in growth-stage capital secured
- Number of new hires generated through scaling initiatives

Workforce Development

- Number of businesses using shared HR or PEO services
- Employee retention rates among supported businesses
- Job placement outcomes for interns and apprentices

Business Networking and Mentorship

- Number of networking events and business partnerships formed
- Growth in revenue for mentees participating in mentorship programs

Tracking these metrics will ensure that interventions are both equitable and effective. A data-driven approach will empower stakeholders to refine support mechanisms and build a stronger, more inclusive economy for Black entrepreneurs in Ohio.

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9. Appendices

Appendix A: Survey Data Tables

Q1: First, we'd like to learn about your business. Do you own more than one business?
Note: If you own more than one business or have more than one location, please respond to the remainder of the survey with what you would consider your primary business interest in mind.

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
No, I own one business	63.4	67.9	60.4	55.7	70.8
I only own 1 business, but I have financial investments in others	4.5	4.6	4.4	3.8	5.1
Yes, I own 2 different businesses	23.1	16.5	27.7	32.1	14.6
Yes, I own 3 or more businesses	9.0	11.0	7.5	8.4	9.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
No, I own one business	63.4	79.4	35.7	47.8	77.6
I only own 1 business, but I have financial investments in others	4.5	2.4	8.2	7.1	1.4
Yes, I own 2 different businesses	23.1	12.9	40.8	36.3	13.3
Yes, I own 3 or more businesses	9.0	5.3	15.3	8.8	7.7

*Refers to whether respondent has completed a four-year college degree.

Q2: What is the legal ownership status of your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
C-Corporation	10.4	3.7	15.1	18.3	2.9
Franchisee	6.0	9.2	3.8	6.9	5.1
LLC	17.2	20.2	15.1	6.1	27.7
Partnership	4.9	2.8	6.3	5.3	4.4
S-Corporation	6.7	8.3	5.7	6.1	7.3
Sole Proprietorship	54.5	55.0	54.1	57.3	51.8
Other	0.4	0.9	0.0	0.0	0.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
C-Corporation	10.4	1.8	25.5	23.0	0.7
Franchisee	6.0	1.8	13.3	9.7	2.8
LLC	17.2	15.9	19.4	12.4	18.9
Partnership	4.9	2.4	9.2	8.0	2.8
S-Corporation	6.7	3.5	12.2	7.1	6.3
Sole Proprietorship	54.5	74.1	20.4	39.8	68.5
Other	0.4	0.6	0.0	0.0	0.0

*Refers to whether respondent has completed a four-year college degree.

Q3: What industry is your business in?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Accommodation	5.6	1.8	8.2	7.6	3.6
Accommodation and Food Services	11.2	4.6	15.7	3.8	18.2
Amusement, Gambling, and Recreation Industries	2.6	1.8	3.1	3.8	1.5
Arts, Entertainment, and Recreation	3.4	2.8	3.8	5.3	1.5
Clothing and Clothing Accessories Stores	7.1	8.3	6.3	6.9	7.3
Construction	4.1	3.7	4.4	3.1	5.1
Educational Services	2.2	2.8	1.9	2.3	2.2
Electronics and Appliance Stores	5.6	4.6	6.3	6.1	5.1
Food and Beverage Stores	7.5	7.3	7.5	7.6	7.3
Food Services and Drinking Places	3.7	1.8	5.0	3.1	4.4
General Merchandise Stores	1.1	1.8	0.6	2.3	0.0
Health Care and Social Assistance	4.1	7.3	1.9	4.6	3.6
Manufacturing	3.4	3.7	3.1	2.3	4.4
Miscellaneous Store Retailers	2.2	3.7	1.3	2.3	2.2
Motor Vehicle and Parts Dealers	5.2	2.8	6.9	9.2	1.5
Non-store Retailers	0.7	0.0	1.3	0.0	1.5
Performing Arts, Spectator Sports, and Related Industries	2.6	2.8	2.5	2.3	2.9
Professional and Business Services	15.7	22.9	10.7	17.6	13.9
Real Estate	3.0	2.8	3.1	2.3	3.6
Religious, Grantmaking, Civic, Professional, etc. Organizations	0.4	0.9	0.0	0.8	0.0
Sporting Goods, Hobby, Book, and Music Stores	1.9	2.8	1.3	2.3	1.5
Telecommunications	1.1	1.8	0.6	0.8	1.5
Transportation	2.6	3.7	1.9	3.8	1.5
Other	3.0	3.7	2.5	0.0	5.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Accommodation	5.6	1.8	12.2	8.8	2.8
Accommodation and Food Services	11.2	14.1	6.1	4.4	16.8
Amusement, Gambling, and Recreation Industries	2.6	1.8	4.1	0.9	4.2
Arts, Entertainment, and Recreation	3.4	2.4	5.1	3.5	3.5
Clothing and Clothing Accessories Stores	7.1	6.5	8.2	12.4	3.5
Construction	4.1	3.5	5.1	5.3	2.8
Educational Services	2.2	2.9	1.0	1.8	2.1
Electronics and Appliance Stores	5.6	6.5	4.1	6.2	5.6
Food and Beverage Stores	7.5	8.8	5.1	8.0	7.0
Food Services and Drinking Places	3.7	2.4	6.1	3.5	4.2
General Merchandise Stores	1.1	0.6	2.0	2.7	0.0
Health Care and Social Assistance	4.1	5.9	1.0	2.7	4.9
Manufacturing	3.4	2.9	4.1	3.5	3.5
Miscellaneous Store Retailers	2.2	1.8	3.1	2.7	2.1
Motor Vehicle and Parts Dealers	5.2	2.4	10.2	9.7	2.1
Non-store Retailers	0.7	0.6	1.0	0.9	0.0
Performing Arts, Spectator Sports, and Related Industries	2.6	2.4	3.1	3.5	2.1
Professional and Business Services	15.7	21.2	6.1	7.1	20.3
Real Estate	3.0	3.5	2.0	3.5	2.8
Religious, Grantmaking, Civic, Professional, etc. Organizations	0.4	0.0	1.0	0.9	0.0
Sporting Goods, Hobby, Book, and Music Stores	1.9	0.6	4.1	2.7	1.4
Telecommunications	1.1	1.2	1.0	0.9	1.4
Transportation	2.6	2.4	3.1	2.7	2.8
Other	3.0	4.1	1.0	1.8	4.2

*Refers to whether respondent has completed a four-year college degree.

Q4: What county is your business in? Select all counties that apply. (Note: The total percentage exceeds 100 due to respondents who selected more than one county.)

Number of respondents: 321

County	Respondents	Percentage
Hamilton	57	17.8
Adams	52	16.2
Franklin	44	13.7
Cuyahoga	40	12.5
Ashtabula	39	12.1
Allen	32	10.0
Clermont	32	10.0
Champaign	29	9.0
Clinton	29	9.0
Butler	28	8.7
Clark	28	8.7
Shelby	28	8.7
Pickaway	28	8.7
Putnam	28	8.7
Erie	28	8.7
Montgomery	27	8.4
Ottawa	27	8.4
Noble	27	8.4
Summit	26	8.1
Columbiana	26	8.1
Fulton	26	8.1
Delaware	25	7.8
Logan	25	7.8
Jackson	25	7.8
Carroll	25	7.8
Highland	25	7.8
Wyandot	25	7.8
Vinton	25	7.8
Miami	24	7.5
Ashland	24	7.5
Lake	24	7.5
Trumbull	24	7.5
Washington	23	7.2
Crawford	23	7.2
Licking	23	7.2
Preble	23	7.2
Warren	23	7.2
Ross	23	7.2
Union	23	7.2
Lucas	22	6.9
Auglaize	22	6.9
Greene	22	6.9
Hocking	22	6.9
Jefferson	22	6.9

County	Respondents	Percentage
Hancock	22	6.9
Knox	22	6.9
Brown	22	6.9
Mahoning	22	6.9
Mercer	22	6.9
Marion	22	6.9
Muskingum	22	6.9
Lawrence	21	6.5
Madison	21	6.5
Van Wert	21	6.5
Medina	21	6.5
Williams	21	6.5
Fayette	21	6.5
Morrow	21	6.5
Portage	21	6.5
Paulding	21	6.5
Wood	21	6.5
Stark	21	6.5
Seneca	21	6.5
Huron	20	6.2
Athens	20	6.2
Morgan	20	6.2
Perry	20	6.2
Coshocton	20	6.2
Geauga	20	6.2
Monroe	20	6.2
Harrison	19	5.9
Fairfield	19	5.9
Hardin	19	5.9
Pike	19	5.9
Lorain	19	5.9
Tuscarawas	19	5.9
Belmont	18	5.6
Henry	18	5.6
Meigs	17	5.3
Scioto	17	5.3
Holmes	17	5.3
Defiance	17	5.3
Gallia	17	5.3
Guernsey	17	5.3
Sandusky	17	5.3
Darke	16	5.0
Richland	16	5.0
Wayne	16	5.0

Q4, grouped: What county is your business in? Select all counties that apply.

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
1 county selected	69.4	72.5	67.3	65.6	73.0
2-6 counties selected	14.9	9.2	18.9	18.3	11.7
More than 6 counties selected	15.7	18.3	13.8	16.0	15.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
1 county selected	69.4	61.8	82.7	72.6	65.7
2-6 counties selected	14.9	13.5	17.3	18.6	11.9
More than 6 counties selected	15.7	24.7	0.0	8.8	22.4

*Refers to whether respondent has completed a four-year college degree.

Q5: How long has your establishment been in business? (Please round to the nearest year.)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Less than one year	0.7	0.9	0.6	0.8	0.7
1-3 years	36.9	50.5	27.7	58.0	16.8
4-6 years	47.0	40.4	51.6	36.6	56.9
7-10 years	9.7	3.7	13.8	3.8	15.3
11-15 years	2.6	0.9	3.8	0.8	4.4
More than 15 years	3.0	3.7	2.5	0.0	5.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Less than one year	0.7	0.6	1.0	0.9	0.7
1-3 years	36.9	21.8	63.3	56.6	21.0
4-6 years	47.0	61.8	21.4	37.2	55.9
7-10 years	9.7	9.4	10.2	4.4	14.0
11-15 years	2.6	2.9	2.0	0.0	4.2
More than 15 years	3.0	3.5	2.0	0.9	4.2

*Refers to whether respondent has completed a four-year college degree.

Q6: Do you have a store front?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	67.5	45	83	61.1	73.7
No	32.5	55	17	38.9	26.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	67.5	73.5	57.1	64.6	72.7
No	32.5	26.5	42.9	35.4	27.3

*Refers to whether respondent has completed a four-year college degree.

Q7: Do you sell products online?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	75.4	59.6	86.2	74	76.6
No	24.6	40.4	13.8	26	23.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	75.4	82.4	63.3	63.7	86
No	24.6	17.6	36.7	36.3	14

*Refers to whether respondent has completed a four-year college degree.

Q8: Do you have social media accounts (e.g. Facebook, Instagram, LinkedIn, X, Threads, other)?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	67.5	69.7	66	58.8	75.9
No	32.5	30.3	34	41.2	24.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	67.5	83.5	39.8	52.2	79
No	32.5	16.5	60.2	47.8	21

*Refers to whether respondent has completed a four-year college degree.

Q9: How many customers/clients visit your business per week? In other words, what is your average weekly foot traffic?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
None, all business electronic	15.3	21.1	11.3	15.3	15.3
Less than 50	29.1	33.0	26.4	20.6	37.2
50-100	30.6	31.2	30.2	36.6	24.8
100 - 500	21.6	12.8	27.7	25.2	18.2
500 - 1000	3.0	0.9	4.4	2.3	3.6
Over 1000	0.4	0.9	0.0	0.0	0.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
None, all business electronic	15.3	18.8	9.2	4.4	21.7
Less than 50	29.1	28.2	30.6	28.3	28.7
50-100	30.6	28.8	33.7	46.9	18.9
100 - 500	21.6	21.2	22.4	18.6	25.9
500 - 1000	3.0	2.9	3.1	1.8	4.2
Over 1000	0.4	0.0	1.0	0.0	0.7

*Refers to whether respondent has completed a four-year college degree.

Q10: What type of customer or client base makes up most of your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
B2B - Business Sales	39.9	38.5	40.9	37.4	42.3
B2C - Consumer Sales	47.4	58.7	39.6	49.6	45.3
Federal Government	1.1	0.0	1.9	0.0	2.2
Local Government	9.7	0.9	15.7	13.0	6.6
State Government	1.9	1.8	1.9	0.0	3.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
B2B - Business Sales	39.9	52.4	18.4	18.6	56.6
B2C - Consumer Sales	47.4	42.4	56.1	61.1	36.4
Federal Government	1.1	0.6	2.0	1.8	0.0
Local Government	9.7	2.4	22.4	16.8	4.9
State Government	1.9	2.4	1.0	1.8	2.1

*Refers to whether respondent has completed a four-year college degree.

Q11: Now we'd like to ask a few questions about your employees. How many employees do you have?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
No employees	8.6	13.8	5.0	2.3	14.6
1-4	31.0	44.0	22.0	40.5	21.9
5-9	15.3	11.0	18.2	11.5	19.0
10-19	11.6	8.3	13.8	16.0	7.3
20-49	17.2	12.8	20.1	15.3	19.0
50-99	12.3	10.1	13.8	9.9	14.6
100-249	3.7	0.0	6.3	3.8	3.6
250 or more	0.4	0.0	0.6	0.8	0.0

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
No employees	8.6	9.4	7.1	5.3	7.0
1-4	31.0	26.5	38.8	39.8	26.6
5-9	15.3	16.5	13.3	8.8	18.9
10-19	11.6	8.8	16.3	21.2	4.9
20-49	17.2	20.0	12.2	7.1	25.9
50-99	12.3	14.7	8.2	12.4	13.3
100-249	3.7	4.1	3.1	4.4	3.5
250 or more	0.4	0.0	1.0	0.9	0.0

*Refers to whether respondent has completed a four-year college degree.

Q12: How often does your company offer training to your employees?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
On a monthly schedule	29.1	32.1	27.0	38.9	19.7
On a quarterly schedule	7.8	6.4	8.8	10.7	5.1
Annually	9.7	11.0	8.8	9.9	9.5
On an as-needed basis	45.9	42.2	48.4	37.4	54.0
Never	7.5	8.3	6.9	3.1	11.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
On a monthly schedule	29.1	28.2	30.6	32.7	28.0
On a quarterly schedule	7.8	5.3	12.2	11.5	4.9
Annually	9.7	14.1	2.0	10.6	9.8
On an as-needed basis	45.9	46.5	44.9	38.1	51.0
Never	7.5	5.9	10.2	7.1	6.3

*Refers to whether respondent has completed a four-year college degree.

Q13.A: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - On-the-job training

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	49.2	52	47.3	37.8	61.2
Not Selected	50.8	48	52.7	62.2	38.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	49.2	65	20.5	29.5	65.7
Not Selected	50.8	35	79.5	70.5	34.3

*Refers to whether respondent has completed a four-year college degree.

Q13.B: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Online training courses and webinars

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	43.5	50	39.2	53.5	33.1
Not Selected	56.5	50	60.8	46.5	66.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	43.5	46.9	37.5	41.9	43.3
Not Selected	56.5	53.1	62.5	58.1	56.7

*Refers to whether respondent has completed a four-year college degree.

Q13.C: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Training by internal subject matter experts

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	34.3	34	34.5	29.1	39.7
Not Selected	65.7	66	65.5	70.9	60.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	34.3	45	14.8	21.9	44
Not Selected	65.7	55	85.2	78.1	56

*Refers to whether respondent has completed a four-year college degree.

Q13.D: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Formal in-house training programs

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	31.5	32	31.1	29.9	33.1
Not Selected	68.5	68	68.9	70.1	66.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	31.5	33.1	28.4	25.7	35.1
Not Selected	68.5	66.9	71.6	74.3	64.9

*Refers to whether respondent has completed a four-year college degree.

Q13.E: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Training provided by local companies or institutions

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	30.2	21	36.5	32.3	28.1
Not Selected	69.8	79	63.5	67.7	71.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	30.2	28.1	34.1	37.1	26.9
Not Selected	69.8	71.9	65.9	62.9	73.1

*Refers to whether respondent has completed a four-year college degree.

Q13.F: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - E-learning platforms (e.g., LinkedIn Learning, Coursera)

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	25.4	30	22.3	26.8	24
Not Selected	74.6	70	77.7	73.2	76

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	25.4	35	8	16.2	32.8
Not Selected	74.6	65	92	83.8	67.2

*Refers to whether respondent has completed a four-year college degree.

Q13.G: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Industry conferences and seminars

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	23.8	23	24.3	22	25.6
Not Selected	76.2	77	75.7	78	74.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	23.8	31.2	10.2	15.2	29.1
Not Selected	76.2	68.8	89.8	84.8	70.9

*Refers to whether respondent has completed a four-year college degree.

Q13.H: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Mentorship programs

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	23.8	23	24.3	19.7	28.1
Not Selected	76.2	77	75.7	80.3	71.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	23.8	31.9	9.1	19	25.4
Not Selected	76.2	68.1	90.9	81	74.6

*Refers to whether respondent has completed a four-year college degree.

Q13.I: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - External workshops and courses

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	21	19	22.3	14.2	28.1
Not Selected	79	81	77.7	85.8	71.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	21	28.1	8	13.3	26.9
Not Selected	79	71.9	92	86.7	73.1

*Refers to whether respondent has completed a four-year college degree.

Q13.J: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Certification programs

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	19.8	22	18.2	16.5	23.1
Not Selected	80.2	78	81.8	83.5	76.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	19.8	27.5	5.7	9.5	28.4
Not Selected	80.2	72.5	94.3	90.5	71.6

*Refers to whether respondent has completed a four-year college degree.

Q13.K: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Cross-training between departments

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	18.5	23	15.5	18.9	18.2
Not Selected	81.5	77	84.5	81.1	81.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	18.5	26.9	3.4	11.4	24.6
Not Selected	81.5	73.1	96.6	88.6	75.4

*Refers to whether respondent has completed a four-year college degree.

Q13.L: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Apprenticeship programs

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	15.7	12	18.2	10.2	21.5
Not Selected	84.3	88	81.8	89.8	78.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	15.7	21.2	5.7	7.6	22.4
Not Selected	84.3	78.8	94.3	92.4	77.6

*Refers to whether respondent has completed a four-year college degree.

Q13.M: How does your company provide training to its employees? Please select all that apply. (This question was asked only of respondents who indicated in Q12 that their company provided training to its employees.) - Other

Number of respondents: 248

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	0.8	1	0.7	0.8	0.8
Not Selected	99.2	99	99.3	99.2	99.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	0.8	0.6	1.1	1	0
Not Selected	99.2	99.4	98.9	99	100

*Refers to whether respondent has completed a four-year college degree.

Q14.A: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Paid time off policies (e.g., vacation, sick leave)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	43.7	39.4	46.5	49.6	38
Not Selected	56.3	60.6	53.5	50.4	62

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	43.7	48.2	35.7	38.1	50.3
Not Selected	56.3	51.8	64.3	61.9	49.7

*Refers to whether respondent has completed a four-year college degree.

Q14.B: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Employee handbook

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	40.7	40.4	40.9	32.8	48.2
Not Selected	59.3	59.6	59.1	67.2	51.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	40.7	54.1	17.3	23.9	56.6
Not Selected	59.3	45.9	82.7	76.1	43.4

*Refers to whether respondent has completed a four-year college degree.

Q14.C: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Health insurance benefits

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	35.1	33.9	35.8	33.6	36.5
Not Selected	64.9	66.1	64.2	66.4	63.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	35.1	46.5	15.3	24.8	44.8
Not Selected	64.9	53.5	84.7	75.2	55.2

*Refers to whether respondent has completed a four-year college degree.

Q14.D: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Performance appraisal and feedback system

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	35.1	33.9	35.8	40.5	29.9
Not Selected	64.9	66.1	64.2	59.5	70.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	35.1	41.2	24.5	27.4	42.7
Not Selected	64.9	58.8	75.5	72.6	57.3

*Refers to whether respondent has completed a four-year college degree.

Q14.E: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Flexible work arrangements (e.g., remote work, flexible hours)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	34	39.4	30.2	35.9	32.1
Not Selected	66	60.6	69.8	64.1	67.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	34	45.9	13.3	23	42
Not Selected	66	54.1	86.7	77	58

*Refers to whether respondent has completed a four-year college degree.

Q14.F: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Employee recognition programs

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	26.1	27.5	25.2	27.5	24.8
Not Selected	73.9	72.5	74.8	72.5	75.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	26.1	35.9	9.2	17.7	33.6
Not Selected	73.9	64.1	90.8	82.3	66.4

*Refers to whether respondent has completed a four-year college degree.

Q14.G: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Retirement benefits

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	24.3	18.3	28.3	26	22.6
Not Selected	75.7	81.7	71.7	74	77.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	24.3	25.3	22.4	23.9	25.9
Not Selected	75.7	74.7	77.6	76.1	74.1

*Refers to whether respondent has completed a four-year college degree.

Q14.H: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Diversity and inclusion initiatives

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	22	20.2	23.3	13.7	29.9
Not Selected	78	79.8	76.7	86.3	70.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	22	29.4	9.2	15	27.3
Not Selected	78	70.6	90.8	85	72.7

*Refers to whether respondent has completed a four-year college degree.

Q14.I: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Employee assistance programs (e.g., counseling services)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	21.6	24.8	19.5	26	17.5
Not Selected	78.4	75.2	80.5	74	82.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	21.6	30.6	6.1	13.3	28.7
Not Selected	78.4	69.4	93.9	86.7	71.3

*Refers to whether respondent has completed a four-year college degree.

Q14.J: Which of the following human resource practices does your company currently have in place? Please select all that apply. - None of the above

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	6.7	11.9	3.1	1.5	11.7
Not Selected	93.3	88.1	96.9	98.5	88.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	6.7	7.1	6.1	5.3	5.6
Not Selected	93.3	92.9	93.9	94.7	94.4

*Refers to whether respondent has completed a four-year college degree.

Q14.K: Which of the following human resource practices does your company currently have in place? Please select all that apply. - Other

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	0.7	1.8	0	1.5	0
Not Selected	99.3	98.2	100	98.5	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	0.7	1.2	0	0	1.4
Not Selected	99.3	98.8	100	100	98.6

*Refers to whether respondent has completed a four-year college degree.

Q15: For the next few questions, we'd like to know more about why you started your own business. How did you start/acquire your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
I inherited the business from a family member	0.7	1.8	0.0	0.8	0.7
I purchased a franchise	8.2	6.4	9.4	13.0	3.6
I purchased the business from a family member	1.5	3.7	0.0	3.1	0.0
I purchased the business from a non-family source	6.0	5.5	6.3	7.6	4.4
I started the business by myself	65.7	68.8	63.5	58.8	72.3
I started the business with a partner(s)	17.9	13.8	20.8	16.8	19.0

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
I inherited the business from a family member	0.7	0.6	1.0	0.9	0.7
I purchased a franchise	8.2	1.8	19.4	15.9	2.1
I purchased the business from a family member	1.5	0.0	4.1	3.5	0.0
I purchased the business from a non-family source	6.0	1.2	14.3	8.8	4.2
I started the business by myself	65.7	83.5	34.7	48.7	80.4
I started the business with a partner(s)	17.9	12.9	26.5	22.1	12.6

*Refers to whether respondent has completed a four-year college degree.

Q16.1: Think about your motivation to own your own business. Please rank how influential the following were to you. (First Choice)

Number of respondents: 224

Response	Overall	Gender		Age	
		F	M	18-34	35+
Be my own boss	43.8	33.8	49.3	39.6	46.6
Believe I could do something better than my competitors	2.7	2.5	2.8	1.1	3.8
Better use of my skills and creativity	6.2	10.0	4.2	12.1	2.3
Bring an idea or vision to life	4.0	6.2	2.8	1.1	6.0
Build something	13.8	13.8	13.9	12.1	15.0
Challenge myself	4.9	1.2	6.9	5.5	4.5
Contribute to the growth of the local economy	3.6	3.8	3.5	6.6	1.5
Create a successful business to sell for profit	0.9	1.2	0.7	0.0	1.5
Create employment opportunities for others	5.4	10.0	2.8	11.0	1.5
Create something to pass on to future generations	1.8	1.2	2.1	3.3	0.8
Do something different with my life	0.4	0.0	0.7	0.0	0.8
Financial success	3.1	1.2	4.2	2.2	3.8
Freedom and independence	1.8	0.0	2.8	0.0	3.0
Lifelong dream	1.3	2.5	0.7	1.1	1.5
Lost Full-time job	2.2	5.0	0.7	0.0	3.8
Make a difference in my community	2.7	5.0	1.4	3.3	2.3
Personal and professional growth	0.4	1.2	0.0	0.0	0.8
Supplement my employment income	0.9	1.2	0.7	1.1	0.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Be my own boss	43.8	44.4	41.8	40.5	47.8
Believe I could do something better than my competitors	2.7	1.8	5.5	4.1	1.4
Better use of my skills and creativity	6.2	5.9	7.3	16.2	1.4
Bring an idea or vision to life	4.0	4.7	1.8	4.1	2.9
Build something	13.8	16.0	7.3	5.4	19.6
Challenge myself	4.9	1.8	14.5	9.5	2.2
Contribute to the growth of the local economy	3.6	4.1	1.8	1.4	5.1
Create a successful business to sell for profit	0.9	0.6	1.8	1.4	0.7
Create employment opportunities for others	5.4	6.5	1.8	2.7	6.5
Create something to pass on to future generations	1.8	1.2	3.6	1.4	2.2
Do something different with my life	0.4	0.6	0.0	0.0	0.7
Financial success	3.1	3.0	3.6	4.1	2.2
Freedom and independence	1.8	1.8	1.8	1.4	2.2
Lifelong dream	1.3	1.2	1.8	4.1	0.0
Lost Full-time job	2.2	2.4	1.8	1.4	1.4
Make a difference in my community	2.7	3.0	1.8	1.4	2.9
Personal and professional growth	0.4	0.6	0.0	0.0	0.0
Supplement my employment income	0.9	0.6	1.8	1.4	0.7

*Refers to whether respondent has completed a four-year college degree.

Q16.2: Think about your motivation to own your own business. Please rank how influential the following were to you. (Second Choice)

Number of respondents: 207

Response	Overall	Gender		Age	
		F	M	18-34	35+
Be my own boss	1.9	1.3	2.3	1.2	2.4
Believe I could do something better than my competitors	24.6	6.3	35.9	15.7	30.6
Better use of my skills and creativity	10.6	15.2	7.8	12.0	9.7
Bring an idea or vision to life	6.3	12.7	2.3	12.0	2.4
Build something	1.4	1.3	1.6	2.4	0.8
Challenge myself	2.9	0.0	4.7	1.2	4.0
Contribute to the growth of the local economy	11.1	19.0	6.2	19.3	5.6
Create a successful business to sell for profit	2.9	5.1	1.6	2.4	3.2
Create employment opportunities for others	4.8	3.8	5.5	9.6	1.6
Create something to pass on to future generations	7.2	12.7	3.9	12.0	4.0
Develop and manage my own team	6.8	1.3	10.2	0.0	11.3
Do something different with my life	1.0	2.5	0.0	1.2	0.8
Financial success	5.3	3.8	6.2	2.4	7.3
Freedom and independence	3.4	5.1	2.3	1.2	4.8
Lifelong dream	1.4	0.0	2.3	1.2	1.6
Lost Full-time job	1.0	0.0	1.6	1.2	0.8
Make a difference in my community	2.9	6.3	0.8	1.2	4.0
Personal and professional growth	2.9	2.5	3.1	3.6	2.4
Supplement my employment income	1.0	0.0	1.6	0.0	1.6
Other	0.5	1.3	0.0	0.0	0.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Be my own boss	1.9	1.2	4.4	3.0	0.8
Believe I could do something better than my competitors	24.6	24.1	26.7	24.2	26.2
Better use of my skills and creativity	10.6	12.3	4.4	12.1	9.2
Bring an idea or vision to life	6.3	6.2	6.7	12.1	3.8
Build something	1.4	1.9	0.0	1.5	1.5
Challenge myself	2.9	2.5	4.4	1.5	3.1
Contribute to the growth of the local economy	11.1	11.7	8.9	9.1	13.1
Create a successful business to sell for profit	2.9	2.5	4.4	3.0	3.1
Create employment opportunities for others	4.8	5.6	2.2	6.1	4.6
Create something to pass on to future generations	7.2	7.4	6.7	4.5	7.7
Develop and manage my own team	6.8	6.8	6.7	3.0	8.5
Do something different with my life	1.0	0.6	2.2	3.0	0.0
Financial success	5.3	4.9	6.7	4.5	6.2
Freedom and independence	3.4	3.7	2.2	1.5	3.1
Lifelong dream	1.4	1.9	0.0	1.5	1.5
Lost Full-time job	1.0	0.0	4.4	3.0	0.0
Make a difference in my community	2.9	3.1	2.2	4.5	2.3
Personal and professional growth	2.9	2.5	4.4	0.0	3.8
Supplement my employment income	1.0	0.6	2.2	1.5	0.8
Other	0.5	0.6	0.0	0.0	0.8

*Refers to whether respondent has completed a four-year college degree.

Q16.3: Think about your motivation to own your own business. Please rank how influential the following were to you. (Third Choice)

Number of respondents: 203

Response	Overall	Gender		Age	
		F	M	18-34	35+
Be my own boss	3.9	3.8	4.0	3.7	4.1
Believe I could do something better than my competitors	4.9	5.1	4.8	7.4	3.3
Better use of my skills and creativity	21.2	3.8	32.0	12.3	27.0
Bring an idea or vision to life	3.4	3.8	3.2	2.5	4.1
Build something	4.9	9.0	2.4	8.6	2.5
Challenge myself	3.4	2.6	4.0	4.9	2.5
Contribute to the growth of the local economy	7.9	12.8	4.8	12.3	4.9
Create a successful business to sell for profit	4.4	5.1	4.0	1.2	6.6
Create employment opportunities for others	5.4	3.8	6.4	6.2	4.9
Create something to pass on to future generations	15.8	20.5	12.8	19.8	13.1
Develop and manage my own team	2.5	1.3	3.2	1.2	3.3
Do something different with my life	2.0	2.6	1.6	1.2	2.5
Financial success	6.9	11.5	4.0	9.9	4.9
Freedom and independence	3.9	3.8	4.0	2.5	4.9
Lifelong dream	2.0	0.0	3.2	0.0	3.3
Make a difference in my community	3.4	2.6	4.0	4.9	2.5
Personal and professional growth	2.5	5.1	0.8	0.0	4.1
Supplement my employment income	1.0	2.6	0.0	0.0	1.6
Other	0.5	0.0	0.8	1.2	0.0

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Be my own boss	3.9	3.7	4.8	7.6	2.4
Believe I could do something better than my competitors	4.9	5.0	4.8	6.1	4.0
Better use of my skills and creativity	21.2	19.9	26.2	18.2	24.6
Bring an idea or vision to life	3.4	3.1	4.8	3.0	4.0
Build something	4.9	5.6	2.4	10.6	1.6
Challenge myself	3.4	4.3	0.0	3.0	3.2
Contribute to the growth of the local economy	7.9	8.7	4.8	4.5	10.3
Create a successful business to sell for profit	4.4	3.7	7.1	7.6	3.2
Create employment opportunities for others	5.4	5.0	7.1	3.0	7.1
Create something to pass on to future generations	15.8	18.6	4.8	9.1	19.8
Develop and manage my own team	2.5	2.5	2.4	1.5	3.2
Do something different with my life	2.0	1.9	2.4	3.0	1.6
Financial success	6.9	6.8	7.1	9.1	5.6
Freedom and independence	3.9	3.1	7.1	4.5	3.2
Lifelong dream	2.0	1.2	4.8	3.0	1.6
Make a difference in my community	3.4	3.7	2.4	3.0	3.2
Personal and professional growth	2.5	1.9	4.8	1.5	1.6
Supplement my employment income	1.0	1.2	0.0	0.0	0.0
Other	0.5	0.0	2.4	1.5	0.0

*Refers to whether respondent has completed a four-year college degree.

Q17.A: Next, we'd like to learn more about practices and strategies you've used in your business. What type of formal or informal support services have you relied on in growing your business? (Select all that apply.) - Mentoring (friends, family, industry contacts)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	62.7	66.1	60.4	58.8	66.4
Not Selected	37.3	33.9	39.6	41.2	33.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	62.7	77.6	36.7	45.1	74.8
Not Selected	37.3	22.4	63.3	54.9	25.2

*Refers to whether respondent has completed a four-year college degree.

Q17.B: Next, we'd like to learn more about practices and strategies you've used in your business. What type of formal or informal support services have you relied on in growing your business? (Select all that apply.) - Incubators/accelerators and/or Small Business Development Centers (SBDCs)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	58.2	51.4	62.9	55	61.3
Not Selected	41.8	48.6	37.1	45	38.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	58.2	62.4	51	54.9	59.4
Not Selected	41.8	37.6	49	45.1	40.6

*Refers to whether respondent has completed a four-year college degree.

Q17.C: Next, we'd like to learn more about practices and strategies you've used in your business. What type of formal or informal support services have you relied on in growing your business? (Select all that apply.) - Educational courses/workshops

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	45.5	50.5	42.1	38.2	52.6
Not Selected	54.5	49.5	57.9	61.8	47.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	45.5	55.3	28.6	46	42
Not Selected	54.5	44.7	71.4	54	58

*Refers to whether respondent has completed a four-year college degree.

Q17.D: Next, we'd like to learn more about practices and strategies you've used in your business. What type of formal or informal support services have you relied on in growing your business? (Select all that apply.) - Personal Intuition (gut instincts)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	33.6	42.2	27.7	33.6	33.6
Not Selected	66.4	57.8	72.3	66.4	66.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	33.6	44.1	15.3	20.4	42.7
Not Selected	66.4	55.9	84.7	79.6	57.3

*Refers to whether respondent has completed a four-year college degree.

Q17.E: Next, we'd like to learn more about practices and strategies you've used in your business. What type of formal or informal support services have you relied on in growing your business? (Select all that apply.) - Professional service providers (accountant, lawyer, financial planner)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	33.2	33.9	32.7	32.1	34.3
Not Selected	66.8	66.1	67.3	67.9	65.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	33.2	40.6	20.4	23.9	39.2
Not Selected	66.8	59.4	79.6	76.1	60.8

*Refers to whether respondent has completed a four-year college degree.

Q17.F: Next, we'd like to learn more about practices and strategies you've used in your business. What type of formal or informal support services have you relied on in growing your business? (Select all that apply.) - Industry associations

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	15.3	21.1	11.3	9.9	20.4
Not Selected	84.7	78.9	88.7	90.1	79.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	15.3	17.1	12.2	8.8	17.5
Not Selected	84.7	82.9	87.8	91.2	82.5

*Refers to whether respondent has completed a four-year college degree.

Q17.G: Next, we'd like to learn more about practices and strategies you've used in your business. What type of formal or informal support services have you relied on in growing your business? (Select all that apply.) - Other

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	1.1	1.8	0.6	2.2	0
Not Selected	98.9	98.2	99.4	97.8	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	1.1	1.2	1	0.9	1.4
Not Selected	98.9	98.8	99	99.1	98.6

*Refers to whether respondent has completed a four-year college degree.

Q18.A: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Marketing strategies

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	53.7	51.4	55.3	51.9	55.5
Not Selected	46.3	48.6	44.7	48.1	44.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	53.7	60.6	41.8	42.5	61.5
Not Selected	46.3	39.4	58.2	57.5	38.5

*Refers to whether respondent has completed a four-year college degree.

Q18.B: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Technology integration

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	53.4	54.1	52.8	41.2	65
Not Selected	46.6	45.9	47.2	58.8	35

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	53.4	72.9	19.4	32.7	67.8
Not Selected	46.6	27.1	80.6	67.3	32.2

*Refers to whether respondent has completed a four-year college degree.

Q18.C: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Customer experience enhancements

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	40.3	51.4	32.7	38.9	41.6
Not Selected	59.7	48.6	67.3	61.1	58.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	40.3	52.9	18.4	34.5	46.2
Not Selected	59.7	47.1	81.6	65.5	53.8

*Refers to whether respondent has completed a four-year college degree.

Q18.D: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Product or service innovation

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	34	33.9	34	30.5	37.2
Not Selected	66	66.1	66	69.5	62.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	34	32.4	36.7	35.4	32.9
Not Selected	66	67.6	63.3	64.6	67.1

*Refers to whether respondent has completed a four-year college degree.

Q18.E: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Operational efficiency

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	31.7	31.2	32.1	33.6	29.9
Not Selected	68.3	68.8	67.9	66.4	70.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	31.7	35.9	24.5	36.3	28
Not Selected	68.3	64.1	75.5	63.7	72

*Refers to whether respondent has completed a four-year college degree.

Q18.F: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Employee development and engagement

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	24.6	32.1	19.5	23.7	25.5
Not Selected	75.4	67.9	80.5	76.3	74.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	24.6	31.8	12.2	17.7	30.8
Not Selected	75.4	68.2	87.8	82.3	69.2

*Refers to whether respondent has completed a four-year college degree.

Q18.G: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Collaborations with other businesses

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	24.3	33.9	17.6	21.4	27
Not Selected	75.7	66.1	82.4	78.6	73

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	24.3	29.4	15.3	15.9	28.7
Not Selected	75.7	70.6	84.7	84.1	71.3

*Refers to whether respondent has completed a four-year college degree.

Q18.H: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Sustainability practices

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	19.8	16.5	22	16	23.4
Not Selected	80.2	83.5	78	84	76.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	19.8	24.1	12.2	17.7	21.7
Not Selected	80.2	75.9	87.8	82.3	78.3

*Refers to whether respondent has completed a four-year college degree.

Q18.I: What type of innovative practice has had the most significant impact on your business growth? In other words, what techniques, methods, or strategies have you adopted to drive growth, improve operational efficiency, and/or enhance customer experience. (Select all that apply.) - Other

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	0.7	0.9	0.6	1.5	0
Not Selected	99.3	99.1	99.4	98.5	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	0.7	1.2	0	0.9	0.7
Not Selected	99.3	98.8	100	99.1	99.3

*Refers to whether respondent has completed a four-year college degree.

Q19.A: What practices have supported the success of your business? Please select all that apply. - Networking events (breakfast/luncheon meetings, business after hours)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	53.7	55	52.8	46.6	60.6
Not Selected	46.3	45	47.2	53.4	39.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	53.7	72.4	21.4	33.6	67.1
Not Selected	46.3	27.6	78.6	66.4	32.9

*Refers to whether respondent has completed a four-year college degree.

Q19.B: What practices have supported the success of your business? Please select all that apply. - Word of mouth/referrals

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	51.9	56.9	48.4	51.9	51.8
Not Selected	48.1	43.1	51.6	48.1	48.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	51.9	58.8	39.8	48.7	52.4
Not Selected	48.1	41.2	60.2	51.3	47.6

*Refers to whether respondent has completed a four-year college degree.

Q19.C: What practices have supported the success of your business? Please select all that apply. - Business expo/trade shows

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	40.7	33	45.9	38.9	42.3
Not Selected	59.3	67	54.1	61.1	57.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	40.7	42.9	36.7	43.4	38.5
Not Selected	59.3	57.1	63.3	56.6	61.5

*Refers to whether respondent has completed a four-year college degree.

Q19.D: What practices have supported the success of your business? Please select all that apply. - Group business training (ie. workshops, speakers)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	39.6	35.8	42.1	32.1	46.7
Not Selected	60.4	64.2	57.9	67.9	53.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	39.6	49.4	22.4	30.1	45.5
Not Selected	60.4	50.6	77.6	69.9	54.5

*Refers to whether respondent has completed a four-year college degree.

Q19.E: What practices have supported the success of your business? Please select all that apply. - Staff training

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	26.1	25.7	26.4	33.6	19
Not Selected	73.9	74.3	73.6	66.4	81

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	26.1	30	19.4	22.1	30.8
Not Selected	73.9	70	80.6	77.9	69.2

*Refers to whether respondent has completed a four-year college degree.

Q19.F: What practices have supported the success of your business? Please select all that apply. - Downtown business directories

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	26.1	24.8	27	20.6	31.4
Not Selected	73.9	75.2	73	79.4	68.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	26.1	32.9	14.3	21.2	30.8
Not Selected	73.9	67.1	85.7	78.8	69.2

*Refers to whether respondent has completed a four-year college degree.

Q19.G: What practices have supported the success of your business? Please select all that apply. - Social Media ads

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	25.4	33.9	19.5	22.9	27.7
Not Selected	74.6	66.1	80.5	77.1	72.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	25.4	30.6	16.3	19.5	30.8
Not Selected	74.6	69.4	83.7	80.5	69.2

*Refers to whether respondent has completed a four-year college degree.

Q19.H: What practices have supported the success of your business? Please select all that apply. - Flyers

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	23.1	23.9	22.6	22.1	24.1
Not Selected	76.9	76.1	77.4	77.9	75.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	23.1	30	11.2	25.7	21.7
Not Selected	76.9	70	88.8	74.3	78.3

*Refers to whether respondent has completed a four-year college degree.

Q19.I: What practices have supported the success of your business? Please select all that apply. - Newsletters

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	10.4	11	10.1	7.6	13.1
Not Selected	89.6	89	89.9	92.4	86.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	10.4	12.9	6.1	7.1	13.3
Not Selected	89.6	87.1	93.9	92.9	86.7

*Refers to whether respondent has completed a four-year college degree.

Q19.J: What practices have supported the success of your business? Please select all that apply. - TV ads

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	7.1	6.4	7.5	6.1	8
Not Selected	92.9	93.6	92.5	93.9	92

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	7.1	10	2	1.8	11.9
Not Selected	92.9	90	98	98.2	88.1

*Refers to whether respondent has completed a four-year college degree.

Q19.K: What practices have supported the success of your business? Please select all that apply. - Radio ads

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	5.6	5.5	5.7	6.9	4.4
Not Selected	94.4	94.5	94.3	93.1	95.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	5.6	7.6	2	4.4	7
Not Selected	94.4	92.4	98	95.6	93

*Refers to whether respondent has completed a four-year college degree.

Q19.L: What practices have supported the success of your business? Please select all that apply. - Other

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	2.6	2.8	2.5	1.5	3.6
Not Selected	97.4	97.2	97.5	98.5	96.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	2.6	2.9	2	2.7	2.8
Not Selected	97.4	97.1	98	97.3	97.2

*Refers to whether respondent has completed a four-year college degree.

Q20: Do you face challenges in keeping your business going?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	57.5	48.6	63.5	55	59.9
No	42.5	51.4	36.5	45	40.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	57.5	58.8	55.1	56.6	58
No	42.5	41.2	44.9	43.4	42

*Refers to whether respondent has completed a four-year college degree.

Q21.A: Has your business experienced any of the following challenges due to being a Minority-owned business? - Discriminatory practices in securing financing or lines of credit

Number of respondents: 154

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	58.4	69.8	52.5	70.8	47.6
Not Selected	41.6	30.2	47.5	29.2	52.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	58.4	58	59.3	59.4	59
Not Selected	41.6	42	40.7	40.6	41

*Refers to whether respondent has completed a four-year college degree.

Q21.B: Has your business experienced any of the following challenges due to being a Minority-owned business? - Difficulties bidding/winning contracts

Number of respondents: 154

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	53.9	58.5	51.5	54.2	53.7
Not Selected	46.1	41.5	48.5	45.8	46.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	53.9	69	25.9	40.6	65.1
Not Selected	46.1	31	74.1	59.4	34.9

*Refers to whether respondent has completed a four-year college degree.

Q21.C: Has your business experienced any of the following challenges due to being a Minority-owned business? - Exclusion from formal or informal business networks (e.g., local chamber of commerce)

Number of respondents: 154

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	26.6	13.2	33.7	26.4	26.8
Not Selected	73.4	86.8	66.3	73.6	73.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	26.6	25	29.6	28.1	25.3
Not Selected	73.4	75	70.4	71.9	74.7

*Refers to whether respondent has completed a four-year college degree.

Q21.D: Has your business experienced any of the following challenges due to being a Minority-owned business? - Other

Number of respondents: 154

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	8.4	11.3	6.9	1.4	14.6
Not Selected	91.6	88.7	93.1	98.6	85.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	8.4	9	7.4	6.2	7.2
Not Selected	91.6	91	92.6	93.8	92.8

*Refers to whether respondent has completed a four-year college degree.

Q22: Do you face challenges in growing your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	46.6	40.4	50.9	51.9	41.6
No	51.1	58.7	45.9	47.3	54.7
I am not looking to grow my business	2.2	0.9	3.1	0.8	3.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	46.6	47.1	45.9	49.6	44.1
No	51.1	51.2	51.0	47.8	53.8
I am not looking to grow my business	2.2	1.8	3.1	2.7	2.1

*Refers to whether respondent has completed a four-year college degree.

Q23.A: What challenges do you face in growing your business? Please check all that apply.
(This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Marketing

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	44.8	52.3	40.7	47.1	42.1
Not Selected	55.2	47.7	59.3	52.9	57.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	44.8	47.5	40	44.6	42.9
Not Selected	55.2	52.5	60	55.4	57.1

*Refers to whether respondent has completed a four-year college degree.

Q23.B: What challenges do you face in growing your business? Please check all that apply.
(This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Rising staff costs

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	34.4	25	39.5	32.4	36.8
Not Selected	65.6	75	60.5	67.6	63.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	34.4	27.5	46.7	37.5	30.2
Not Selected	65.6	72.5	53.3	62.5	69.8

*Refers to whether respondent has completed a four-year college degree.

Q23.C: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Staff recruitment

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	32	47.7	23.5	30.9	33.3
Not Selected	68	52.3	76.5	69.1	66.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	32	42.5	13.3	12.5	47.6
Not Selected	68	57.5	86.7	87.5	52.4

*Refers to whether respondent has completed a four-year college degree.

Q23.D: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Facility costs (rent, utilities, taxes, etc.)

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	32	50	22.2	33.8	29.8
Not Selected	68	50	77.8	66.2	70.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	32	42.5	13.3	19.6	46
Not Selected	68	57.5	86.7	80.4	54

*Refers to whether respondent has completed a four-year college degree.

Q23.E: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Access to capital or funding sources for growth

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	29.6	36.4	25.9	16.2	45.6
Not Selected	70.4	63.6	74.1	83.8	54.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	29.6	35	20	17.9	36.5
Not Selected	70.4	65	80	82.1	63.5

*Refers to whether respondent has completed a four-year college degree.

Q23.F: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Staff retention

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	29.6	36.4	25.9	36.8	21.1
Not Selected	70.4	63.6	74.1	63.2	78.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	29.6	41.2	8.9	23.2	36.5
Not Selected	70.4	58.8	91.1	76.8	63.5

*Refers to whether respondent has completed a four-year college degree.

Q23.G: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Uneven cash flow (including collecting on receivables)

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	25.6	40.9	17.3	35.3	14
Not Selected	74.4	59.1	82.7	64.7	86

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	25.6	36.2	6.7	12.5	36.5
Not Selected	74.4	63.7	93.3	87.5	63.5

*Refers to whether respondent has completed a four-year college degree.

Q23.H: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Reliable supply delivery

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	24.8	20.5	27.2	30.9	17.5
Not Selected	75.2	79.5	72.8	69.1	82.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	24.8	27.5	20	26.8	22.2
Not Selected	75.2	72.5	80	73.2	77.8

*Refers to whether respondent has completed a four-year college degree.

Q23.I: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Rising supply costs

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	22.4	27.3	19.8	19.1	26.3
Not Selected	77.6	72.7	80.2	80.9	73.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	22.4	27.5	13.3	14.3	30.2
Not Selected	77.6	72.5	86.7	85.7	69.8

*Refers to whether respondent has completed a four-year college degree.

Q23.J: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Paying business expenses (including wages, rent, inventory costs)

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	20.8	40.9	9.9	16.2	26.3
Not Selected	79.2	59.1	90.1	83.8	73.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	20.8	20	22.2	25	15.9
Not Selected	79.2	80	77.8	75	84.1

*Refers to whether respondent has completed a four-year college degree.

Q23.K: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Weak sales

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	20	27.3	16	17.6	22.8
Not Selected	80	72.7	84	82.4	77.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	20	25	11.1	19.6	20.6
Not Selected	80	75	88.9	80.4	79.4

*Refers to whether respondent has completed a four-year college degree.

Q23.L: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Discriminatory practices/racism

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	19.2	20.5	18.5	7.4	33.3
Not Selected	80.8	79.5	81.5	92.6	66.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	19.2	21.2	15.6	8.9	25.4
Not Selected	80.8	78.8	84.4	91.1	74.6

*Refers to whether respondent has completed a four-year college degree.

Q23.M: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Making payments on debt/ interest rates

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	15.2	22.7	11.1	10.3	21.1
Not Selected	84.8	77.3	88.9	89.7	78.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	15.2	20	6.7	12.5	17.5
Not Selected	84.8	80	93.3	87.5	82.5

*Refers to whether respondent has completed a four-year college degree.

Q23.N: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Loss of office-based customers now working remotely

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	12	11.4	12.3	10.3	14
Not Selected	88	88.6	87.7	89.7	86

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	12	16.2	4.4	10.7	12.7
Not Selected	88	83.8	95.6	89.3	87.3

*Refers to whether respondent has completed a four-year college degree.

Q23.O: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Credit availability

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	11.2	22.7	4.9	2.9	21.1
Not Selected	88.8	77.3	95.1	97.1	78.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	11.2	6.2	20	10.7	9.5
Not Selected	88.8	93.8	80	89.3	90.5

*Refers to whether respondent has completed a four-year college degree.

Q23.P: What challenges do you face in growing your business? Please check all that apply.
 (This question was only asked of respondents who had indicated in a previous question that they faced challenges in growing their business.) - Other

Number of respondents: 125

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	3.2	4.5	2.5	7	0
Not Selected	96.8	95.5	97.5	93	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	3.2	3.8	2.2	1.8	3.2
Not Selected	96.8	96.2	97.8	98.2	96.8

*Refers to whether respondent has completed a four-year college degree.

Q24.A: Do you agree or disagree with the following statement? Being a member of this community is a part of my identity.

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Strongly Agree	38.8	38.5	39.0	39.7	38.0
Agree	33.6	32.1	34.6	32.1	35.0
Disagree	20.5	19.3	21.4	18.3	22.6
Strongly Disagree	7.1	10.1	5.0	9.9	4.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Strongly Agree	38.8	45.3	27.6	36.3	42.0
Agree	33.6	28.2	42.9	36.3	32.2
Disagree	20.5	19.4	22.4	18.6	19.6
Strongly Disagree	7.1	7.1	7.1	8.8	6.3

*Refers to whether respondent has completed a four-year college degree.

Q24.B: Do you agree or disagree with the following statement? It is important to be a part of the local community.

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Strongly Agree	41.8	50.5	35.8	45.0	38.7
Agree	35.1	30.3	38.4	26.7	43.1
Disagree	18.3	15.6	20.1	23.7	13.1
Strongly Disagree	4.9	3.7	5.7	4.6	5.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Strongly Agree	41.8	48.8	29.6	38.1	46.9
Agree	35.1	31.8	40.8	32.7	33.6
Disagree	18.3	15.3	23.5	23.9	14.7
Strongly Disagree	4.9	4.1	6.1	5.3	4.9

*Refers to whether respondent has completed a four-year college degree.

Q24.C: Do you agree or disagree with the following statement? It is important to feel a sense of community with surrounding businesses.

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Strongly Agree	40.3	44.0	37.7	38.9	41.6
Agree	34.3	29.4	37.7	33.6	35.0
Disagree	19.4	18.3	20.1	19.1	19.7
Strongly Disagree	6.0	8.3	4.4	8.4	3.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Strongly Agree	40.3	47.1	28.6	36.3	46.2
Agree	34.3	30.0	41.8	38.1	30.1
Disagree	19.4	19.4	19.4	16.8	19.6
Strongly Disagree	6.0	3.5	10.2	8.8	4.2

*Refers to whether respondent has completed a four-year college degree.

Q24.D: Do you agree or disagree with the following statement? Owning a business makes me feel more connected to the community.

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Strongly Agree	38.8	45.9	34.0	40.5	37.2
Agree	31.3	30.3	32.1	30.5	32.1
Disagree	21.6	18.3	23.9	20.6	22.6
Strongly Disagree	8.2	5.5	10.1	8.4	8.0

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Strongly Agree	38.8	45.9	26.5	32.7	45.5
Agree	31.3	28.2	36.7	38.1	25.2
Disagree	21.6	18.8	26.5	20.4	21.0
Strongly Disagree	8.2	7.1	10.2	8.8	8.4

*Refers to whether respondent has completed a four-year college degree.

Q25.A: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Providing a product/service for people I know

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	57.8	59.6	56.6	46.6	68.6
Not Selected	42.2	40.4	43.4	53.4	31.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	57.8	76.5	25.5	38.9	70.6
Not Selected	42.2	23.5	74.5	61.1	29.4

*Refers to whether respondent has completed a four-year college degree.

Q25.B: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Provide jobs for the community

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	56.3	52.3	59.1	50.4	62
Not Selected	43.7	47.7	40.9	49.6	38

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	56.3	65.9	39.8	52.2	60.8
Not Selected	43.7	34.1	60.2	47.8	39.2

*Refers to whether respondent has completed a four-year college degree.

Q25.C: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Everyday connection with locals

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	44	40.4	46.5	45.8	42.3
Not Selected	56	59.6	53.5	54.2	57.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	44	43.5	44.9	41.6	44.8
Not Selected	56	56.5	55.1	58.4	55.2

*Refers to whether respondent has completed a four-year college degree.

Q25.D: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Donating goods and services

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	35.4	42.2	30.8	33.6	37.2
Not Selected	64.6	57.8	69.2	66.4	62.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	35.4	41.2	25.5	26.5	42.7
Not Selected	64.6	58.8	74.5	73.5	57.3

*Refers to whether respondent has completed a four-year college degree.

Q25.E: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Partnering with local charities, groups, or business organizations

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	35.4	43.1	30.2	32.8	38
Not Selected	64.6	56.9	69.8	67.2	62

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	35.4	43.5	21.4	29.2	38.5
Not Selected	64.6	56.5	78.6	70.8	61.5

*Refers to whether respondent has completed a four-year college degree.

Q25.F: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Volunteering

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	25.4	34.9	18.9	19.8	30.7
Not Selected	74.6	65.1	81.1	80.2	69.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	25.4	30.6	16.3	20.4	28
Not Selected	74.6	69.4	83.7	79.6	72

*Refers to whether respondent has completed a four-year college degree.

Q25.G: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Sponsoring local organizations or events (e.g., youth sports teams, fairs)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	25.4	32.1	20.8	24.4	26.3
Not Selected	74.6	67.9	79.2	75.6	73.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	25.4	31.2	15.3	14.2	31.5
Not Selected	74.6	68.8	84.7	85.8	68.5

*Refers to whether respondent has completed a four-year college degree.

Q25.H: When thinking about how you connect to your local community, which of the things below do you do? Select all that apply. - Other

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	0.4	0.9	0	0.7	0
Not Selected	99.6	99.1	100	99.3	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	0.4	0.6	0	0	0.7
Not Selected	99.6	99.4	100	100	99.3

*Refers to whether respondent has completed a four-year college degree.

Q26: Do you belong to one or more local associations or groups such as a chamber of commerce that supports your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	28	33.9	23.9	26	29.9
No	72	66.1	76.1	74	70.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	28	32.9	19.4	16.8	36.4
No	72	67.1	80.6	83.2	63.6

*Refers to whether respondent has completed a four-year college degree.

Q27: Have any government programs or policies positively impacted your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	44	38.5	47.8	49.6	38.7
No	56	61.5	52.2	50.4	61.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	44	44.7	42.9	45.1	43.4
No	56	55.3	57.1	54.9	56.6

*Refers to whether respondent has completed a four-year college degree.

Q28.A: Please select the programs or policies that have benefited your business. (This question was asked only of those respondents who indicated in a previous question that government programs or policies had benefited their business.) - Financial assistance (e.g., loans, grants)

Number of respondents: 118

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	56.8	66.7	51.3	46.2	69.8
Not Selected	43.2	33.3	48.7	53.8	30.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	56.8	75	23.8	33.3	77.4
Not Selected	43.2	25	76.2	66.7	22.6

*Refers to whether respondent has completed a four-year college degree.

Q28.B: Please select the programs or policies that have benefited your business. (This question was asked only of those respondents who indicated in a previous question that government programs or policies had benefited their business.) - Training programs

Number of respondents: 118

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	54.2	57.1	52.6	56.9	50.9
Not Selected	45.8	42.9	47.4	43.1	49.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	54.2	50	61.9	60.8	50
Not Selected	45.8	50	38.1	39.2	50

*Refers to whether respondent has completed a four-year college degree.

Q28.C: Please select the programs or policies that have benefited your business. (This question was asked only of those respondents who indicated in a previous question that government programs or policies had benefited their business.) - Networking opportunities

Number of respondents: 118

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	53.4	73.8	42.1	46.2	62.3
Not Selected	46.6	26.2	57.9	53.8	37.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	53.4	68.4	26.2	27.5	71
Not Selected	46.6	31.6	73.8	72.5	29

*Refers to whether respondent has completed a four-year college degree.

Q28.D: Please select the programs or policies that have benefited your business. (This question was asked only of those respondents who indicated in a previous question that government programs or policies had benefited their business.) - Tax incentives

Number of respondents: 118

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	49.2	45.2	51.3	56.9	39.6
Not Selected	50.8	54.8	48.7	43.1	60.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	49.2	51.3	45.2	51	51.6
Not Selected	50.8	48.7	54.8	49	48.4

*Refers to whether respondent has completed a four-year college degree.

Q28.E: Please select the programs or policies that have benefited your business. (This question was asked only of those respondents who indicated in a previous question that government programs or policies had benefited their business.) - Technical support

Number of respondents: 118

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	33.1	52.4	22.4	32.3	34
Not Selected	66.9	47.6	77.6	67.7	66

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	33.1	44.7	11.9	11.8	50
Not Selected	66.9	55.3	88.1	88.2	50

*Refers to whether respondent has completed a four-year college degree.

Q28.F: Please select the programs or policies that have benefited your business. (This question was asked only of those respondents who indicated in a previous question that government programs or policies had benefited their business.) - Other

Number of respondents: 118

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	1.7	2.4	1.3	3.8	0
Not Selected	98.3	97.6	98.7	96.2	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	1.7	1.3	2.4	0	1.6
Not Selected	98.3	98.7	97.6	100	98.4

*Refers to whether respondent has completed a four-year college degree.

Q29: Have any government programs or policies negatively impacted your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	28.7	27.5	29.6	40.5	17.5
No	71.3	72.5	70.4	59.5	82.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	28.7	27.1	31.6	32.7	26.6
No	71.3	72.9	68.4	67.3	73.4

*Refers to whether respondent has completed a four-year college degree.

Q30.A: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - Tax burdens

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	53.2	63.3	46.8	54.7	50
Not Selected	46.8	36.7	53.2	45.3	50

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	53.2	65.2	35.5	40.5	65.8
Not Selected	46.8	34.8	64.5	59.5	34.2

*Refers to whether respondent has completed a four-year college degree.

Q30.B: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - Regulatory burdens

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	49.4	53.3	46.8	62.3	20.8
Not Selected	50.6	46.7	53.2	37.7	79.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	49.4	56.5	38.7	40.5	60.5
Not Selected	50.6	43.5	61.3	59.5	39.5

*Refers to whether respondent has completed a four-year college degree.

Q30.C: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - Lack of access to funding

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	40.3	36.7	42.6	37.7	45.8
Not Selected	59.7	63.3	57.4	62.3	54.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	40.3	34.8	48.4	51.4	28.9
Not Selected	59.7	65.2	51.6	48.6	71.1

*Refers to whether respondent has completed a four-year college degree.

Q30.D: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - Complex application processes

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	31.2	43.3	23.4	17	62.5
Not Selected	68.8	56.7	76.6	83	37.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	31.2	37	22.6	21.6	39.5
Not Selected	68.8	63	77.4	78.4	60.5

*Refers to whether respondent has completed a four-year college degree.

Q30.E: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - High compliance costs

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	31.2	36.7	27.7	26.4	41.7
Not Selected	68.8	63.3	72.3	73.6	58.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	31.2	43.5	12.9	13.5	47.4
Not Selected	68.8	56.5	87.1	86.5	52.6

*Refers to whether respondent has completed a four-year college degree.

Q30.F: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - Inadequate support

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	27.3	30	25.5	13.2	58.3
Not Selected	72.7	70	74.5	86.8	41.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	27.3	34.8	16.1	18.9	34.2
Not Selected	72.7	65.2	83.9	81.1	65.8

*Refers to whether respondent has completed a four-year college degree.

Q30.G: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - Limited awareness or information

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	26	43.3	14.9	18.9	41.7
Not Selected	74	56.7	85.1	81.1	58.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	26	34.8	12.9	10.8	39.5
Not Selected	74	65.2	87.1	89.2	60.5

*Refers to whether respondent has completed a four-year college degree.

Q30.H: If yes, please select all the ways these programs or policies have created challenges for your business. (This was asked only of those respondents who indicated in a previous question that government policies or programs had negatively impacted their business.) - Other

Number of respondents: 77

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	2.6	3.3	2.1	8.3	0
Not Selected	97.4	96.7	97.9	91.7	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	2.6	4.3	0	0	5.3
Not Selected	97.4	95.7	100	100	94.7

*Refers to whether respondent has completed a four-year college degree.

Q31: How familiar are you with specific government programs that support minority-owned businesses?

Number of respondents: 267

Response	Overall	Gender		Age	
		F	M	18-34	35+
I am very familiar with these programs and have utilized them extensively	41.2	37.0	44.0	33.6	48.5
I am familiar with these programs and have used them occasionally	25.8	26.9	25.2	33.6	18.4
I am aware of these programs but have not used them yet	17.6	17.6	17.6	20.6	14.7
I have heard about these programs but don't think they apply to my business	1.9	2.8	1.3	1.5	2.2
I have heard about these programs but don't know much about them	12.4	14.8	10.7	9.9	14.7
I am not aware of any such programs	1.1	0.9	1.3	0.8	1.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
I am very familiar with these programs and have utilized them extensively	41.2	54.7	17.5	26.8	53.1
I am familiar with these programs and have used them occasionally	25.8	22.4	32.0	29.5	23.8
I am aware of these programs but have not used them yet	17.6	9.4	32.0	24.1	13.3
I have heard about these programs but don't think they apply to my business	1.9	1.8	2.1	2.7	1.4
I have heard about these programs but don't know much about them	12.4	11.2	14.4	16.1	7.7
I am not aware of any such programs	1.1	0.6	2.1	0.9	0.7

*Refers to whether respondent has completed a four-year college degree.

Q32: The last set of questions focuses on the financials of your business. Would you say that the income generated from your business is your primary source of income?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	75.0	65.1	81.8	76.3	73.7
No	23.5	33.9	16.4	23.7	23.4
Prefer not to say	1.5	0.9	1.9	0.0	2.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	75.0	80.6	65.3	71.7	79
No	23.5	18.2	32.7	27.4	21
Prefer not to say	1.5	1.2	2.0	0.9	0

*Refers to whether respondent has completed a four-year college degree.

Q33: How does your business primarily fund its operations?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Business earnings or revenues	66.0	64.2	67.3	60.3	71.5
External Financing (line of credit, loans, credit cards outside investments)	20.5	15.6	23.9	30.5	10.9
Personal funds	12.3	19.3	7.5	9.2	15.3
Other	1.1	0.9	1.3	0.0	2.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Business earnings or revenues	66.0	81.2	39.8	52.2	76.9
External Financing (line of credit, loans, credit cards outside investments)	20.5	10.0	38.8	30.1	14.0
Personal funds	12.3	7.6	20.4	17.7	7.7
Other	1.1	1.2	1.0	0.0	1.4

*Refers to whether respondent has completed a four-year college degree.

Q34.A: Which of the following forms of external financing does your business currently use? (Select all that apply.) - Business line of credit

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	45.5	36.7	51.6	39.7	51.1
Not Selected	54.5	63.3	48.4	60.3	48.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	45.5	57.6	24.5	23.9	65
Not Selected	54.5	42.4	75.5	76.1	35

*Refers to whether respondent has completed a four-year college degree.

**Q34.B: Which of the following forms of external financing does your business currently use?
(Select all that apply.) - Business loan**

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	35.4	37.6	34	45	26.3
Not Selected	64.6	62.4	66	55	73.7

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	35.4	36.5	33.7	40.7	33.6
Not Selected	64.6	63.5	66.3	59.3	66.4

*Refers to whether respondent has completed a four-year college degree.

**Q34.C: Which of the following forms of external financing does your business currently use?
(Select all that apply.) - Credit card**

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	34.3	39.4	30.8	30.5	38
Not Selected	65.7	60.6	69.2	69.5	62

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	34.3	41.8	21.4	28.3	38.5
Not Selected	65.7	58.2	78.6	71.7	61.5

*Refers to whether respondent has completed a four-year college degree.

**Q34.D: Which of the following forms of external financing does your business currently use?
(Select all that apply.) - Personal line of credit**

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	22.8	28.4	18.9	22.1	23.4
Not Selected	77.2	71.6	81.1	77.9	76.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	22.8	31.2	8.2	14.2	28.7
Not Selected	77.2	68.8	91.8	85.8	71.3

*Refers to whether respondent has completed a four-year college degree.

**Q34.E: Which of the following forms of external financing does your business currently use?
(Select all that apply.) - Personal loan**

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	21.3	27.5	17	21.4	21.2
Not Selected	78.7	72.5	83	78.6	78.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	21.3	28.8	8.2	12.4	28.7
Not Selected	78.7	71.2	91.8	87.6	71.3

*Refers to whether respondent has completed a four-year college degree.

**Q34.F: Which of the following forms of external financing does your business currently use?
(Select all that apply.) - Equity investment**

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	20.1	21.1	19.5	19.8	20.4
Not Selected	79.9	78.9	80.5	80.2	79.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	20.1	24.1	13.3	16.8	23.1
Not Selected	79.9	75.9	86.7	83.2	76.9

*Refers to whether respondent has completed a four-year college degree.

Q34.G: Which of the following forms of external financing does your business currently use? (Select all that apply.) - Cash advance

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	18.3	11.9	22.6	18.3	18.2
Not Selected	81.7	88.1	77.4	81.7	81.8

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	18.3	17.1	20.4	20.4	18.2
Not Selected	81.7	82.9	79.6	79.6	81.8

*Refers to whether respondent has completed a four-year college degree.

Q34.H: Which of the following forms of external financing does your business currently use? (Select all that apply.) - Factoring receivables

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	17.9	16.5	18.9	16.8	19
Not Selected	82.1	83.5	81.1	83.2	81

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	17.9	22.4	10.2	14.2	21
Not Selected	82.1	77.6	89.8	85.8	79

*Refers to whether respondent has completed a four-year college degree.

Q34.I: Which of the following forms of external financing does your business currently use? (Select all that apply.) - Trade credit

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	16	19.3	13.8	20.6	11.7
Not Selected	84	80.7	86.2	79.4	88.3

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	16	22.9	4.1	8	23.1
Not Selected	84	77.1	95.9	92	76.9

*Refers to whether respondent has completed a four-year college degree.

Q34.J: Which of the following forms of external financing does your business currently use? (Select all that apply.) - Leasing

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	11.2	16.5	7.5	11.5	10.9
Not Selected	88.8	83.5	92.5	88.5	89.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	11.2	14.7	5.1	8.8	13.3
Not Selected	88.8	85.3	94.9	91.2	86.7

*Refers to whether respondent has completed a four-year college degree.

Q35.A: From which of the following sources, if any, has your business obtained funds in the past? Select all that apply. - Financial institution or lender (e.g., bank, finance company, online lender, credit union)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	57.8	48.6	64.2	55	60.6
Not Selected	42.2	51.4	35.8	45	39.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	57.8	67.6	40.8	44.2	71.3
Not Selected	42.2	32.4	59.2	55.8	28.7

*Refers to whether respondent has completed a four-year college degree.

Q35.B: From which of the following sources, if any, has your business obtained funds in the past? Select all that apply. - Owner's personal savings

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	47.4	45.9	48.4	44.3	50.4
Not Selected	52.6	54.1	51.6	55.7	49.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	47.4	52.4	38.8	39.8	51
Not Selected	52.6	47.6	61.2	60.2	49

*Refers to whether respondent has completed a four-year college degree.

Q35.C: From which of the following sources, if any, has your business obtained funds in the past? Select all that apply. - Friends or family

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	37.7	34.9	39.6	35.1	40.1
Not Selected	62.3	65.1	60.4	64.9	59.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	37.7	41.2	31.6	42.5	33.6
Not Selected	62.3	58.8	68.4	57.5	66.4

*Refers to whether respondent has completed a four-year college degree.

Q35.D: From which of the following sources, if any, has your business obtained funds in the past? Select all that apply. - Government funding sources (e.g., SBA, USDA, state agency)

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	35.1	38.5	32.7	38.9	31.4
Not Selected	64.9	61.5	67.3	61.1	68.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	35.1	43.5	20.4	28.3	43.4
Not Selected	64.9	56.5	79.6	71.7	56.6

*Refers to whether respondent has completed a four-year college degree.

Q35.E: From which of the following sources, if any, has your business obtained funds in the past? Select all that apply. - Nonprofit/community-based funding source

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	15.7	18.3	13.8	15.3	16.1
Not Selected	84.3	81.7	86.2	84.7	83.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	15.7	20.6	7.1	10.6	20.3
Not Selected	84.3	79.4	92.9	89.4	79.7

*Refers to whether respondent has completed a four-year college degree.

Q35.F: From which of the following sources, if any, has your business obtained funds in the past? Select all that apply. - None. Did not obtain any funds from outside the business

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	6.3	9.2	4.4	3.8	8.8
Not Selected	93.7	90.8	95.6	96.2	91.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	6.3	8.2	3.1	3.5	7
Not Selected	93.7	91.8	96.9	96.5	93

*Refers to whether respondent has completed a four-year college degree.

Q36: Has your business faced financial challenges?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Yes	48.5	45	50.9	52.7	44.5
No	51.5	55	49.1	47.3	55.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Yes	48.5	50	45.9	49.6	47.6
No	51.5	50	54.1	50.4	52.4

*Refers to whether respondent has completed a four-year college degree.

Q37.A: What actions did your business take to deal with the financial challenges? Select all that apply. - Used personal funds

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	60.8	69.4	55.6	52.2	70.5
Not Selected	39.2	30.6	44.4	47.8	29.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	60.8	64.7	53.3	58.9	60.3
Not Selected	39.2	35.3	46.7	41.1	39.7

*Refers to whether respondent has completed a four-year college degree.

Q37.B: What actions did your business take to deal with the financial challenges? Select all that apply. - Raised product/service prices

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	35.4	32.7	37	40.6	29.5
Not Selected	64.6	67.3	63	59.4	70.5

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	35.4	38.8	28.9	35.7	35.3
Not Selected	64.6	61.2	71.1	64.3	64.7

*Refers to whether respondent has completed a four-year college degree.

Q37.C: What actions did your business take to deal with the financial challenges? Select all that apply. - Used cash reserves

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	34.6	46.9	27.2	27.5	42.6
Not Selected	65.4	53.1	72.8	72.5	57.4

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	34.6	44.7	15.6	16.1	47.1
Not Selected	65.4	55.3	84.4	83.9	52.9

*Refers to whether respondent has completed a four-year college degree.

Q37.D: What actions did your business take to deal with the financial challenges? Select all that apply. - Cut staff, hours, and/or downsized operations

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	29.2	20.4	34.6	27.5	31.1
Not Selected	70.8	79.6	65.4	72.5	68.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	29.2	22.4	42.2	37.5	25
Not Selected	70.8	77.6	57.8	62.5	75

*Refers to whether respondent has completed a four-year college degree.

Q37.E: What actions did your business take to deal with the financial challenges? Select all that apply. - Obtained loans

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	29.2	36.7	24.7	30.4	27.9
Not Selected	70.8	63.3	75.3	69.6	72.1

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	29.2	40	8.9	17.9	39.7
Not Selected	70.8	60	91.1	82.1	60.3

*Refers to whether respondent has completed a four-year college degree.

Q37.F: What actions did your business take to deal with the financial challenges? Select all that apply. - Made a late payment or did not pay

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	27.7	24.5	29.6	20.3	36.1
Not Selected	72.3	75.5	70.4	79.7	63.9

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	27.7	35.3	13.3	19.6	35.3
Not Selected	72.3	64.7	86.7	80.4	64.7

*Refers to whether respondent has completed a four-year college degree.

Q37.G: What actions did your business take to deal with the financial challenges? Select all that apply. - Obtained external investment

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	20.8	14.3	24.7	24.6	16.4
Not Selected	79.2	85.7	75.3	75.4	83.6

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	20.8	24.7	13.3	25	16.2
Not Selected	79.2	75.3	86.7	75	83.8

*Refers to whether respondent has completed a four-year college degree.

Q37.H: What actions did your business take to deal with the financial challenges? Select all that apply. - Government and/or foundation grants

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	18-34	35+
Selected	20.8	32.7	13.6	23.2	18
Not Selected	79.2	67.3	86.4	76.8	82

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	20.8	25.9	11.1	10.7	30.9
Not Selected	79.2	74.1	88.9	89.3	69.1

*Refers to whether respondent has completed a four-year college degree.

Q37.I: What actions did your business take to deal with the financial challenges? Select all that apply. - No action

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	0.8	2	0	1.6	0
Not Selected	99.2	98	100	98.4	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	0.8	0	2.2	1.8	0
Not Selected	99.2	100	97.8	98.2	100

*Refers to whether respondent has completed a four-year college degree.

Q37.J: What actions did your business take to deal with the financial challenges? Select all that apply. - Other

Number of respondents: 130

Response	Overall	Gender		Age	
		F	M	35+	18-34
Selected	2.3	4.1	1.2	4.9	0
Not Selected	97.7	95.9	98.8	95.1	100

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Selected	2.3	1.2	4.4	3.6	1.5
Not Selected	97.7	98.8	95.6	96.4	98.5

*Refers to whether respondent has completed a four-year college degree.

Q38: What was the annual gross revenue of your business?

Number of respondents: 268

Response	Overall	Gender		Age	
		F	M	18-34	35+
Under \$10,000	5.2	10.1	1.9	3.1	7.3
\$10,000-\$24,999	16.8	32.1	6.3	26.7	7.3
\$25,000-\$49,999	9.0	7.3	10.1	13.7	4.4
\$50,000-\$99,999	14.9	8.3	19.5	18.3	11.7
\$100,000-\$499,999	28.4	16.5	36.5	17.6	38.7
\$500,000-\$999,999	8.6	4.6	11.3	4.6	12.4
Over \$1,000,000	17.2	21.1	14.5	16.0	18.2

Response	Overall	Degree?*		Income (K\$)	
		Y	N	<75	75+
Under \$10,000	5.2	5.9	4.1	6.2	2.8
\$10,000-\$24,999	16.8	5.3	36.7	31.9	3.5
\$25,000-\$49,999	9.0	5.9	14.3	16.8	3.5
\$50,000-\$99,999	14.9	10.6	22.4	22.1	9.8
\$100,000-\$499,999	28.4	36.5	14.3	12.4	41.3
\$500,000-\$999,999	8.6	9.4	7.1	1.8	14.0
Over \$1,000,000	17.2	26.5	1.0	8.8	25.2

*Refers to whether respondent has completed a four-year college degree.

Survey Demographics

Age	n	%
18-24 years old	31	11.6
25-34 years old	100	37.3
35-44 years old	91	34.0
45-54 years old	27	10.1
55-64 years old	15	5.6
65+ years old	4	1.5

Race/ethnicity	n	%
Black or African American	266	99.3
Mixed Race or Multi-racial	2	0.7

Spanish, Hispanic, or Latino origin	n	%
Yes	56	20.9
No	212	79.1

Gender	n	%
Female	109	40.7
Male	159	59.3

Education	n	%
Some high school or less	2	0.7
High school diploma or GED	7	2.6
Some college, but no degree	44	16.4
Associates or technical degree	45	16.8
Bachelor's degree	123	45.9
Graduate or professional degree	47	17.5

Household Income	n	%
Less than \$25,000	7	2.6
\$25,000-\$49,999	53	19.8
\$50,000-\$74,999	53	19.8
\$75,000-\$99,999	55	20.5
\$100,000-\$149,999	42	15.7
\$150,000 or more	46	17.2
Prefer not to say	12	4.5

Home Area Description	n	%
Rural	10	3.7
Small town	14	5.2
Suburban	94	35.1
Urban	150	56.0

Appendix B: Summary of Open-ended Comments

19. Can you describe a specific practice or strategy that you believe is particularly innovative or unique to your business?

1. Technology and Digital Transformation

- Many businesses are leveraging AI, data analytics, and automation to optimize operations and enhance customer experience.
- Virtual services, digital products, subscription models, and online marketing (e.g., YouTube, social media, digital ads) are common strategies.
- Companies are developing proprietary platforms and tools, such as language integration services or real-time data tracking for customer preferences.

2. Process Optimization and Efficiency

- Several responses emphasize streamlining processes to improve productivity and allow business owners to focus on revenue generation.
- Real-time inventory management, customer relationship management (CRM), and project management innovations were frequently mentioned.
- Self-organizing teams and agile business structures were highlighted for increasing efficiency.

3. Community Engagement and Social Impact

- Many businesses focus on collaborating with nonprofits, local organizations, and underserved communities.
- Social responsibility initiatives include providing services for low-income families, supporting minority businesses, and environmental sustainability (e.g., farm-to-table sourcing, recycled materials in fashion).
- Word-of-mouth marketing in tight-knit communities is a key strategy, especially in healthcare and service industries.

4. Customization and Personalization

- Companies are using customer data and AI to offer personalized experiences, tailored product recommendations, and dynamic pricing models.
- Customizable service offerings, niche-focused business lines, and one-on-one engagement strategies set many businesses apart.

5. Strategic Partnerships and Collaboration

- Public-private partnerships leveraging federal funding were mentioned as a key initiative.
- Businesses actively collaborate with other companies and nonprofit organizations to expand opportunities and access new markets.

- Peer mentorship programs within businesses foster knowledge sharing and employee development.

6. Sustainability and Ethical Business Practices

- Many businesses prioritize environmentally friendly practices, such as reducing waste, using recycled materials, and sustainable sourcing.
- Circular economy models (e.g., clothing rental subscriptions, trade-in and recycling programs for electronics) are being integrated.

7. Customer Experience and Relationship Building

- Businesses prioritize customer service, engagement, and retention through direct interaction, follow-ups, and loyalty programs.
- Gamification, omnichannel integration, and AI-driven customer support enhance user satisfaction.
- Hosting workshops and offering after-sale services create deeper customer connections.

8. Marketing and Brand Positioning

- Many businesses emphasize leveraging social media, influencer partnerships, and digital marketing strategies to reach broader audiences.
- Storytelling and personal branding play a role in differentiating businesses.
- Live demonstrations, educational content, and customer testimonials help drive engagement.

Overall, these themes highlight how Black-owned businesses are leveraging technology, optimizing processes, building community-driven models, and focusing on personalized experiences to remain competitive and innovative.

23. What strategies have you used to overcome some of these challenges? (open ended)

Business owners used the following strategies to overcome specific challenges faced by black-owned businesses:

1. Financial Challenges and Solutions

- Self-funding through personal savings.
- Seeking loans, grants, and alternative funding sources.
- Adjusting pricing and improving cash flow management.
- Renegotiating supplier contracts and cutting operational costs.

2. Business Growth and Strategy

- Diversifying client base, industries, and revenue streams.
- Expanding products and services.
- Researching competitors and adjusting pricing strategies.

- Innovating new product features and services.
- Implementing efficient inventory and supply chain management.

3. Networking and Partnerships

- Leveraging networking opportunities for business growth.
- Building relationships with successful companies and key stakeholders.
- Seeking mentorship and participating in training programs.
- Partnering with other businesses for shared knowledge and contracts.
- Engaging with minority business organizations and industry associations.

4. Marketing and Customer Engagement

- Investing in marketing, branding, and digital presence.
- Enhancing customer experience to build loyalty and referrals.
- Conducting market research to refine offerings.
- Creating promotional campaigns and discounts.

5. Persistence, Adaptability, and Innovation

- Staying resilient and persistent despite challenges.
- Continuous learning and improving business skills.
- Adjusting business models based on market trends.
- Investing in new technologies to improve efficiency.

6. Workforce Development and Leadership

- Hiring and training employees to enhance productivity.
- Developing leadership skills and strategic planning.
- Fostering a positive workplace culture.

26. What strategies have you used to overcome some of these challenges? (open ended)

Owners used the following strategies to overcome challenges in growing their businesses:

1. Financial Strategies

- Bootstrapping and self-funding: Many relied on personal savings or credit cards to finance operations.
- Expense management: Businesses closely monitored cash flow, cut unnecessary expenses, and negotiated better deals with suppliers and landlords.

- Seeking external funding: Some pursued grants, loans, and partnerships to secure financial support.
- Alternative revenue streams: Diversifying services, adjusting pricing, and restructuring helped manage rising costs.

2. Marketing and Customer Growth

- Expanding marketing efforts: Using social media, digital marketing, and online platforms like TikTok to increase visibility and attract customers.
- Customer retention focus: Businesses emphasized building strong client relationships and improving customer experience.
- Collaborations and partnerships: Some partnered with local nonprofits or industry peers to gain exposure and share resources.

3. Operational Efficiency and Innovation

- Cross-training employees: Maximizing productivity by training staff to handle multiple roles.
- Technology adoption: Businesses leveraged digital solutions for inventory, marketing, and process efficiency.
- Strategic alliances: Forming relationships with key suppliers and other businesses for mutual benefits.

4. Workforce and Talent Management

- Staff recruitment and retention: Hiring recruiters, offering better pay, and improving employee engagement strategies.
- Remote work and flexible staffing: Engaging remote workers to reduce facility costs.
- Employee training and development: Investing in upskilling and professional growth to retain employees.

5. Networking and Mentorship

- Joining business organizations: Engaging with chambers of commerce and minority business groups for support.
- Seeking mentorship: Learning from experienced business owners and attending workshops to gain insights.

6. Overcoming Systemic Barriers

- Navigating discrimination: Some businesses implemented diversity policies, sought advocacy support, or built relationships with allies.
- Leveraging government programs: A few engaged with government assistance programs to push for systemic change.

7. Persistence and Resilience

- Staying adaptable: Businesses remained agile in response to market changes, supply chain issues, and financial challenges.
- Continuous learning and improvement: Owners attended training programs, networked, and tested new strategies.
- Faith and perseverance: Many emphasized persistence, resilience, and "just keeping at it" despite ongoing struggles.

Q29OT Do you belong to one or more local associations or groups such as a chamber of commerce that supports your business?

Chambers of Commerce

- Central Ohio Black Chamber
- Columbus Chamber of Commerce
- Greater Akron Chambers of Commerce
- Buckeye Black Chamber of Commerce (National Black Chamber of Commerce)
- Greater Cincinnati and Northern Kentucky African American Chamber of Commerce
- Cincinnati African American Chamber of Commerce
- African American Chamber of Commerce of Greater Cincinnati
- Norwood Chamber of Commerce
- Toledo Chamber of Commerce
- Franklin Area Chamber of Commerce
- Cuyahoga County Chamber of Commerce
- Ohio Chamber of Commerce
- Allen County Chamber of Commerce
- Shaker Heights Chamber of Commerce
- Lakewood Chamber of Commerce
- Beachwood Chamber of Commerce
- Parma Area Chamber of Commerce
- West Shore Chamber of Commerce
- North Coast Chamber of Commerce
- Belmont County Chamber of Commerce

- Hamilton Chamber of Commerce
- Dallas Chamber of Commerce
- U.S. Chamber of Commerce (USCC)

Minority & Business Development Organizations

- National Business League
- Hamilton County Community Reinvestment Coalition (National Community Reinvestment Coalition)
- Ohio Minority Supplier Development Council (OMSDC)
- Women's Business Enterprise Council – Ohio River Valley (WBEC ORV)
- Small Business Development Center (SBDC) at Ohio University Eastern
- Small Business Development Center (SBDC) at the University of Rio Grande
- Ohio Minority Business Enterprise (MBE) Unified Certification Program
- Ohio Manufacturers' Association
- Ohio Business Roundtable
- National Federation of Independent Business (NFIB)

Entrepreneur & Professional Networks

- Central Ohio Diversity Consortium
- Owners Advocate Network
- ECDI Minority Contractor Resource Center
- Cleveland B2B Networking Group
- Greater Cleveland Partnership (GCP)
- Greater Cleveland Partnership – COSE (Council of Smaller Enterprises)
- Manufacturing Advocacy and Growth Network (MAGNET)
- Urban League of Greater Cleveland
- Black Business Association of Greater Cleveland
- Cleveland Young Professional Minority Women's Group
- 3CDC (Cincinnati Center City Development Corporation)
- Small Business Administration (SBA)

Other Business & Community Organizations

- 6888 Kitchen
- Love Akron
- Mortar Accelerator
- Congress of Progressive
- Local First Ohio
- Eastern Ohio Development Alliance
- Downtown Cleveland Alliance

35. During the start-up phase of your business, were there any specific types of government or community support that you believe could have helped you overcome challenges?

1. Financial Assistance

- Grants, low-interest loans, and tax incentives
- Government-backed small business loans
- Subsidized rent for retail spaces
- Access to capital and financial literacy training

2. Mentorship & Training

- Business development programs
- Training on business operations, marketing, and financial management
- Industry-specific guidance (e.g., food safety, medical, taxation)
- Mentorship from experienced entrepreneurs

3. Networking & Access to Decision Makers

- Support from local chambers of commerce
- Business networking events
- Connecting with corporate clients through MBE certification

4. Regulatory & Administrative Support

- Streamlined licensing and permitting processes
- Guidance on regulatory compliance
- Assistance with grant applications and certifications

5. Inclusive & Minority Business Support

- More M/W/SBE (Minority/Women/Small Business Enterprise) inclusion
 - Calls for SBA reforms to better support MBEs
 - Concerns about government procurement opportunities for minority businesses
6. Community & Incubator Support
- Local government initiatives promoting new businesses
 - Business incubators and coworking spaces
 - "Buy local" campaigns
7. Challenges & Gaps in Support
- Many respondents said "No" or "None," indicating a lack of awareness or access to support
 - Frustration with outdated regulations and time-consuming processes
 - Need for better outreach from SBA and local chambers

36. As you operate your business today, are there any forms of government or community support that you feel would assist you in your ongoing operations?

1. Funding and Financial Assistance:
 - Access to grants, low-interest loans, and financial support (especially with no credit score or business longevity requirements).
 - Support for businesses transitioning from workers to owners, including help with paying bills during the transition.
 - Interest in tax incentives, government-backed loans, and other financial resources.
 - Request for grants that are not restricted to certain geographic areas.
2. Government Support and Contracts:
 - Many responses mentioned needing help navigating government contracts, especially with barriers like required references for new businesses.
 - The desire for government-backed support in obtaining contracts, especially at the local and federal levels.
 - Ongoing government support such as tax credits, grants, and incentives.
3. Training and Education:
 - The need for training programs, including specific topics such as food safety, marketing, business management, and social media strategies.
 - Continued support through technical assistance, skill development, and certifications.

- Requests for educational resources on business operations, legal compliance, cybersecurity, and workforce development.
4. Networking and Community Support:
 - Desire for local networking events, mentorship programs, and resources for connecting with other businesses.
 - The importance of support from business development centers and chambers of commerce.
 - Calls for inclusive community support that embraces diversity and inclusion principles.
 5. Regulatory and Bureaucratic Support:
 - Simplification and streamlining of processes such as certification, permitting, and navigating local regulations.
 - Requests for resources to help small businesses deal with compliance issues.
 6. Workforce Development:
 - Support for workforce development programs, including employee training, access to talent, and help with workforce retention.
 - Training for employees, including subsidized programs, workforce development, and tax incentives for hiring.
 7. General Business Sustainability:
 - Interest in sustainability incentives, reducing regulatory burdens, and assistance with digital infrastructure or cybersecurity.
 - Support for expanding market reach, particularly through government support for exports.
 8. Miscellaneous Needs:
 - Requests for practical support like parking solutions for storefront businesses, affordable coworking spaces, and access to public transportation for employees.
 - Interest in community-based resources such as group buying programs and local marketing campaigns.

Overall, the feedback suggests that businesses need a combination of financial aid, government contract support, training opportunities, and community networking to thrive and grow.

37. Is there any other support or resources not mentioned previously in the survey that could benefit you as you operate your business today?

1. Access to Funding:
 - Requests for grants, lines of credit, and financial assistance to support business growth, including funds for specific ventures like food trucks or merchandise.

- Concerns over challenges accessing grants and financial resources, including the desire for more local grants and assistance in applying for them.
2. Mentorship and Networking:
 - A strong demand for mentorship programs, especially from other African-American business owners.
 - The need for networking opportunities, including access to industry-specific mentorship, and resources that connect businesses with other entrepreneurs and organizations.
 3. Inclusion and Representation:
 - Several respondents expressed the need for increased inclusion in business opportunities and fewer restrictions that hinder participation.
 - Calls for advocacy around policies like Executive Order 14089 and more support for minority-owned businesses to ensure better access to opportunities.
 4. Training and Education:
 - The desire for additional training in various aspects of business, including bookkeeping, marketing, social business culture, and understanding professional requirements.
 - Specific requests for training to help businesses with limited experience, including guidance on grant writing, applying for certifications, and more.
 5. Technology and Infrastructure Support:
 - Interest in technology and infrastructure upgrades, with many businesses requesting support for digital marketing, cybersecurity, and disaster recovery.
 - The need for affordable and reliable technology to stay competitive in the market.
 6. Workforce Development:
 - Interest in building a skilled workforce through training programs and resources to help employees gain new skills and advance in their careers.
 - The desire for resources to help businesses scale by training staff to take on larger roles and responsibilities.
 7. Mental Health and Wellness:
 - Many respondents mentioned the need for mental health resources, wellness support for entrepreneurs, and ways to avoid burnout.
 - Some respondents felt that wellness support would help maintain a better work-life balance, ultimately benefiting business operations.
 8. Regulatory and Administrative Support:
 - Several responses highlighted the need for help with navigating regulatory processes and streamlined procedures for business certification.

- Requests for easier access to business resources, such as online platforms for connecting with local customers and suppliers, as well as tax advice.

9. Government Support and Advocacy:

- Some respondents mentioned the importance of continued government support, including free training programs, advocacy for policy changes, and efforts to address systemic barriers faced by Black-owned businesses.
- A desire for more accessible ways to join state or local business communities and simplified processes to access government programs.

10. Sustainability and Long-Term Planning:

- Interest in resources that support long-term business growth, including disaster recovery planning, operations strategies, and exit strategies.

Overall, respondents emphasized the need for a combination of financial, educational, and emotional support, with particular focus on more inclusive business practices, better access to funding and grants, and training resources that cater to businesses in various stages of growth.

8OT. Do you have social media accounts (e.g. Facebook, Instagram, LinkedIn, X, Threads, other)?

Facebook: 163

Instagram: 130

LinkedIn: 80

Twitter/X: 57

TikTok: 09

Threads: 02

Snapchat: 01

YouTube: 03

WhatsApp: 02

Personal Website: 01

Combination count:

Only Facebook: 36

FB/Instagram/linkden/X(Twitter): 24

FB/LinkedIn/Instagram: 34

Only Instagram: 11

Only LinkedIn: 06

Fb and LinkedIn: 07

FB and Instagram: 25
Instagram/FB/X(Twitter): 17
Threads: 01
Instagram and X(twitter): 04
LinkedIn and Instagram: 01
FB and X(twitter): 03
Only TikTok: 01
Only X(Twitter): 01
FB/TikTok/X(twitter): 02
Linkden/Instagram/X(Twitter): 01
Instagram/FB/TikTok: 03
Instagram/Threads/FB: 01

