

One Size Doesn't Fit All

Serving Special Populations, Workforce Challenges, Service Delivery and Policy Implications—Insights from Practitioners and Academics



Edited by
S. Charles Malka
Robert H. Tiell

One Size Doesn't Fit All

Praise for Mentoring for Wellbeing Across the Professions and Disciplines

The changing nature of the workplace has been a hot topic for the past three decades. Continuing innovations in technology and the recent pandemic have provided momentous changes to how work is performed and the overall experience of the modern worker. Artificial intelligence now enters stage right, providing substantial benefits and yet considerable uncertainty in terms of its effect on what work will look like in the next few years. These paradigm shifts in how and where work is performed have different impacts on various sectors of the population. This book provides viewpoints of numerous authors regarding how the workplace experience of many special populations has been and might be affected by the numerous variables in play. Anyone interested in understanding the likely varied experiences of different subsets of the workforce will enjoy the chapters presented in this volume.

Rodney A. McCloy, PhD,
Chief Scientist
humrro.org

The most successful coaches and consultants are masters at crafting recommendations that solve a specific problem for a specific person or organization at a specific time. Their success reflects the philosophical belief and pragmatic approach that “one size doesn’t fit all.” That same approach is the editorial foundation and title of Tiell and Malka’s thought provoking book. Kudos for their superb section of contributions providing state of the art recommendations that will be applauded by policy makers and those specific communities affected by those policies.

Lyle Sussman, PhD,
Professor Emeritus
UofL, Keynoter, Consultant, and best-selling author

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**Serving Special Populations,
Workforce Challenges,
Service Delivery and Policy
Implications—Insights from
Practitioners and Academics**

Edited by

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And

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To my grandchildren with much love—Ella, AC, T’zur, Orr, Lucy, Adina, Paz, Ariel, Stella, Arturo and Asher—you are the future; it is a bright one!

S. Charles Malka

To my daughters-in-law, Kendra Joy Brenson and Lindsay Hodin Tiell, and to our grandchildren, Emma Sloane Tiell and Elliot Joy Berenson Tiell—love you all for adding so much into our lives.

Robert H. Tiell

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PREFACE

Current and future societal developments are likely to affect various populations differently. For example, as a transformative event Covid-19 has exacerbated the conditions of several populations who are now confronted with new and diverse challenges and needs. Consider the post-pandemic needs of small business owners who survived closures, supply chain disruption, labor shortages and a host of other challenges brought on by the pandemic. Similarly, reflect on the most recent population of college graduates seeking work in new but different post-pandemic hybrid workplaces. Tectonic shifts, new or accelerated by Covid-19, have affected many other populations in distinctively different ways that cannot be ignored given their collective impact on workforces and workplaces alike. Their story must be told.

One must also consider the nation's changing demographics. Based on U.S. Census data, researchers, workforce specialists, government officials, and policy makers alike have asserted that by the year 2045 the US will become a minority majority country. In other words, all minorities when bundled together will then become a majority for the first time in our US history. This in turn will have significant implications for large segments of our society including service providers who specialize and work closely with many of these different populations. Diversity will be manifested in a variety of ways, and it behooves us as a society to stop and consider what this means for delivering quality services to so many different populations each one of which will likely present with its own unique set of circumstances, dynamics, and needs. To quickly identify just a few of these different populations, they include franchisees, the foreign-born, the contingent "gig" workforce and fractional workers, single parents, the first-generation college bound, veterans, law enforcement officers, the disabled, suicide prone, minority female entrepreneurs, mid-career pivoters and early-stage adapters, long term unemployed, homeless, AI healthcare innovators, small business owners, and the addiction recovery population. We could easily identify other niche populations. Suffice it to say that each one of these populations has

its own set of distinguishing features, differing needs and will present practitioners and policy makers with unique challenges and considerations that must be examined and addressed.

We have also gradually become a national workforce filled with specialists. Consider, for example, the emergence of the life coaching field. Life coaching is a relatively new field having gotten off the ground approximately thirty years ago. As this field evolved, we have come to see the emergence of different kinds of life coaches. We have coaches today who specialize working with attention deficit and hyperactivity disorder, small business owners, health & wellness coaches, and the list goes on and on. Also consider the field of medicine. In 1940, only 24% of physicians were specialists whereas today 65% practice as specialists. Across many different occupations and lines of work, this specializing trend has taken hold.

The emergence of more professional specialists has in turn paralleled the sorting out and dispersion of many different special populations which calls for a clearer picture of how we construct and conceptualize our work with these special populations in order to promote positive outcomes. We strongly believe that what might have been considered effective service delivery for certain populations a generation ago or even today no longer applies as we plan for the future. Take again small business owners as case in point. Many small businesses are family-owned businesses. Decades ago, most small family-owned businesses were left to their own devices in order to become as successful and self-sustaining as possible. They did not have their Chambers of Commerce offering assistance since chambers were typically beholden to the large corporations and businesses in the community. Nor did they have the benefit of entities such as Family Business Centers which have emerged in the last forty years and specialize in offering a variety of services tailored to small family businesses.

Based on our preliminary literature search, there are few if any papers that address our proposed book topic and do so in such a way that maximizes the positive impact these special populations can have on our service delivery system and our country's future economic well-being. Moreover, our literature search suggests that there are no books that offer a service delivery driven, "best-practices" approach for working with diverse, special populations. Thus, the rationale for our proposed book. We envisioned our book to be comprised of several chapters, each chapter dealing with a different, yet important population. We asked our contributing authors to select a population that best aligns with their professional experience and expertise. For their chosen population, we asked to address several areas including: a clear *definition* of their population, description of their population's *characteristics*, workforce *challenges* their population will likely face in the years ahead, *proposed solutions* for these challenges, service delivery *best practices*, *technology's* potential impact, *recommendations* for service providers

and *policy implications* associated with their population and their challenges. In pursuing this approach, our goal has been to create not only a book but a directory that will readily assist practitioners and policy makers on how they might best serve the emerging needs of many different populations with whom they likely interact, serve, direct and/or fund. We believe our contributing authors make a significant contribution toward this end.

Our book is broken down into several different chapters with each chapter focusing on a different population. As we see it, each population we have chosen to highlight represents a distinctly unique group with its own history, its own dynamics, its own particular needs, its own importance and thus its own framework of requirements for service delivery purposes. We envision our book being able to generate several benefits to many different professional constituencies. These benefits include but are not limited to the following.

- ***A Team of Specialists:*** chapters are written by authors-experts whose professional experience is strongly aligned with the population they have chosen to research and write about. For example, the author of the chapter devoted to the treatment of combat veterans is a licensed psychologist with close to three decades of clinical experience working with Veterans with a particular focus on crisis assessment and intervention, grief counseling and relationship counseling, and psychological evaluation. Similarly, the author of the chapter that deals with the suicide prone population is a past President of the AAS. He is widely considered an authority on subject matter and a prolific researcher who authored eight books on suicide and suicide prevention. Also consider just one more such example relative to the author of the chapter with a focus on small business owners. The author is someone intimately familiar with this population. Our author successfully owned and operated several franchises for many years. He has also been a business advisor for a consulting company that contracted with many small and medium-sized businesses around the country. His role was to offer technical assistance to these various businesses on challenges they faced. This author nicely interfaces both practical and theoretical business perspectives which provides a distinct benefit to that population. The reader is advised to review the section about our authors at the tail end of the book as it contains similar information about all our contributors.
- ***Readership:*** For the benefit of folks who will hopefully use our book as a handy service-provider directory, they will find a valuable resource shaped by professionals who represent a variety of fields and who are recognized as experts in their respective disciplines

and knowledgeable about the populations they have historically served or been associated with in some fashion. The expertise that the authors bring to the table will hopefully enrich the quality of their chapter contributions and will generate wider readership.

- **Forecasting:** As previously noted, each contributing author has been charged with addressing a number of factors as it applies to their chosen population. In doing so, we anticipated that the authors would provide a rich and broad perspective on their targeted population. In pursuing this goal, we also anticipated the authors will share projections and a forecast for working with their population as we move forward. Their efforts to project into the future is another benefit.
- **Technology:** It seems safe to say that each population being highlighted has been impacted in one way or another by technology. We therefore have asked our contributing authors to address this particular issue. What we now see emerging of course is the huge presence of generative AI as a dominant new technology, perhaps one that reflects disruptive innovation. AI is now triggering considerable conversation, some positive, some negative. The controversy aroused in 2023 by the writers/actors guilds strike against movie studios; at least on one level it is driven by the guilds' concerns over losing control of the creative process. AI begs the question of technology's relevance for each population. Our book should offer some interesting insights and opinions on the technology factor which should translate into another benefit for service delivery purposes.

Workforce Challenges: All our populations will face their own unique set of workforce challenges even as these challenges will vary from population to population. As we saw at the outset, through the pandemic small business owners faced a number of challenges that other populations did not. The prospect of business closure, disruptions in their supply chain, or the inability to gain federal financial support are factors that impacted not only small business owners more so than large business owners but also factors that had little or no bearing on other populations we have selected for our book. It has been critical for each of our authors to drill down and identify the particular workforce challenges that their assigned population are being most presented with, the relative weight and importance of those challenges and some initial suggestions on steps that can be taken to ameliorate these population specific challenges. Close consideration of each population's major challenges is a clear benefit to our book.

Solution Driven: To the extent that we can establish a sharp sense of each population's major workforce challenges moving forward, that certainly makes it easier to likewise consider possible solutions for each population's

major challenges. In that regard, our authors are then in a reasonable position to offer at least tentative solutions for the set of challenges the population is facing. Back to our small business owners during the pandemic as case in point. As small business owners found themselves struggling financially and seemingly not making headway in getting access to federal funds that were made available, our author would not only have identified this as a major obstacle and potential detriment to business survival but has then recommended reaching out to a local community-minded bank for assistance in tapping into federal funds rather than going through a large regional bank with weaker community ties. Tightening the connection between challenges and solutions is a critical and necessary link. If this is effectively done, it would be another clear benefit not only for service providers but for general readership as well.

Best Practices: One important and perhaps major benefit we expect to emerge from our book is a keen sense of what it all means for best practices utilized for the benefit of each population. Best practices will touch practically every aspect of the service delivery system. In our opinion, one can view a service delivery system as a chain of activities and events coupled with a set of inputs all of which ideally will positively impact on participants as they move through the service delivery system. This can range from initial supportive interpersonal contact with registration onto program or process completion and evaluation on the back end combined with later follow up in order to gauge outcome sustainability. Using root-cause analysis methods, key junctures of the service delivery system can be identified and formalized and ultimately incorporated into a reliable and consistent service delivery procedure. It's safe to say that the systematic search for best practices for serving each population will start with our book but will certainly not end there. Beyond everything else they share, the extent to which our authors effectively address the implications their material has for best practices and maximum service delivery quality and positive impact, this could well become one of the most significant benefits emerging from our book.

Recommendations for Service Providers and Policy Implications: An overriding benefit we believe our book can deliver on is reflected in our book's proposed title, "One Size Doesn't Fit All: Serving Special Populations, Workforce Challenges, Service Delivery and Policy Implications." We are once again requesting our contributing authors to ultimately address workforce challenges and policy implications associated with their assigned population. Their ideas, opinions and recommendations concerning major workforce challenges their population will face in the years ahead is an essential feature in each chapter of our book. By addressing these challenges in the manner we have outlined in this preface, authors will be equipped to consider how this might in turn influence and shape both recommendations for service providers and policy formulation. Once again, we draw on small business owners as case in point. If accessing temporary federal funds

spelled the difference between business survival and failure, and, if local community minded banks were indeed more successful in accessing federal funds, then for policy formulation purposes, a recommendation to equip local banks to assume this financial support role might be an advisable one to make. In addition, a recommendation for service providers to advocate on behalf of and collaborate with such local financial institutions might also be an advisable policy recommendation.

As we now turn to examination of the chapters that have been contributed to our book, these chapters offer some interesting themes, trends and insights for each population. Let's now take a closer look.

Along the way, the reader has seen that we have already addressed some of the important factors that have impacted and will likely continue to impact small business owners moving forward (see Chapter 1). The fact that millennials and generation z's have shown strong interest in micro-businesses should serve to further fuel small business growth and development.

In Chapter 2, first generation college students, it suggests that factors facilitating successful transition into college along with subsequent progress and matriculation for this population include financial assistance, peer mentorship and realistic career goals. Finding ways to provide support along these lines can go far toward successful retention of this population as they hopefully and eventually secure degree completion.

Chapter 3, the suicide prone population commonly experience challenges revolving around demographic variables, psychiatric diagnoses, and recent major life stressors. Service providers trained and well versed on treating this population are also critical factors for promoting the emotional well-being of this population, Minority female entrepreneurs, explored in Chapter 4, often face a number of barriers. These barriers include racial bias, lack of resources, and little or no access to venture capital or alternative funding sources. A lack of mentorship also plays a significant role.

We suspect that folks often do not think of the homeless (Chapter 5) as a separate and distinct population. However, the homeless population continues to rise, and their prevalence dramatizes the lack of affordable housing and the current trend of converting abandoned hotels into temporary housing. The homeless are also sorely in need of jobs that can help them re-gain a sense of economic well-being and independence.

Artificial Intelligence (AI) is clearly a significant overarching technology trend and has the potential of impacting many areas of our work lives. This includes folks who might contemplate a mid-life career change. Chapter 6 examines this dynamic and its implications for helping employees acquire new AI skills to minimize prospects of becoming unemployed due to AI advances and employee replacement. Chapter 10 also points to how AI can accelerate and advance work within the radiological healthcare sector.

As discussed in Chapter 7, single parents are likewise often overlooked as a separate population. Nevertheless, simply by virtue of not being a

two-income family, single parents are often stretched and overwhelmed, often need flexible work arrangements, often have significant childcare and transportation needs, and are therefore frequently challenged to sustain a living wage in order to support their families.

The foreign-born population face challenges in our polarized environment that is currently beset with considerable anti-immigrant sentiment. However, one can readily see in both Chapter 8 and Chapter 12 that the foreign-born population can not only counter US workforce shortages but can favorably impact the culture of our communities.

Chapter 9 and 16 address people with assorted disabilities and their various needs. In the spirit of inclusion and normalization, there is discussion of the positive role that access to services, employment opportunities and assistive technologies can play in support of this population. Skill advancement and the concept of social role valorization can also play a pivotal role. Folks with disabilities are also increasingly being viewed as another human resource to help address US workforce shortages.

Chapter 11 explores not just the veteran/military population but the subset called combat veterans. Combat veterans have typically experienced extraordinary stressful and often traumatic situations that haunt them for prolonged periods of time. Needless to say, treatment for this population requires skilled mental health professionals who know how to manage PTSD and associated disorders in order to help the combat veteran successfully re-integrate into civilian life and shape constructive work behaviors.

The Long Term Unemployed (LTU) population (Chapter 13) underscores the importance and benefits associated with using an integrated approach in order to get this population re-employed as soon as possible so as to forestall more serious psychological distress that can easily occur for folks out of work for lengthy periods. Addressing not only job search factors but also psychological factors associated with LTU can best generate positive outcomes. Likewise, fully educating the employer community on LTU population dynamics can further promote positive outcomes.

Franchising continues to expand, and Chapter 14 speaks to this growth and the way franchisees increasingly specialize. Not only is this population seeking the kind of franchising opportunity that aligns strongly with their interest and sense of purpose, but this population is also increasingly seeking out nontraditional physical locations such as college campuses and shopping malls as a means of expanding their reach.

Law enforcement officers (Chapter 15) have come in for a lot of criticism in recent years. They face recruitment and retention challenges in their ranks, and now many communities experience police workforce shortages. Along with this, police forces have had to work hard to restore and strengthen their working relationships with the larger community.

The contingent workforce or as it is more commonly called the “gig” economy constitutes a rapidly increasing portion of our total workforce.

Estimates are that one third of our workforce now falls into this contingent category with prospects that it will reach 50% within the next generation. What is not as well-known is the fact that this gig economy now extends into the high C-suite level. Chapter 17 sheds considerable light on what is termed the fractional C-suite members of our national workforce.

Our book's final chapter 18 focuses on the addiction recovery population and shares examples of initiatives mounted by the state of Kentucky that have been shown to be not only innovative but effective. What is clear is that employment opportunities are key in fostering positive project outcomes. A wrap around delivery model that includes medical treatment, job or other work-like opportunities and other support mechanisms are also integral for achieving and sustaining positive program outcomes. It also appears that these addiction recovery efforts can trigger other positive outcomes in a ripple effect way, for example, increasing labor market participation rates.

As we consider overarching themes that cut across so many of our chapter's populations, many stand out. They include, for example, employability goals and positioning, short term skill improvement, access to emerging technologies, a living wage, mentorship, mental health supports, childcare and transit needs, and perhaps most importantly the idea of tailoring and customizing services to address more specific population needs. The larger, final point we are making here is that, by putting a laser like focus on workforce challenges and best practices for addressing the challenges special populations face, it will help sharpen our author-expert's recommendations concerning both optimal service provision and policy formulation. For our readership and the various professional constituencies for whom this book is intended, this may well be the benefit offering the most meaning and value farther into the future.

In conclusion, societal patterns, demographic trends, the increasing practitioner specialization we see on several fronts, and the apparent lack of prior books examining the needs of many different, special populations in ways we have herein proposed has prompted us to deliver a book that will hopefully serve as a useful, precedent setting directory.

Robert H. Tiell & S. Charles Malka.
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This edited book could not have been completed without the contributions of our authors. They have been a superb group of academics and practitioners with a collective work experience, wisdom and knowledge that spans several decades. They promptly answered our call and were up to the challenge of helping illuminate various characteristics and workplace challenges of unique group populations in the US. Undoubtedly, their timely and meaningful contributions promise to better prepare policy makers, practitioners in the field and the curious reader for work force and market-place related challenges that lie ahead.

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CHAPTER 1

SMALL BUSINESS OWNERS AND THE PANDEMIC: FROM BLEAK PROSPECTS TO PROMISING NEW OPPORTUNITIES—A FEW LESSONS TO REMEMBER

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ABSTRACT

The pandemic has caused significant disruptions to business activities with serious adverse effects on small businesses. The frantic effort to curtail the human-to-human transmission of the virus led to a lockdown of communities and the closing of businesses. In their efforts to remain viable, various survival strategies have been adopted by small enterprise operators, including the adoption and use of digital technology. A ray of light in many small businesses' darkening sky were ubiquitous and new digital technologies available for use. The adoption of some technologies that were not considered essential by small businesses, such as Zoom, Teams, and other virtual reality related technologies became crucial to avoid a complete shutdown of the global economy. Businesses of all sizes have since acquired and utilized technologies such as virtual teams, Zoom virtual meetings, and synchronous remote

learning and training. These technologies enabled remote management of business operations and facilitated remote conferences and meetings without physical contact among employees. Being cognizant of the severe effects of the pandemic on small businesses, primarily those related to closure and lockdown responses, understanding the crucial role resilience played in keeping business operations going, identifying survival strategies being employed, and realizing the promise inherent in adoption and use of digital technologies by small business, are the building blocks around which this chapter is developed. The more we reflect on these aspects, the better prepared can business owners and policy makers be for future pandemics.

Keywords: Small business; Covid-19; resilience; digital technologies; closures

Introduction

We are fast approaching the point in time when we start referring to Covid-19 as a catastrophic event of the past. Yet, to better prepare for future pandemics, we must never forget the losses the recent pandemic brought about to many communities, and the ruin to businesses that was left in its wake. We should always revisit lessons this event has taught us. This chapter attempts to capture a few such lessons as they relate to small enterprises. We treat small businesses as a population group with unique characteristics, and briefly touch on challenges they faced during the tumultuous years of Covid-19. As a chaotic unprecedented event, the pandemic threatened the very existence of businesses of all sizes, with small businesses particularly hard hit. Understanding small enterprises' contribution to the economy, assessing predicaments they faced, and reviewing survival strategies they employed are all issues worth exploring. Thriving small enterprises are critical for ensuring some degree of stability in labor force markets and the economy. Thus, we argue that any widespread exit of small businesses can affect the nation's employment and economy, and further disrupt the ecosystem of larger firms that rely on them. Moreover, any permanent exit of small businesses also wipes out tangible and intangible investments that went into them.

The global scope and scale of small businesses is impressive. Small and medium sized enterprises represent more than 90% of all businesses, employ 65% of the work force, and account for 55% of Gross Domestic Product worldwide ([Arnold, 2019](#)). Related numbers in the United States are as impressive with more small businesses than larger one—about 31 million compared to 20,000. Comprising over 99% of all firms, small businesses account for close to 50% of private sector employees and are responsible for 44% of US economic activity ([United States SBA, 2019](#)).

An enterprise with less than 500 employees is classified as a small business according to the Small Business Administration ([United States SBA, 2019](#)). Most small businesses, however, are microbusinesses of one to nine employees, accounting for about 75% of all firms ([Headd, 2017](#)). Their size can be a source of advantage given small business' relative proximity to customers. Being nimble also allows most small enterprises to adapt quickly to change and provides them with a measure of flexibility in operations. At the same time, lack of scale can be a disadvantage when considering on-hand inventories and when dealing with lenders, particularly during periods of economic uncertainty ([Liu & Parilla, 2020](#)). And often, many small enterprises are family owned, thus exposing members to risks stemming from the mixing of business and family, and to the challenges of reconciling life-work conflicting demands.

One should never underestimate the significant contribution of small businesses to the nation's economy. Consider that in addition to being employers, small businesses are the engine for growth, investment, and innovation, and create unique entrepreneurial opportunities for all. Women and minorities, and particularly immigrants, play a significant role as entrepreneurs and owners of small businesses. And one must also consider the vast ecosystem created around large and small businesses. Many larger firms rely on small businesses as suppliers and direct customers. Small businesses form a substantial part of this very ecosystem that have high employment multipliers, so job losses in these industries could cause significant job losses in the broader economy ([Dua et al., 2020](#)). Thus, the exits of small businesses could disrupt the larger firms that rely on them, affecting employment numbers and overall spending in the economy. Small enterprises also serve as community hubs in many parts of the country. In fact, customers frequent small businesses more often than any other businesses and serve as economic anchors particularly in small and rural communities.

Against these introductory remarks, and as our next section suggests, the pandemic has caused significant disruptions to business activities with serious adverse effects on small businesses ([Humphries et al., 2020](#)). The frantic effort to curtail the human-to-human transmission of the virus led to a lockdown of communities and the closing of businesses. In their efforts to remain viable, various survival strategies have been adopted by small enterprise operators, including the adoption and use of digital technology. A ray of light in many small businesses' darkening sky were ubiquitous and new digital technologies available for use. The adoption of some technologies that were not considered essential by small businesses, such as Zoom, Teams, and other virtual reality related technologies became crucial to avoid a complete shutdown of the global economy ([Ting et al., 2020](#)). Businesses of all sizes have since acquired and utilized technologies such as virtual teams, Zoom virtual meetings, and synchronous remote learning and training.

These technologies enabled remote management of business operations and facilitated remote conferences and meetings without physical contact among employees (Puddister & Small, 2020).

Being cognizant of the severe effects of the pandemic on small businesses, primarily those related to closure and lockdown responses, understanding the crucial role resilience played in keeping business operations going, identifying survival strategies being employed, and realizing the promise inherent in adoption and use of digital technologies by small business, are the building blocks around which the next sections are developed. The more we reflect on these aspects, the better prepared business owners and policy makers will be for future pandemics.

A Bleak Picture—A Glance at Survey Data

Surveys of businesses during the pandemic tend to portray a bleak picture of many small businesses whose chances for survival were quickly diminished. By one estimate, during the pandemic, about two million small businesses employing about 30 million people were in the *immediate risk* category, while another one-third of small businesses fall into the *near-term risk* category with an additional 20 million more vulnerable jobs (Parilla et al., 2020). These dazzling numbers represent about half of the US small businesses with 50 million jobs. Parilla et al. (2020) further estimated that about two-thirds of small businesses in the immediate or near-term risk categories are microbusinesses representing close to three million enterprises and about nine million jobs. Amongst the host of challenges such businesses encountered, social distancing and stay-home policies were the most damaging to small businesses, since they tend to depend on close contacts with their customers and thrive on in-person interactions and exchanges with them.

Similar findings were reported by another comprehensive survey carried out by the Facebook and Small Business Roundtable (Dua et al., 2020). Accordingly, about a third of the nation's small enterprises had temporarily stopped operating, and more than half had laid off or furloughed employees. And still, another survey of small businesses conducted by McKinsey & Company further estimated that before accounting for government intervention, 1.4 million to 2.1 million of them would close permanently because of the disruption from just the first four months of the pandemic. Some were industries that thrive on close contact with their customers such as hospitality, accommodations, food service, and educational related services. They were affected the most by the change in customer behavior, especially the physical distancing and mandated operational restrictions that began during the pandemic.

Taking a closer look at the financial health of small businesses in early 2020, a report by the Federal Reserve found that only 35% of small businesses were ‘healthy’ at the end of 2019, and that ‘less healthy’ businesses were three times more likely than the others to close or sell in response to a revenue shock (Dua et al., 2020). Redundancy wise, another survey calculated that by mid-2020, layoffs and furloughs accounted for close to 80% of gross staffing reductions in the US (Barrero et al., 2020). And as relevant, the number of working business owners in the US plummeted from 15.0 million in February 2020 to little over 11 million two months later (Fairlie, 2020). Losses to small business revenues were found to be as significant, particularly during the early stages of the pandemic, with estimates ranging from 30% to 50% (Fairlie & Fossen, 2022). Such survey data is hard to digest as it manifests the scale of the threat to the very existence of small businesses as a unique group.

Approaching such dire developments from another angle suggests that losses and closures of small businesses also affected business concentration rates. Using CDTFA administrative microdata, Fairlie et al. (2020) reported large increases in closures rates in the first two quarters of 2020 for small businesses that led, in turn, to significantly higher concentration of market share among larger businesses. Studying data gathered from California, Fairlie and his associates found an increase of 21% in the Herfindahl–Hirschman Index (HHI) across all retail businesses from the third quarter of 2019 to the third quarter of 2020, that only partially rebounded during the third quarter of 2021. Such a high concentration level also suggested a higher level of market domination by large businesses at the expense of small enterprises, a trend that does not bode well for the consumer.

A few questions have been asked about the massive impact the pandemic had on small businesses in light of the data being presented: Why has the negative impact of the pandemic befallen more disproportionately on small businesses? Is it because small businesses lacked the ability to adjust fast enough to changes in regulations when the pandemic hit? Is it due to their high fixed costs? Or is it due to their limited access to vital information? Is it possible that small businesses encountered larger barriers for increasing their Web presence? Were small businesses more disadvantaged when dealing with commercial lenders and loans? Is it due to their lower liquidity reserves and limited collateral? It is likely that a confluence of two, or more, of these factors combined to negatively affect smaller enterprises more so than larger firms.

The emerging picture suggests the pandemic had a profound and detrimental impact on small businesses across industries. And while the social distancing guidelines that followed have had a deep impact on businesses large and small, the service industry that depends more on micro and small businesses, and where physical proximity matters the most, has been hit

the hardest. The pandemic affected self-employed individuals more than employed individuals and small businesses more than large businesses (Belitski et al., 2022). The shock of the pandemic further disadvantaged female owners of small businesses. By one account, female owners faced a 35% higher probability of experiencing income losses than their male counterparts (Belitski et al., 2022). Such a gender gap among the self-employed is explained by the fact that women disproportionately work in industries that were more severely affected by the pandemic. It is also important to note that women were also vulnerable because of childcare and children's learning needs. Overall, these findings demonstrate the fragility of small businesses during a large adverse shock and the negative consequences for the competitiveness of markets. They are as relevant for policy makers when contemplating adequate responses in support of small businesses should a future pandemic hit. And, as critical is data about possible long-term trends that may prove detrimental to small firms. For instance, government assistance to small businesses may be crucial for reversing the increased concentration of market power among large businesses, and for keeping the economy competitive. Equally critical has the shift in consumer behavior been relative to online purchasing that started during the mandated social distancing restrictions. Such a trend, unless reversed, is likely to carry profound implications for the future of small firms and their survival in the long run.

Closures and Social Distancing—A Double-Edged Sword

As alluded to earlier, the unprecedented control measure of social distancing worsened the prospects for survival of many small businesses. Widespread lockdowns brought their normal activity to a sudden stop, disrupting supply chains, and thus their production networks. Lacking in sizable on-hand inventories, many small businesses experienced fast exhaustion of products and fell short of satisfying customer demand for basic goods and services (Didier et al., 2020). This, in turn, prompted firms to reduce costs, assets, product lines, and overhead. The exponential spread of the pandemic also reduced the time frame in which to make decisions in response to the crisis. Such circumstances call for *adaptation*; yet, in the case of a small business, where the likelihood of leadership being changed or replaced is low, and where operations are less resilient than large organizations, the reduced ability to adapt also reduces the chances of survival once any emergency and temporary support measure from government is ceased (Sarkar & Clegg, 2021).

Research data confirmed the profound adverse effects of closures on small businesses. Dua et al. (2020) conducted a comprehensive study of

small businesses during closure and social distancing. Plotting the effects of Covid-19 and accounting for financial risks, they uncovered varying levels of vulnerability of small businesses as a unique group. Of particular interest are relevant findings concerning at-risk sectors, certain owners that were at greater vulnerability, and related geographic differences. The authors reported that the sectors most affected by the lockdowns were also the least financially resilient, and included 1.7 million small businesses, employing about 20 million workers, and earning 12% of US business revenue. Among such sectors were businesses in accommodation and food, educational services, arts, recreation and entertainment, oil, mining and gas, and health care and social assistance services. The researchers suggested that pandemic related lasting closures would affect these sectors more disproportionately, making them vulnerable to permanent closure. Specifically, small businesses where physical distancing has been exercised and strictly followed like hotels and restaurants, appeared to be affected and turned vulnerable, but so were small businesses in other related sectors such as those in educational services, healthcare, and social assistance.

These authors reported that public-health regulations and a change in consumer behavior appeared to shape the vulnerability of sectors and sub-sectors differently. Consider, for instance, that three-quarters of clothing stores reported a large negative impact on their business by mid-2020, but only a third of food and beverage stores experienced a similar trend. This disparity was attributed to differences amongst businesses, particularly with regard to those that were classified as essential and therefore allowed to continue operating. In other sectors, short-term lapses in demand would affect differences among subsectors. For instance, the study found that within the manufacturing sector, small apparel manufacturers were the hardest-hit with 71% reporting a large negative impact while among the electric-equipment and appliance manufacturers, only a fifth reported a large negative impact. Research findings further revealed that emerging differences in vulnerability across sectors also mirrored disproportionate heightened risk for some small business owners relative to others. At a higher risk were lower income workers, minority business owners, and business owners with less educational attainment. Minority owners owned a quarter of small businesses in the most affected sectors, compared with around 15% in the less affected ones. Minority-owned businesses are particularly at risk because they tend to be in less resilient sectors, particularly in construction and in services such as repairs, maintenance, and laundry services (Dua et al., 2020).

Owners of the smallest firms were particularly vulnerable with around 40% of small businesses with fewer than 20 employees reported to be vulnerable to closing permanently compared with less than 5% of firms with 100 to 499 employees. Finally, findings about geographical differences due

to closures and social distancing were noted as well. Naturally, states with the largest outbreaks—Michigan, New Jersey, and New York—emerged as the states with the highest percentage of vulnerable small businesses, due to stricter shelter-in-place rules. Alaska, an outlier, also emerged as a state with a high percentage of vulnerable businesses. The researchers attributed that to its sector mix with a higher share of businesses in the vulnerable sectors, particularly accommodations, food service, transportation, and warehousing (Dua et al., 2020).

Protecting small businesses from widespread permanent closure is important because of the role they play in the economy as employers, entrepreneurs, engines of economic multipliers, and community hubs. Prior to the pandemic, small businesses accounted for two-thirds of net new jobs created from 2000 to 2017. Business closures, and particularly permanent closures of small businesses, are thought to generate longer lasting unemployment than temporary furloughs and layoffs do (Dua et al., 2020). The impact on employees who were forced out is as severe. Studies of previous recessions show that people who lost their jobs earned 17.5% less at their new ones, which could be of particular concern for women, since pressure on wages tends to make them drop out of the workforce (Madgavkar et al., 2019).

Resilience—A Panacea for Survival

At the height of the pandemic, financially vulnerable small businesses faced closure while other healthy firms were compelled to reduce their activities or engage in cost-cutting measures. Some enterprises saw opportunities knocking and embarked on business renewal as they improved products and offered new ones. Quickly adapting to the new reality of lockdowns, certain small companies shifted to platform-based and web driven business models and established online selling channels. What has their secret been? Given that effective business response to exogenous shocks has been associated with *resilience* (Bryce et al., 2020), can one expect resilient firms to bounce back and complete a successful transition to the post pandemic era? Empirical findings suggest a link between the owner-manager resilience and business resilience. Specifically for smaller businesses, the vulnerability exhibited by some owner-managers in coping with adverse circumstances was likely to reduce the prospects for business survival. Thus, when considering the role that an owner-manager plays when facing adverse exogenous shocks, individual resilience should also be accounted for. Support for this logic is widely reported in the small business literature suggesting that a small enterprise resilience is shaped primarily by the individual owner-manager (Shepherd et al., 2020).