

Comparing Black Business Owners in 1896 Philadelphia to Black Business Owners in 2022 Hampton Roads

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Abstract

Black business owners in 1896 Philadelphia are compared to black business owners in 2022 Hampton Road in Virginia. Data gathered by W.E.B. Du Bois on the 7th Ward in Philadelphia published in his 1899 classic The Philadelphia Negro is compared to data from 53 survey interviews of black business owners in Hampton Roads in 2022. Du Bois notes the second largest birthplace of Black Pennsylvanians was Virginia, with 18.5%. In fact, Du Bois stated to properly study the 7th Ward one had to also study Virginia, which he did in his 1898 "The Negroes of Farmville, Virginia." What similarities and differences can be found in comparing Black entrepreneurs of 1896 to Black entrepreneurs of 2022? This comparative research was made by possible by a grant and from the Center for African American Public Policy at Norfolk State University.

1. Introduction

W.E.B. Du Bois gathered data for his seminal study, *The Philadelphia Negro*, in 1896-1898, and from the richness of this data on the Seventh Ward in Philadelphia we can use it to compare the state of Negro businesses in the Gilded Age to African American owned business more than a 100 years later in the Hampton Roads area in 2022. Du Bois noted that to study the Seventh Ward one really had to study Virginia, for, Virginia was the largest source of 18.5% of Black immigration to the Seventh Ward. He stated Blacks move from rural areas to larger towns, such as Norfolk and Richmond in Virginia, before they move to Washington, D.C. before finally settling in Baltimore or Philadelphia [1]. The strong connection of Hampton Roads to Philadelphia was further documented by Du Bois in his "The Negroes of Farmville" for the U.S. Department of Labor in 1898.

Hampton Roads is the southeastern part of Virginia, it is also known as "757" for the telephone prefix, and by lesser known names, such as Norfolk Metropolitan Statistical Area and the Hampton Roads Metropolitan Statistical Area. Most sources include the cities of Virginia Beach, Norfolk, Chesapeake, Suffolk, Hampton, Portsmouth, Newport News, Williamsburg, Franklin, Poquoson, and Moyock. Some, including the Federal government, include the two northeastern counties of North Carolina. "The

Virginia Beach-Norfolk-Newport News, VA-NC, MSA has a population of 1,799,674, making it the 37th-largest metropolitan area in the United States [2]. " The area has three of the five largest cities by population in Virginia, including #1 Virginia Beach, #2 Chesapeake, and #4 Norfolk (Ibid.).

Herein we define business owners, black, and white. Business owners have an enterprise, an organization organized around selling a product or a service in a market with the goal of earning a profit from the sale of that product or service [3]. The words business owner is used interchangeably with the term entrepreneur. The word black herein denotes a person or group of people of dark complexion who has ancestry in the African continent. The word black is used interchangeably with Negro, the word used by Du Bois, and also African American. We acknowledge our definition of black is problematic in that it does not include Australian aborigines and black people from other parts of the world, such as the Pacific Rim and India. White is used to connote a person or group of persons whom are lightly complected and whose ancestry originates in Europe, but does not include Hispanic ethnicities.

2. Literature Review

In the 123 years since the publication of Du Bois' *The Philadelphia Negro* the question becomes how far have we come? Du Bois was the first Harvard trained intellectual to overtly say racial discrimination was impeding the advancement of Negroes in the United States, and he did so logically and empirically in the statistically dense work *The Philadelphia Negro* [1]. Our research has noted the illogic and paucity of data behind blame the victim Euro-centric claims that blacks, Native Americans, and other people of color were held back by their primitive inferior intellects, laziness, and simple cultures that were so popular in Du Bois day as to make him the proverbial 'the lone voice in the wilderness' in an academic sea that had more in line with Hitler's eugenics than the ideals of the U.S. Constitution. I and Mike Mullen noted the horror is not the unscientific discourse of the lazy primitive 'ruled the roost' in 1899, but remains in this line of thinking ruling contemporary mainstream in spite of movements such as Black Lives Matter and

Me Too [4]. The original intent of this work was to pursue managerial styles among African American business owners and a continued thread in my managerial research [5]. However, very quickly it became apparent the seeds of white supremacy still provide ample shade in today's academy. Hence, the researchers felt compelled to compare the state of black business owners in Philadelphia in 1896 to the state of black business owners in Hampton Roads, Virginia in 2022.

Economics Professor Timothy Bates has been writing about black business owners since the 1970s, and in this millennia, he wrote about the hope black entrepreneurs provide holding the potential to revitalize inner city neighborhoods by providing employment and revenue to communities decimated by businesses and factory jobs abandoning cities to set-up shop in rural and suburban settings [6]. But the potential Bates wrote about ran into the realities of old discriminatory patterns that persisted from the nineteenth century into the twenty-first century.

Du Bois noted Negroes in 1899 faced discrimination in securing financial loans, especially for business purposes [1], and Fairlie, Robb, and Robinson [7] and Fairlie [8] found this is still the case. Using confidential data from the annual Kaufman Survey and Dun and Broadstreet, Fairlee, Robb, and Robinson found black start-ups report higher levels of loan denials than for white start-ups even when controlling for credit scores [7]. Fairlee found this is part of the reason why only 3% of Blacks own a business while the rate for whites is more than double at 7% [8]. The Federal Reserve Bank corroborated these findings when their statistics reported 78% of black business owners reported challenges in securing business loans while the comparative rate for white business owners was only 62% [9].

The plight of the black business owner becomes more significant when statistics show business owners hold 40% of the nation's wealth, and are the backbone of employment [8]. The problem of employment is compounded because Brown, Earl, Kim, Lee, and Wold [10] reported blacks are less likely than whites to start a business with less than \$100,000 of capital investment, and this inequality in business size actually expands over time as black business growth and number of employees flattens out quickly and remains constant while white businesses are more likely to grow in size along with growth in the number of employees. The importance of black business ownership is further important to the black community because black owned businesses are more likely to hire black employees than white one businesses, and unemployment remains high among blacks relative to white unemployment rates.

Bates, Farhat, and Casey [11] noted the growth of government programs in the 1970s to help minority business owners helped to increase the number of black owned businesses. They also found discriminatory racial barriers are "factually well-

grounded," but also noted when a barrier is removed black ownership flourishes and continues to grow as each barrier is removed. In other words, the data from Bates, Farhat, and Casey absolutely refute the notions of nineteenth century Socio-Cultural Evolution theorists who asserted black genetic and cultural inferiority was responsible for black businesses not being able to compete with white business, and racial discrimination was a non-issue if it existed at all, and if it did it was justified due to black inferiority. Meanwhile, Bates, Farhat and Casey's findings corroborate Du Bois' lone voice in the wilderness assertions that the main barrier to black progress in business is racial discrimination.

3. Methods

One would expect major improvements to have taken place for African American businesses after more than a century later. One would expect change and progress to have taken place with segregated education being outlawed with the Supreme Court decision of *Brown v. the Board of Education* 1952, the Civil Rights Act of 1964, the Voting Rights Act of 1965, and the Fair Housing Act of 1968, all of which took place more than a half century ago. But what progress have we made since 1899? This paper compares the state of African American owned businesses in Philadelphia in the 1890s to the state of African-American owned businesses in Hampton Roads in 2022.

In this study, we use historical-comparative method to contrast archival data of the Seventh Ward in Philadelphia compiled by W.E.B. DuBois with data gathered from 53 survey-interviews of African-American business owners in Hampton Roads in 2022. The data W.E.B. Du Bois compiled on the Seventh Ward is truly a cornucopia of data unequalled even today by teams of researchers. Du Bois conducted thousands of interviews, did extensive observation, and conducted intensive archival research data compilation that absolutely makes Durkheim's *Le Suicide* from 1897 look like primitive, child's play. Comparing the complexity and depth of Du Bois' 1899 work to the paltry of statistics in *Le Suicide* is literally like comparing a reusable SpaceX Falcon 9 to a toy rocket with a parachute. One represents the future of space exploration and while the other represents a rudimentary beginning [1][12].

The proposed primary research of conducting contemporary interviews was complicated by the onset of the COVID pandemic which made interviewing complicated and suspect by the Black community, a community that was disproportionately impacted with more deaths and illness than other communities during the pandemic. The lead researcher proposed doing interviews by phone, zoom, and email, but these impersonal methods were a failure in a community that values face-to-face communication. This caused delays, non-productive

expended efforts, and several times the lead researcher considered ‘throwing in the towel’ and ending the project. This is exactly what the lead researcher would have done if it were not for the encouragement of the personnel at the Center for African American Policy at Norfolk State University.

A final attempt was made utilizing students in Sociology classes at Norfolk State University to administer a survey of ten open ended questions to friends and family who were business owners in Hampton Roads. This method was much more successful because during a pandemic the interviewer knew the interviewee, so the respondent was interacting with a friend or family member, a person they knew rather than dealing with a stranger in their community. The sample was one of convenience, a convenience sample, and was not random, because it involved businesses owned by friends and family of students. N equaled 53 respondents.

Respondents were assured of confidentiality and anonymity as no names of the respondents, nor the names of their businesses were recorded at any stage of the process. Questions were limited to ten to make the interviews unobtrusive, but questions were left open ended to allow respondents to make their responses as detailed and unique as was their desire. The ten questions consisted of the following in the proceeding order. 1. How long has your business been operating? 2. What and/or who inspired you to start your business? 3. Please describe your customers. 4. Please describe what makes your product or services unique and sought after. 5. Do you have employees? 5a. (if yes) Approximately how many employees do you have? 5b. (if yes) How would describe your managerial style? 6. Please describe how your business serves the community. 7. Please describe your experience as a business owner in obtaining financing to start and maintain your business. 8. How do you ‘advertise’ your product and/or services? 9. Why do you advertise the way you do? 10. What advice do you have for minority entrepreneurs wishing to start a business? The survey was counted as having 10 questions because questions 5a and 5b were not asked if the answer question 5 was no. Thus, question 5 was a contingency question.

4. Results

Du Bois’ statistics are a tad problematic because he talks about professionals in medicine and law for the entire City of Philadelphia, and then discusses entrepreneurs in the Seventh Ward. He then notes the 14 African-American physicians in Philadelphia are for the most part successful with them earning up to \$3,000 annually. However, he notes the 10 Negro lawyers in the City only two have successful practices, and the rest are struggling because Whites will not hire Negro lawyers to represent them in a court of law, and Negro people do not trust the police and courts, so most do not hire lawyers to represent them in

criminal court cases. Du Bois also provides the insight that the Negro physician practices in relative privacy between a doctor and a patient, black or white, while a Negro lawyer must practice publicly in courts dominated by white judges, white juries, lawyers, white police officers, and racial discrimination [1].

After professionals, Du Bois talks about entrepreneurs in the Seventh Ward starting with 39 restaurants and hotels. He then talks about the 24 barbershops operated by black owners, but notes the barbershops must remain segregated because a black man cannot hope to keep white customers if he cuts the hair of one black man. He also notes the movement of a white barber’s union moves, including the push for legislation, to eliminate black barbershops [1]. He then notes the following numbers of black owned businesses in the Seventh Ward: 13 grocery stores, 14 cigar shops, 4 candy stores, 3 liquor stores, 1 alcoholic beverage bottling establishment, 2 saloons, 4 large employment agencies, 4 undertaking businesses, 3 cemetery companies, 1 newspaper, 4 printers, 1 drug store, 1 newspaper, 2 shoemakers, 2 patent medicine stores, 4 upholsterers and 83 caterers. Du Bois notes Black caterers once dominated the industry, but the changes in scale, requiring large capital, connections to large hotels, and movement to European tastes, were leading to lost market share for Black caterers who could not secure large loans, contracts with large hotels, and were not trained in European cooking styles [1].

The following is the breakdown of businesses in the sample of 53 black owned businesses in Hampton Roads in 2022. There were 6 hair stylists/salons, 5 online clothes retailers, 4 restaurants, 4 trucking and transport service providers, 4 personal/business consultants, 3 caterers, 3 landscaping and lawn services, 3 personal/business consultants, 2 independent jewelry makers, 2 pest control services, 2 party/events planners, 2 auto repair shops, 1 online shoe store, 1 onsite ‘brick and mortar’ shoe store, 1 painting business, 1 fitness consultant, 1 dog breeder, 1 windshield repair, 1 summer camp, 1 press-on nail manufacturer, 1 mobile lounge, 1 telecommunication, 1 tattoo shop, 1 bowling equipment shop, 1 housecleaning, 1 photographer/videographer, 1 accountant, 1 facial products manufacturer, and 1 unidentified business. In our sample of 53 black owned businesses in Hampton Roads, none of the businesses included medical or law professionals. With the rise of hospitals, law firms, and integration this is not surprising. Over 90 percent of black students take out student loans to finance their education, so it is not surprising they seek employment with existing organizations to payoff their student loans.

Statistics for the age of businesses, how many employees does your company have, and inspirations are as follow in the proceeding. The age of businesses ranged from 3 months to 53 years old with the mean being 8.81 years, and the mode was 2.0 years. The

number of employees ranged from zero to 112 with the mean being 6.43 while the mode was zero. Inspirations included 37 businesses saying family members had inspired them, 7 said market need, 3 said a friend, 4 said a teacher, 1 said social media, and 1 was unidentified.

Advertising was interesting as there was a quite a divide with the majority of businesses advertising on social media while there were still a contingent that advertised in traditional media of newspapers, radio, and television. Thirty-one businesses used social media such as Instagram, Facebook, websites, Twitter, and Tik Tok, and of these 31 there were 23 that used social media exclusively while 8 also relied on word of mouth through friends and family. Fifteen businesses relied on advertising in newspapers, radio, and television. Six businesses relied solely on flyers, word of mouth, and signs. One business relied upon emails and phone call advertising.

Question 7 on the survey read “Please describe your experience as a business owner in obtaining financing to start and maintain your business,” and the importance of this question will play prominently in the Discussion. Those who simply stated they relied upon family resources were interpreted as having difficulty obtaining traditional financing from banks, credit unions, etc. because others explicitly stated they relied upon family because they could not rely upon traditional financing, such as bank loans. Meanwhile, one business owner stated “you need to expect the unexpected” was counted as being in a separate category because of the ambiguity of the statement even though it sounds they were referring to implied racial discrimination. Under these classifications 51 of the 53 business owners stated they had difficulty getting loans, especially in the beginning, and had to rely upon family and personal resources. Of the two businesses not classified as having difficulty, one said the ambiguous “you need to expect the unexpected,” and one said financing was “simple” and “easy.”

5. Discussion

What progress has been made since 1899 in comparing to the information from Du Bois' Philadelphia Negro to the sample survey of 53 businesses in Hampton Roads?

Integration in schools and neighborhoods, and civil rights may have made a dent in the former slave state of Virginia as evidenced by the sample of business owners in Hampton Roads, but there is still a long way to go in having a level playing field. The legacy of slavery, Jim Crow, segregation still play out as Black businesses in Hampton Roads still cater largely to the African American community and deal with inequality and discrimination in financing. This paper compares the state of African American owned businesses in Philadelphia in the 1890s to the state of African-American owned businesses in Hampton

Roads in 2022.

American business needs capital to grow and to be healthy, but financial institutions, such as banks and venture capital firms, continue to be a place where black businesses face discrimination and do not use. Du Bois noted one of the prime reasons for black caterers falling from dominating the catering market in the Gilded Age was the large amount of capital required for the new catering market, and Black caterers did not have access to the capital nor networking that was required for the new scale of competing [1]. Du Bois continually noted the inability of blacks to access bank loans limited black businesses in their options and scale in which they could compete [1].

In Hampton Roads in 2022, a full 51 of 53 respondents, 96 percent, noted they had difficulty in getting loans and/or said they were financed by their business' revenue, personal and family loans, and personal income from jobs. Of the remaining two respondents who did not report difficulty, one said, “expect the unexpected.” This is ambiguous, but it sounds like a veiled reference to discrimination and high interest rates, things you would not expect in 2022. The last respondent's situation is noteworthy because their response is unique among the respondents. This respondent said getting a bank loan was “easy,” but what makes their situation interesting is the respondent started their first store in an urban area selling mainly to black consumers in California, and later returned to their hometown to open a second store in Virginia. In other words, they secured their financing in the most integrated state in the Union, a state without the history of Virginia's antebellum slave culture, a state that is renowned for its progressive attitudes and lifestyles. Is it a mere coincidence that the only respondent to say it was “easy” to get a loan did so in California? We do not think so.

Once upon a time, the lead researcher was a professor at California University State Sacramento located in the most integrated and diverse city of over 200,000 people in the USA [13]. One of my students was a middle-aged Pacific Islander, who was adopted by a black family. He shaved his head and passed for white the four years I knew him. He would inform me he would miss class because family members back in Georgia and the South would pay for him to fly out to Georgia, so he could accompany family members to the bank to secure lower interest rates on loans. This happened on multiple occasions, and was standard practice for the family.

While this remains anecdotal, the notion of black entrepreneurs paying higher interests' rates than white entrepreneurs have repeatedly been found, and continues to this day. Bento and Hwang's recent study focused on barriers black entrepreneurs face in the USA and found they were paying higher interest rates [14]. The U.S. Department of Commerce's Minority Business Development Agency recently found Black businesses pay on average 1.4% more interest on

loans than white business owners [15]. In the area of competition having to pay a racial surcharge of 1.4% interest might seem small to those of privilege, but it represents an expense that compounded over the years of the loan can become a death knell in markets where businesses operate on small margins.

Most of the business respondents in the sample said their customers were black or their products were geared to the black community. For example, three of the four restaurants in the survey were soul food restaurants catering mainly to the black community. One business owner noted for decades his was the only business in the area selling products and services to the black community. The only respondent who stated his shop actively sold to other groups was the owner of the store in California and was the only business to advertise on television to general audiences. A few other owners noted they did not discriminate, but their products were geared towards the black community, including a soul food restaurant owner.

Finding black owned stores that sell to the black community is in alignment with both Du Bois' 1899 research and also contemporary studies as well. As noted, before, Du Bois wrote the success of the black physician was because the black physician only had to deal with black people in a private relationship between the healthcare provider and the patient. Conversely, Du Bois found less economic success among black lawyers was due to racial discrimination because they had to practice their profession in public in the court system interacting with white police, white judges, and white juries who discriminated against black lawyers. This was the reason why whites and blacks alike did not want to hire black lawyers [1].

Unfortunately, black business owners still face institutional discrimination, as evidenced in by business loans, and social discrimination. For example, Bento and Hwang listed the first barrier facing black entrepreneurs was the added expense of paying to hide black ownership of a business from their customers [14]. In our sample, one of the respondents confided to me after the interview was over that selling products online helped them to conceal their racial identity from customers, especially white ones, and this guaranteed increased sales.

Our study did have limitations in that our sample had 53 respondents, but under the circumstances of the pandemic this was an achievement. However, even with this limitation we still saw the national issues playing out locally in Hampton Roads, sometimes in much more dramatic fashion. For example, in relation to the national study using Kaufman Survey (KFS) data, our sample found that 96% of respondents had difficulty getting a business loan and/or were using personal and family resources to finance their business while the KFS data found 78% of respondents had difficulty. One difference between the Hampton Roads sample and the KFS data

is that we interpreted using personal and family loans, personal income, and business revenues to fund financing as an indication that Black business owners face difficulty in getting financing because they perceived trying to access start-up capital through white institutions was wasted time and energy. Our study dealt with the perception as being real in its consequences and thus real as a problem. Meanwhile, studies, such as Fairlie, Robb, and Robinson using KFS data, treated black business owner perception in itself was a problem within the black community [7]. This could explain why our percentage was higher than other studies that do not treat black pre-emptive action to avoid discrimination and the precipitating perception as a social problem involving the discriminator, but instead treat it as a separate entity implied as a creation of the victim. We assert the predilection of treating the perception as a problem within the black community without addressing the practices of larger social institutions represents a 'chickens' of nineteenth century white supremacy Socio-Cultural Evolution theory coming home to 'roost' where the problem is not a social creature of discrimination but is one 'created' by the minds of the victims, a mere phantom of the victim's imagination. Is this not reminiscent of an abuser's perception of the claims of an abused person?

The lone response of getting a business loan from a bank as being "easy" warrants future study to compare loan acceptance rates and interest rates not only nationally between groups, but to compare rates within a group across states and MSAs, Metropolitan Statistical Areas. The implication from this statistical outlier is that it is easier for blacks to get business loans in California than it is for Blacks to do the same in Hampton Roads. Additionally, do blacks in so-called progressive 'blue' states perceive they have a better chance of getting a loan in California than in MSAs, such as Hampton Roads?

6. Conclusion

Much has changed socially in Pennsylvania, Virginia, and the United States in terms of racial discrimination, inequality, and segregation in the last 123 years. Schools have been desegregated, but many neighborhoods remain predominantly one color or another in Virginia, Pennsylvania, the South, Midwest, and East in the United States. The integration of neighborhoods in Western states has for the most part not been replicated east of the Rockies. There remains much to be done.

In respect to black businesses some things have changed very little. For example, with the exception of the black business started in California, black businesses in 2022 Hampton Roads still cater to and advertise to the black community and not the general population. They still pay a racial surcharge where black businesses will pay to hide the fact they are a black owned enterprise from white customers. This

sounds too much like Black barbers not cutting black hair in 1896 Philadelphia for fear of losing white customers. As stated by one black business owner, they prefer having an online business where it is easier to hide the fact the business is black owned because whites are more likely to buy products if they do not know the business is black owned. Black businesses for the most part do not use bank loans, but instead rely on personal loans, personal income, business revenue, and family loans to finance their business ventures. When they do get loans they pay more on average because they pay a higher interest rate.

The reaction of mainstream researchers in addressing blacks not even applying to banks and venture capitalists for loans and investment has been more astonishing. Du Bois published his seminal work *The Philadelphia Negro* in 1899, and he stated the problem was white discrimination against blacks. Yet, in 2022, mainstream researchers address this as a black problem where they say black business owners select themselves out of the process while these same researchers ignore discrimination taking place in white owned banks and financial institutions. In other words, the problem is not with the whites, it is blame the victim time. It is called absolving white privilege of having any responsibility or guilt for the discrimination taking place that mainstream researchers cannot deny is taking place in view of loan rejection rates and interest rates charged among different racial groups.

So where do need to go and how do we get there? The goal is to have racial equality in loan application rates, loan approval rates, loan interest rates, businesses started, number of employees, and business growth. The authors assess Bates optimistic hope of barrier removal as a key to black and minority owned businesses reaching parity in number, percentage, size, and financing with white owned businesses [6]. Eyal-Cohen found support for this solution using U.S. Census data [16]. The authors advocate using Eyal-Cohen's study as a blue print for implementing solutions to leveling the playing field in the market, so blacks and minority business owners can compete equally with whites. The authors concur with previous researchers mentioned that business are the key to increased employment opportunities in communities, and are central to communities accumulating wealth.

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