



Small Business Recovery Report and Resource Guide

TOGETHER FOR L.A.



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Table of Contents

1. EXECUTIVE SUMMARY	1
2. THE PURPOSE OF THIS REPORT	5
3. DEVELOPMENT OF THE TOGETHER FOR LA COLLABORATIVE	8
3.1 The Many Problems COVID-19 Raised for Small Business	8
3.2 The Los Angeles Small Business Ecosystem	11
3.3 The Guiding Principles Behind Together for LA	13
3.4 How Together for LA Works	16
4. RESPONDING TO SMALL BUSINESS TECHNICAL ASSISTANCE PRIORITIES	19
4.1 COVID-19 Safety	19
4.2 Equity and Inclusion	20
4.3 Workforce	22
4.4 Capital	24
4.5 Digital Migration	26
4.6 Supply Chain Management	27
5. A RESOURCE TO BUILD ON	28
6. APPENDICES	30
A. Together for LA Collaborative Small Business Services	31
B. Together for LA Network Resources	40
C. July-December 2021 Timeline of Small Business Recovery	45
D. Acronyms and Definitions	47
E. Acknowledgments	48



1. Executive Summary

This report is designed to:

PROVIDE

small businesses in Los Angeles with an introduction to the resources of the Together for LA Collaborative for Small Business Recovery (TFLA)

INFORM

stakeholders about how TFLA developed into a hub for small business recovery information and technical assistance, and

BUILD

the capacity of the Los Angeles small business recovery and resilience ecosystem.

In just the first six months following its launch in July 2021, the Together for LA Collaborative for Small Business Recovery reached over 21,465 small businesses and nonprofits in the poorest neighborhoods of Los Angeles with technical assistance tools, training opportunities, and easy-to-use information.

Together for LA has connected the dots between these small businesses, nonprofits, and microenterprises with over \$4 billion in various federal, state, city, and county loans, grants, and other programs. It has also facilitated procurement opportunities, banking relationships, and access to private and nonprofit financial, marketing, human resources (HR), and public health resources.

TFLA did this by directly addressing the top concerns of women- and diverse-owned businesses struggling to access resources. Reasons cited included: program ineligibility, cumbersome application processes, staffing shortages, lack of non-English support, COVID-related challenges, digital limitations, or simply being unaware about available resources.



FOR MORE INFORMATION ABOUT THE TFLA FOUNDERS:

[City of Los Angeles](#)

[County of Los Angeles](#)

[Los Angeles County Economic
Development Corporation \(LAEDC\)](#)

[Los Angeles Area Chamber
of Commerce](#)

[LISC LA](#)

[Dr. Lucy Jones Center for
Science and Society](#)

[Institute for Sustainable
Development](#)

[Wells Fargo Open for
Business Fund](#)

TOP LA SMALL BUSINESS RECOVERY ISSUES:



COVID-19 SAFETY



EQUITY AND INCLUSION



WORKFORCE



CAPITAL



DIGITAL MIGRATION



SUPPLY CHAIN MANAGEMENT

The TFLA members created specialized programs and strengthened the resource base that small businesses can access for assistance with various questions such as business development opportunities, HR, public health, supply chain, developing an online presence, and so on. TFLA has identified over 500 local business support organizations (BSOs) and community support organizations and created online directories to make it as easy as possible for small businesses to get local specialized technical assistance. TFLA makes these services available via its website, webinars, workshops, and free 1-1 counseling.

Cosmic Spray Painting and Arts, located on the Hollywood Walk of Fame, presents their impressive variety of spray art. Find them on Instagram @cosmicspraya.



In many ways, TFLA has been a gamechanger. One of the biggest economic lessons emerging from the COVID-19 pandemic is that Los Angeles could not afford to take a business-as-usual approach to small business recovery and resilience.

As LAEDC, one of Together for LA's founding partners, has reported, 437,000 people lost their jobs in 2020, 20,000 people became homeless, and at least 15,000 small businesses permanently closed their doors.¹

The economic dislocation, particularly for women- and diverse-owned small businesses, has been too high.

The Together for LA Collaborative for Small Business Recovery was founded by the City of Los Angeles, County of Los Angeles, Los Angeles County Economic Development Corporation (LAEDC), L.A. Area Chamber of



Cristina Gonzalez of Pauji Outdoors, pictured here at the Silver Lake Farmers Market, credits social media for helping her sustainable cutlery business stay running during COVID.

CONNECT WITH TFLA PARTNERS TO GET TECHNICAL ASSISTANCE

Safety
at Work

Digital Literacy
and Online
Presence

Inclusion,
Accessibility,
and Equity

Supply Chain
Management

Compliance

Customer
Retention,
Acquisition and
Engagement

Workforce
Development

Administration
and Operations

Access to
Capital

Procurement



For more information,
visit www.togetherforla.org.

Commerce, LISC LA, Dr. Lucy Jones Center for Science and Society, and Institute for Sustainable Development (ISD) in recognition of this need. It was made possible through a generous grant by Wells Fargo's Open for Business Fund.

The success of TFLA can be attributed to its emphasis on collaboration and coordination – essentially, the creation of a culture of public and private cooperation and partnership among the founding organizations.

TFLA is a model for how public-private collaboratives can serve small business nationally. The landscape of LA is highly complex – with many cultures and languages celebrated in LA, 88 cities, and over 100 unincorporated areas. TFLA's reach and impact across this diverse region demonstrates its potential to be successful in other areas across the country.

This report provides an overview of TFLA's origins, the needs it was responding to, and how it currently operates. However, just as the founders of Together for LA have successfully created an unprecedented suite of technical assistance tools to serve disadvantaged small businesses, more needs to be done. The small businesses of Los Angeles need ongoing economic resilience and recovery tools so that the dislocations of the past are not repeated in the future. Together for LA is an important step forward in this direction.



Baron's Microgreens, pictured here at the Silver Lake Farmers Market, is a Disabled Veteran Business Enterprise and ServSafe-certified. To keep customers safe, co-owner Nicole Strickland wears a glove and mask when serving free samples.

2. The Purpose of this Report

This report is designed to serve several purposes.

① **Inform small businesses about available TFLA solutions to assist with ongoing recovery problems.**

One of the core elements of the TFLA initiative is to “connect the dots” between Black, Indigenous, People of Color (BIPOC) and at-risk small businesses and the services offered by BSOs and community-based organizations (CBOs).

Many businesses owned or operated by BIPOC have felt like outsiders looking in at the available grants, loans, trainings, and procurement opportunities. TFLA is about breaking down the walls and making these programs as accessible as possible for everyone.



The Repair Bar on Westwood Blvd.

NOTE FOR SMALL BUSINESS OWNERS

This report includes:

- A timeline of relevant small business response and recovery events,
- Service offerings provided by the founders of the TFLA Collaborative,
- Examples of other LA-based small business service providers, and
- Case studies illustrating how some small businesses have been able to use these services to stay in business.

Getting information is as easy as 1-2-3:

①

Visit the TFLA website:
www.togetherforla.org

②

Sign up for a class
or webinar, and

③

Sign up for 1-1 counseling

② Inform federal and national stakeholders about the TFLA model.

There are very few public-private partnerships for small business recovery and resilience at the metro level anywhere across the country like the TFLA collaborative. However, there is widespread interest in developing similar networks. During a peak of these programs in the late 1990s, over 200 communities across the country had similar public-private partnerships based on the Federal Emergency Management Agency's (FEMA) Project Impact initiative. Today, grassroots initiatives are starting to develop at both the state and metro levels, but many are still in the beginning stages. This report will discuss the key issues, elements, and benefits underpinning the TFLA model.

This study walks through the landscape and analysis of the COVID-19 economic resilience and recovery support structures. It discusses the strategies and lessons that emerged from this analysis, in the hope that this model may be useful for others considering the same types of questions.

KEY ISSUES FOR POLICY MAKERS

How can public-private partnerships like Together for LA be institutionalized?

How can policy support the development and maintenance of helpful, complete, and real-time critical economic data and metrics such as business closures, lay-offs, and unemployment?

What can be done to build up the capacity of smaller and low- and moderate-income (LMI) neighborhoods and communities to access city, state, and federal programs when their staff, bandwidth, and resources are already stretched thin?

What can be done to facilitate a network of metro public-private partnerships like Together for LA to promote economic resilience across the United States (U.S.)?

Watch a TFLA Small Business Story



ALAS Media owners Rosa and Elizabeth Ruvalcaba recount how the L.A. Area Chamber's "OneLA" Inclusive Procurement Program helped their business.

③ Identify ways to continue building the capacity of the Los Angeles small business recovery and resilience ecosystem.

Over the past six months, the TFLA collaborative has surfaced systemic issues and developed various responses, but much more needs to be done. The TFLA collaborative is a good first step, but the pandemic has exposed the need to continue improving the support system for small business recovery and resilience.



Dana Arnett, CEO and Co-Founder of Wicked Bionic, participated in the OneLA Inclusive Procurement Program by the LA Area Chamber, where she learned more about how to contract with the City of LA, County of LA, and federal government, including how to put together capability statements.

KEY ISSUES AFFECTING THE LA BUSINESS ECOSYSTEM

What can be done to make the small business recovery process more efficient, effective, and equitable?

How can we activate trusted actors in LMI neighborhoods (e.g., churches, neighborhood councils) in order to maximize the reach and effectiveness of outreach efforts to small businesses in these places?

How can technical assistance programs help level the playing field?

What can be done to “connect the dots” between available resources and small businesses in need?

What can community economic development and business support organizations do to strengthen collaboration?

What can be done to promote stability and improve adaptability to economic resilience challenges that change over time?



Pepe's Sports on West 6th St.

3. Development of the Together for LA Collaborative

3.1 THE MANY PROBLEMS COVID-19 RAISED FOR SMALL BUSINESS

The LA metro area is home to more small businesses than any other metro area in the U.S. Small businesses account for 93% of all businesses in the region, and these figures do not adequately capture the 50,000+ street vendors and other businesses operating in the informal economy, nor the million-plus gig workers and people working for themselves.² COVID-19 exposed how fragile, yet resilient this small business base could be.

In the hyper-tense crisis of March and April 2020, it became apparent that no single government agency or BSO was going to be able to manage the small business economic fall-out from the COVID-19 pandemic on their own. There were too many interdependent moving pieces – public health priorities impacted capital access, HR, supply chain, and customer patterns. Combined with the enormous breadth of LA, this made for an extremely difficult and volatile situation. In addition, small businesses had to manage through conflicting messaging at the state and federal levels, misinformation, fear, rumors, and innuendo.³

A majority of LA's small businesses filed for some form of assistance before the end of 2020. The U.S. Small Business Administration's (SBA) Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL) programs and state and local small business support funds had to ramp up in scale.



AT A GLANCE

This section covers:

- The small business challenges posed by COVID-19
- The LA small business support system
- The origin and guiding principles of TFLA

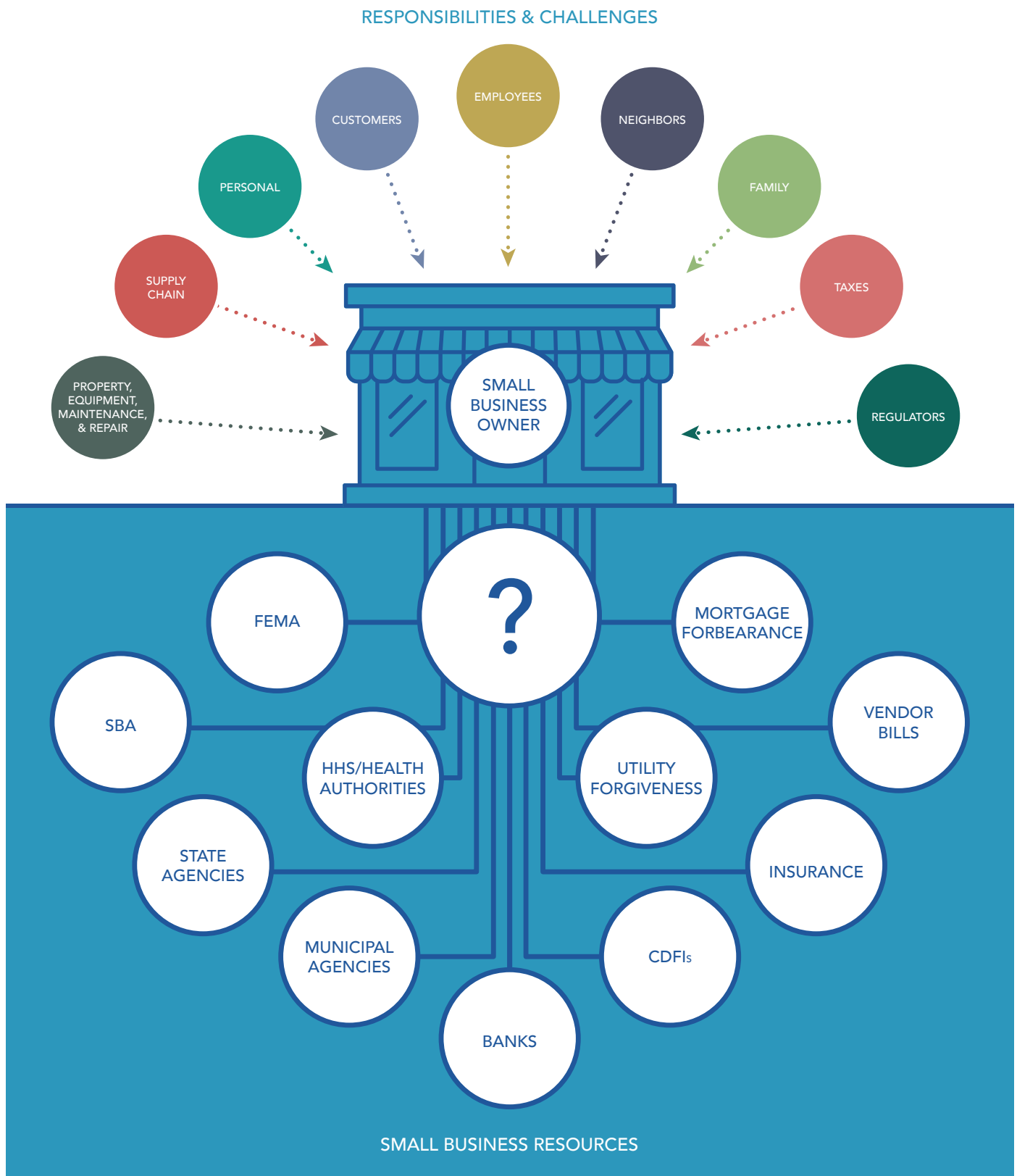
ECONOMIC FAULT LINES^{4,5}

Black and Hispanic residents had more than double (24.5% and 23.7% respectively) the poverty rates of White residents (10.6%).

61% of residents earned between \$15,000 and \$65,000, while just over a third earned more than \$65,000.

Nearly 41% of the population has a high school degree or less.

Figure 1.
Small Business Stakeholder Map for Disaster Recovery



Watch a TFLA Small Business Story



Deborah Membreño, Program Officer at LISC LA, interviews Jonathan Kinnard, owner of Coffee del Mundo, who credits grants for keeping his business open

3.2 THE LOS ANGELES SMALL BUSINESS ECOSYSTEM

It quickly became clear that normal disaster response procedures would be inadequate, and that additional funding and capital would be required to meet the challenges posed by the necessary public health disruptions. Federal, state, and local authorities, national corporations, community and family foundations, and many other organizations rushed to provide assistance.

At the federal level, over the course of 2020-2021, lawmakers passed a series of six major COVID relief bills, including the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and the American Rescue Plan Act (ARPA) for a total of \$5.3 trillion.⁸ Of this funding, California (CA) has received \$555 billion to date, including SBA PPP and EIDL, infrastructure grants, and restaurant revitalization funds.⁹

At the state level, Governor Gavin Newsom's \$100 billion "California Comeback Plan" included the largest state-level small business relief program in the U.S., specifically:¹⁰

- \$4 billion in direct grants to CA small businesses, in addition to a \$6.2 billion tax cut
- \$35 million for the California Dream Fund to provide micro-grants of up to \$10,000 for underserved small business groups
- \$185 million to cities and counties for expanding youth employment opportunities
- The City of LA and County of LA also passed a series of measures designed to support small business retention and recovery, including a \$100 million grant fund administered by LISC LA in the fall of 2020. LA also has a massively installed base of BSOs, the quantities and purposes of which can be found below.

265
**Economic Development
Organizations (EDOs)**

Economic and business
recruitment, retention,
and investment support

118
**Urban Development
Organizations**

Neighborhood investment,
revitalization, and local
small business support

114
Chambers of Commerce

Business convening
and networking,
partnerships, and advocacy

107
**Higher Learning
Institutions**

Business education,
training, and research

91
Venture Capital Firms (VCs)

Private equity financing
for startup, early-stage,
and emerging companies

88
**Cities and over 100
Unincorporated Areas**

Government and public
services, permits and zoning
guidance, financing
opportunities

73
Co-working Spaces

Low cost collaboration
and meeting space

42
**Business Improvement
Districts**

Maintenance, improvement,
and promotion of
commercial and
business districts

44
**Community Development
Financial Institutions (CDFIs)**

Lending, credit, and
financial assistance
and services

33
Accelerators

Business mentorship,
education, and guidance

19
**America's Job Centers
(AJCCs)**

Employment and
career services and
assistance

15
**Convention Centers
and Visitors Bureaus**

Event-hosting and
tourism information

8
**Small Business
Development Centers
(SBDCs)**

Free technical assistance,
advising, and training
for businesses

These entities could assist with everything, including start-up counseling, proof of concept and initial launch (incubators and accelerators), finance (VCs), CDFIs, commercial banks and other financial service firms, neighborhood upgrades (Business Improvement Districts), employee recruitment (AJCCs), and a wide range of other services.

To further assist with the COVID-19 response and recovery, CBOs like Emergency Network Los Angeles (ENLA) mobilized its 48 members, and the County of LA launched the County COVID-19 Community Equity Fund to back 51 CBOs to provide a range of services, including outreach, education, case investigation, and contact tracing.¹¹

This rich support system was an important factor in determining the strategy that the founders of TFLA would develop.

3.3 THE GUIDING PRINCIPLES BEHIND TOGETHER FOR LA

The presenting issue was clear – there were significant resources available to women-owned and BIPOC businesses operating in lower-income and vulnerable areas, but they were receiving a fraction of the number of resources that their demographic percentages would warrant. How could the TFLA initiative remedy this? Several strategies were needed to supplement the resources at both the individual small business level and the economic ecosystem level.

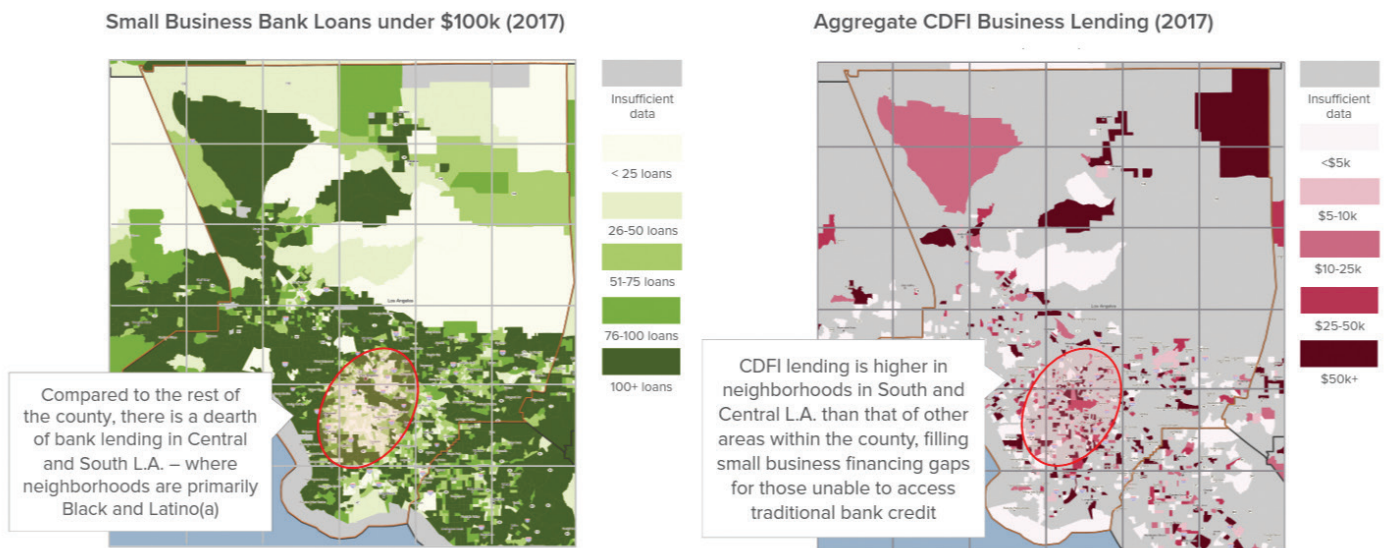
As a result, TFLA had to operate at two different levels: (1) to map the Los Angeles small business support system, and (2) to create simple, clear, and targeted small business tools and resources.



For small businesses, several hurdles needed to be overcome. The resources might be there, but the information needed to be easy to access, simple to understand, and easy to use. This included having the information available in different languages like Spanish and Chinese, as well as a clear understanding that businesses would be eligible to access them.

At the economic ecosystem level, trust-building was also important. As the following maps show, LA is prone to “clumping” and “gapping” – places where there is a high density of services, infrastructure, capital, and broadband, and areas where there are service deserts, respectively.

Figure 2.
Bank and CDFI Lending in the County of LA by Census Tract



Source: Next Street and Common Future.¹²

By the middle of the summer of 2020, a leadership group of organizations that included the City of LA, County of LA, LAEDC, LISC LA, L.A. Area Chamber, Dr. Lucy Jones Center for Science and Society, ISD, and Wells Fargo began to meet on a regular basis to compare notes, share information, and identify pain points and challenges facing small businesses across the region.

Building on the experience that these organizations had with thousands of small businesses across the region, as well as their own experiences in response, several key challenges emerged that needed to be addressed in more depth:

- 1) Many small businesses were not aware of relief and recovery programs available to them or the kinds of services that different BSOs might be able to offer.
- 2) There were multiple factors contributing to Black, Hispanic, women-owned, and other minority businesses receiving significantly less access to resources than their economic profiles might warrant. Minority-owned businesses lacked strong banking relationships and operated at smaller profits, leaving them with lower credit.¹³ Some distrusted the process. Others felt excluded from it, and still others were frustrated by it. Historic factors contributed to present-day lack of services, under-capitalization, and lack of skilled workers.
- 3) Some small businesses had negative experiences navigating grant and loan opportunities. Rejections were discouraging, but in some cases, the lack of feedback was even worse. Some were granted approvals for loan amounts that were later lowered, leaving small business owners responsible for the difference.¹⁴

On December 9, 2020, TFLA was announced in recognition of the major role that small businesses play in LA's economic development, workforce, community development, and identity. Public and private partners came together to strategize and execute ways to improve COVID-19 relief and recovery for LA's small businesses, microenterprises, and nonprofits.

From the beginning, several principles guided their approach. First, there would be a **focus on equity**. TFLA members would seek to work with women-owned, BIPOC-owned, and other businesses operating in the most underserved areas of LA. The idea was to level the playing field by providing assistance that would increase access to resources.

Second, there was a commitment to **focus on technical assistance, information-sharing, and project development**, and leave advocacy to individual members. This way, TFLA could be a "Switzerland" type of organization designed to promote networking and partnerships.

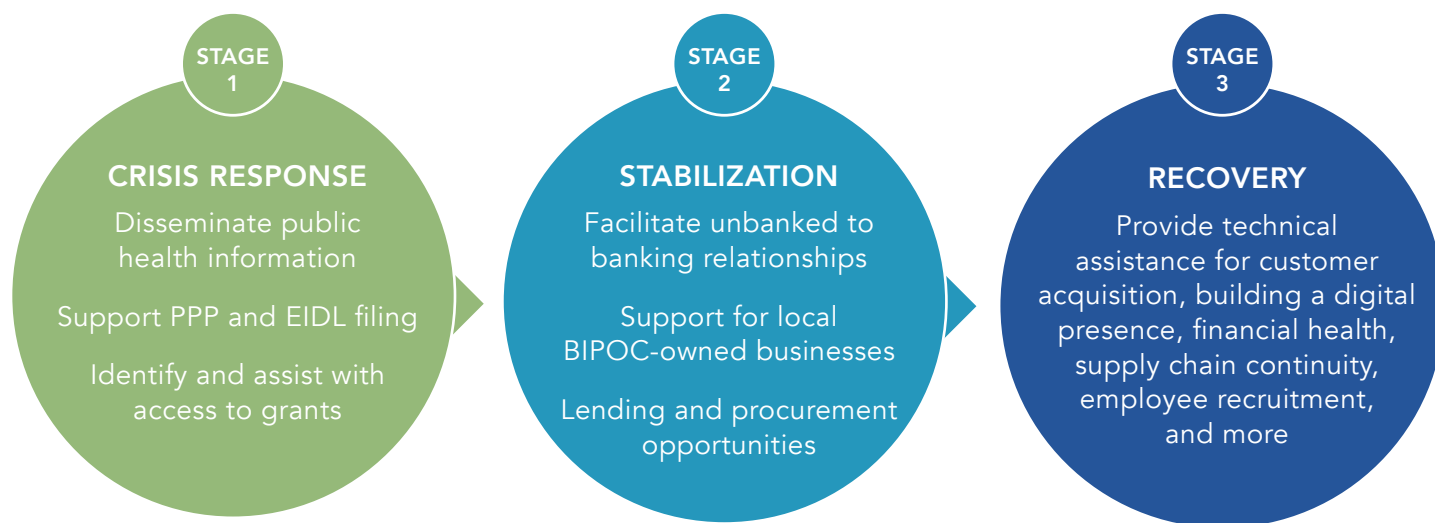
Third, TFLA would **focus on building on existing resources**. There were significant public and private sources of capital and many business support programs and organizations already operating in LA. TFLA's priority was to create a simple, easy-to-use system to find them, not reinvent the wheel, and help small businesses find the best tools and resources to fit their needs.

Finally, TFLA would **focus on helping small businesses become sustainable and competitive** when market conditions return. TFLA's first focus is to help businesses respond and manage the COVID-19 crisis. Its second is to support their continued economic resilience in the future.



Sidies offers a variety of nuts and pickled goods at the Redondo Beach Farmers Market.

Determining how to best support the return to functioning markets meant helping small businesses access financial resources in the short-term and adapt to changing market conditions in the post-crisis economy. The technical assistance program has had to evolve over time from crisis response to stabilization and recovery. In the first stage, everyone was focused on crisis response – how to help their clients weather the shock of the pandemic closures. The second stage moved from focusing on grants and public health to encouraging financing, acquisition and development of new customers, and identifying opportunities to generate cash flow. The third stage – and one that never went totally away – has been to provide advice and counsel on the basic functions for running and growing a business.



3.4 HOW TOGETHER FOR LA WORKS

To achieve these objectives, TFLA had to develop itself.

The first key was **composition**. The initial five private sector organizations – LAEDC, LISC LA, L.A. Area Chamber, Dr. Lucy Jones Center for Science and Society, and ISD - that joined with the City and County represented the EDOs, CDFIs, chambers of commerce, and technical expert communities.

The second was **connections**. Through formal and informal channels, the core organizations were all connected through a dense web of relationships with many of the key players in LA's economic ecosystem. In a very real sense, TFLA was a network of networks, as shown in Figure 3.

Figure 3.
TFLA Founders Stakeholder Map
Connecting the Dots for Small Business



The third key was that each of the partners was **multi-faceted** and involved in a range of small business initiatives and solutions. Together for LA was connected to other initiatives that had emerged to respond to different problems raised by the pandemic. These included:

- [LAEDC Community COVID-19 Connectory](#)
- [Safer at Work](#) public campaign
- [Center for a Competitive Workforce](#)
- [OneLA Inclusive Procurement Program](#) – a LA Chamber collaborative to assist with small business procurement

The fourth key was **prior relationships and a basis for trust**. In this regard, Wells Fargo played a pivotal role in bringing all the organizations together. Both the Wells Fargo community affairs and government affairs teams had built up relationships with each organization and knew how their relevant strengths could complement each other. They were in an excellent position to facilitate introductions and make connections.

The fifth key was **collegiality**. One of the challenges of making multi-actor public-private partnerships work is that many organizations in the economic development space also compete for resources. Very early on, the founding members of TFLA decided to embrace a loose collaborative model. Everyone focused on their core competencies and recognized the value in the other organizations around the table. Small businesses could rest assured that if one organization did not have the skillsets to help them, then they would be referred to another one of the collaborators with expertise in their issue.

The partners brought together a sweeping set of assets, skillsets, and technical assistance capabilities, including:

- Researching local, state, and national small business resources
- Awareness-building
- 1-1 counseling
- Training and education
- Paperwork assistance
- Business plan support

Given their networks and research capabilities, the TFLA founders rapidly built up lists of local, state, and national resources that could provide specialized assistance.

The network of BSOs was critical for pushing messaging out to different communities. Community development corporations (CDCs), local chambers, and Voluntary Organizations Active in Disaster (VOADs) had established connections with their neighborhood small businesses who were willing and able to circulate TFLA webinars and training sessions to their members.

The result was a simple and easy way for small businesses to get access to useful information and gain skills to address new challenges as they arose. Background and capabilities of each founder are available in [Appendix A](#).

4. Responding to Small Business Technical Assistance Priorities

The COVID-19 pandemic overwhelmed not just LA or the U.S., but the entire world. While initiatives like TFLA have been able to help thousands of small businesses with technical assistance questions, this work also surfaced several systemic issues that continue to affect small business recovery in general.

4.1 COVID-19 SAFETY

From the beginning, the public health crisis has trumped all other considerations.

Social distancing, mask mandates, vaccinations, outdoor and indoor seating restrictions, and other public health regulations have been easier for franchises and large companies to implement. These larger operations have more resources like staffing, capital, and even square footage to configure their environments and make both the workplace and shopping experience as safe and comfortable as possible.

Meanwhile, small businesses have less infrastructure and manpower to monitor changing public health requirements, enforce compliance, and respond to challenges that continue to persist as a result of the pandemic. For example, a local restaurant might not have enough staff to have an employee checking vaccination cards at the door, nor the financing available to put up plexiglass barriers between tables.


Furthermore, women- and diverse-owned small businesses and those operating in or serving low-income communities have historically been excluded from receiving critical resources and services. These businesses and their owners might be limited in their ability to access public health resources due



AT A GLANCE

This section covers the following small business recovery issues:

- Public Health
- Inclusion, Access, and Equity
- Workforce Development
- Access to Capital
- Digital Migration
- Supply Chain Management
- Customers and Operations

**SMALL BUSINESS COVID-19 RESILIENCE CHECKLIST**

1**FOLLOW FACEMASK RULES**
Click [here](#) for the cheapest disposable and 395 masks.

2**ENCOURAGE VACCINATION USE**
Visit [Vaccines.gov](#) or call 1-800-232-0233 to find local vaccination sites.


3**CREATE SAFE WORK ENVIRONMENTS**
Increase ventilation, hand hygiene, and disinfection. Visit [restockit.com](#) for cheap products & wholesale.

4**MAKE MEAL AND BREAKS SAFER**
Limit number of employees in the breakroom, enforce [physical distancing](#) by reconfiguring breakroom.

5**BUFFER EMPLOYEE VULNERABILITY**
Share Paid Family Leave Programs or apply for a \$10,000 Grant.

FOR MORE SAFETY TIPS, VISIT
[WWW.PUBLICHEALTH.LACounty.gov/COVID-19/COVID-19-SAFETY-TIPS](#)

TOGETHER FOR LA
Get small business help at
[www.togetherforla.org](#)

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ISD's Small Business Checklist for COVID-19 Resilience

to lack of non-English support and lower mobility and digital literacy. Individuals from lower-income communities are also three times more likely to die from COVID-19 than those in higher-income communities, with disproportionate effects in Black, Latino, and Asian or Pacific Islander communities.¹⁵

There are multiple programs available through TFLA and directories of other resources that can provide assistance, including:

- LAEDC Connectory and Safer at Work initiatives,
- [LA Chamber](#) and [ISD](#) simple public health checklists and resources
- Guidance from the [Dr. Lucy Jones Center for Science and Society](#)

4.2 EQUITY AND INCLUSION

Building back better from COVID-19 means considering all those that are in need when developing resources and opportunities for recovery – who they are, where they are, how to reach them, etc. As soon as certain groups and their needs are excluded, such as non-native English speakers and their need for language accessibility, those groups are left behind in the recovery process.

When COVID-19 struck, the Centers for Disease Control and Prevention and U.S. State Department did not publish COVID-19 information in languages other than English, Spanish, and Chinese.¹⁶ Almost two years later, the Centers offers COVID-19 webpages in English, Spanish, Vietnamese, Chinese, and Korean. However, non-English language support is still fragmented for other resources and languages. For example, COVID-19 videos are only available in English, American Sign Language, and Spanish. The Centers Public Service Announcement (PSA) titled “[COVID-19 Everyday Prevention Actions](#)” is only available in English and Spanish, while the “How to Wear a Mask” PSA is available in 15.



*ISD'S "Get Help from TFLA"
Chinese Flyer*

Local community organizations found themselves with the responsibility of bridging the gaps for the communities they serve. The Chinatown Service Center (CSC), for example, produces public health communication such as COVID safety measures, Covered California Special Enrollment sessions, and vaccination information in English, Mandarin, and Spanish.

This pandemic has shown that access to information in multiple languages and formats is essential, such as through:

- Radio
- Television
- Website and social media
- Digital and paper flyers
- Newspaper and e-newsletters
- Word-of-mouth

Working with language resource centers to set up non-English hotlines would also help improve communication infrastructure.



Women-owned businesses have suffered from challenges because of “lack of funding, lack of confidence and market saturation.”¹⁷ One way to address these challenges includes becoming certified as a women-owned business, which enables them to access exclusive federal contract opportunities. Certain women-owned businesses are also eligible for an economically disadvantaged women-owned small business certification. However, in addition to business pressures, women business owners have undergone additional stress regarding family obligations, such as having to homeschool children or find alternatives to closed daycares.

Responders to issues faced by women small business owners include:

ASCEND LA

As a business accelerator program, ASCEND LA provides businesses owned by women and people of color with management education, connections with regional and national supply chains, and 1-1 advising with loan and procurement specialists.

NEW Women’s Business Center

Provides resources and assistance, such as free counseling, to guide women entrepreneurs on the right track for economic independence for small business ownership.

PACE’s SBA Women’s Business Center

Offers quality programs and resources for women, especially those who have been historically under-represented, to build and expand successful businesses.

4.3 WORKFORCE

While Figure 4 shows that many industries rebounded significantly from 2020 to 2021, only 44% of pre-COVID-19 jobs had been recuperated as of December 2021.

Figure 4.
Los Angeles Metro Area Employment (Number in Thousands).

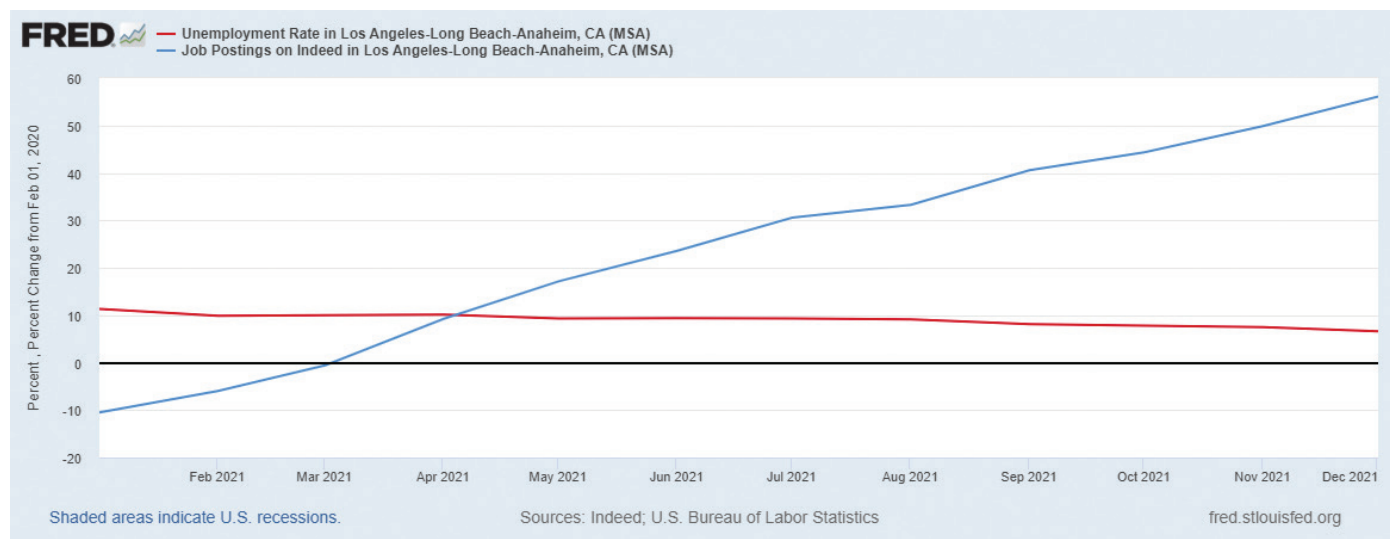
Industry	Mar. 2022	Change from Mar. 2021 to Mar. 2022	
		Number	Percent
Total nonfarm	6,111.5	390.8	6.8
Mining and logging	2.0	0.1	5.3
Construction	258.9	8.9	3.6
Manufacturing	467.3	9.7	2.1
Trade, transportation, and utilities	1,090.0	36.6	3.5
Information	251.2	28.6	12.8
Financial activities	324.4	-2.3	-0.7
Professional and business services	976.4	43.3	4.6
Education and health services	1,118.6	51.5	4.8
Leisure and hospitality	694.4	168.6	32.1
Other services	197.2	27.3	16.1
Government	731.1	18.5	2.6

Source: U.S. BLS, Current Employment Statistics¹⁸

COVID-19 also created staffing shortages due to public health concerns, job dissatisfaction, and other considerations. According to the National Federation of Independent Business (NFIB) April 2022 report, 47% of small business owners surveyed still had unfulfilled job openings.¹⁹ 93% of owners that are hiring or trying to hire reported few or no qualified applicants for their open positions.

In LA, the unemployment rate has been slightly higher than the national average, but the unfilled jobs rate has also spiraled upward.

Figure 5.
January-December 2021 Timeline of Percent Unemployment
Rate in the LA Metro Service Area (MSA) vs. Percent Change from
February 1, 2020 of Job Openings on Indeed in the LA MSA.



Source: Indeed Hiring Lab²⁰ and U.S. Bureau of Labor Statistics.²¹ Created with [FRED](https://fred.stlouisfed.org).

During the pandemic, employees have been resigning from jobs at unprecedented rates in what has become known as “The Great Resignation” or “The Big Quit” in response to:

- Wage stagnation
- Employer refusal or inability to provide necessary worker protection
- Career reconsiderations
- A need for more dependable benefits, among other considerations.

The Great Resignation has occurred in all sectors and across all skill levels. Hospitality, food services, wholesale trade, and local and state education saw the largest wave of resignations in the last half of 2021.²²

While distance learning has enabled skills training for some during the pandemic, those in the most marginalized communities have not had such access, forcing them to lag even further behind. Access to skills training can be limited due to lack of technological infrastructure and severe economic hardship. Furthermore, distance learning programs for technical and vocational education and training have not allowed workers to acquire skills that are traditionally obtained through work-based learning. Business closures at the beginning of the pandemic limited the opportunities to acquire practical skills. This disruption to work-based learning has created the long-term consequence of an increased demand for skilled workers with few available. Without proper adaptation and resources, including providing high speed internet service and suitable devices to unconnected households, even distance skills training is at risk for being derailed.

4.4 CAPITAL

The TFLA founders understood from the beginning that un-banked communities and minority-owned businesses overlap. Due to a lack of traditional banking relationships and bank service deserts, minority enterprises and businesses in low-income communities are left without access to capital.

In addition to financial capital, women- and diverse-owned businesses need assistance acquiring other types of capital, such as social (e.g., networks, connections) and constructed (e.g., machinery, technology).

Minority small business owners have raised a wide range of questions regarding access to capital amid concerns throughout LA about differential treatment. These include:

- Eligibility
- Understanding different SBA programs
- Differentiating between public and private sector programs
- Accessing new loan instruments and/or refinancing in light of past debt
- Access to start-up funding
- Access to mezzanine funding for expansion or conversion to other markets
- Loan deferments and repayment terms

Multiple programs have been put forward in the form of tax cuts, tax credits, grants, and [loans](#) from the local, state, and federal levels. TFLA clients report that access to capital is a top priority.

TFLA offers resource directories to find and learn more about these programs, as shown in Figures 6 and 7.

RESOURCES FOR LOCAL WORKFORCE ISSUES INCLUDE:

[Black Business Excellence Technical Assistance \(BBET\) Initiative](#)

LISC LA established the BBET accelerator program to provide wrap-around business services to Black-owned businesses in the personal care industry, including learning modules, 1-1 business advising, networking opportunities, and pitch presentations.

[America's Job Centers of California \(AJCC\)](#)

AJCCs serve local businesses and nonprofits via Business Service Representatives who are ready to help you grow your organization with no-cost workforce services. There are 19 AJCCs in LA County funded by the [LA County Workforce Development Board](#).

RESOURCES:

[LISC LA](#)

[Inclusive Action for the City](#)

[Small Business Innovation Research Program-Small Business Technology Transfer Program](#)

Plus [Banks](#), Savings, and Loans

Figure 6.
Snapshot of LAEDC Business Resources and Available Filters

Business Resources

COVID-19 Resources, Grant and Loan Opportunities Available per industry for Small Business, Micro-Enterprise, Non-profit Organizations and Workforce.

As rebound resources become available, the Community Connectivity will pivot to providing crucial updates and information for small businesses and individuals financially recovering from COVID-19.

(Click on each filter to select and unselect a resource)

Filter by Industry: All Arts & Entertainment Fashion & Retail Food Service & Restaurants Gym & Fitness Personal Care

Filter by Business Type: All Micro Enterprise Non-Profit Small Business

Filter by Resource Type: All Capital Information Workforce

\$

Foot Locker Foundation Community Empowerment Grant Program

ABOUT LISC and Foot Locker, Inc., through the Foot Locker Foundation, are launching a second round of grants for the Foot Locker Foundation Community Empowerment Program, a \$3 million, multi-city...

\$ | 🍴

Restaurants Care: Resilience Fund

Restaurants Care is proud to once again partner with SoCalGas, PG&E, SDG&E to offer \$3,000 grants to independent restaurants at the heart of our communities. We're investing in two things...

\$

City of LA Small Business Rental Assistance Program

On April 18, EWDD is launching the City of LA's Small Business Rental Assistance Program, which will provide \$12 million in grants to eligible businesses located in the City that...

🏭

Resources for Manufacturers

California Manufacturing Network (CMTN) resources, with the mission to serve as a trusted advisor providing solutions that increase the productivity and competitiveness of California's manufacturers No-Cost Supplier Scouting Services: Need...

Figure 7.
Side-by-side Snapshots of ISD Resource Categories and Loan Resources

Industry:

Arts and Entertainment

Fashion and Retail

Health and Beauty

Nonprofit Resources

Resource Type:

Grants

Loans

Corporate Funding

Incubator/Accelerator

Ownership:

Asian-owned Businesses

Black-owned Businesses

Latino/a/x-owned Businesses

Veteran-owned Businesses

Woman-owned Businesses

Resource Area:

Federal

National

Los Angeles

Loans

- [Small Business Stabilization Loan](#)
- [California rebuilding fund](#)
- [City of Los Angeles Microloan Program](#)
- [COVID-19 Economic Injury Disaster Loans](#)
- [Disaster Loan Assistance](#)
- [Small Business Loan Program](#)
- [Major Projects Loan Program](#)
- [IBank Loan Guarantee Program](#)
- [California Coastal Rural Development Corporation Loans](#)
- [Kiva Loan](#)
- [National Development Council](#)

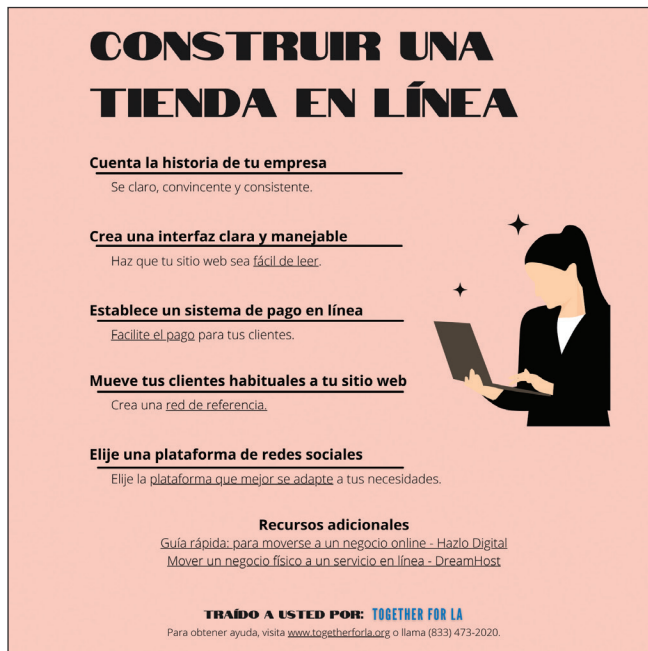
4.5 DIGITAL MIGRATION

One of the biggest challenges for LA small businesses was the disruption of foot traffic and local customers staying home. Digital migration became a necessity during the pandemic.

Small businesses with poor digital infrastructure and lack of up-to-date internet service struggled during the digital migration. Without the opportunity to offer their products and services in-person, business owners had to move their storefront online and develop their virtual customer base, some completely from scratch.

Digital literacy is another piece of the digital migration puzzle – even with reliable internet and devices, one must have the ability and confidence to navigate the web and social media effectively. Even without something as simple as an email, which is required for many applications, business owners cannot apply for aid or stay in touch with customers. Social media has also proven to be critical for information-sharing, such as sharing updated business hours. Many, especially older businesses and business owners, lacked internet, social media, and digital marketing literacy.

In response, LISC LA launched the [Keep our Shops on the Block Digital Accelerator Program](#), “a virtual accelerator program where Black, Indigenous and People of Color (BIPOC) owned small businesses in the personal care, retail and food industries can access tailored, culturally appropriate and industry specific, business advising and technical assistance.” They partnered with the [Center for Innovation Excellence and Leadership \(IXL Center\)](#), which specializes in management consulting and



CONSTRUIR UNA TIENDA EN LÍNEA

Cuenta la historia de tu empresa
Se claro, convincente y consistente.

Crea una interfaz clara y manejable
Haz que tu sitio web sea fácil de leer.

Establece un sistema de pago en línea
Facilite el pago para tus clientes.

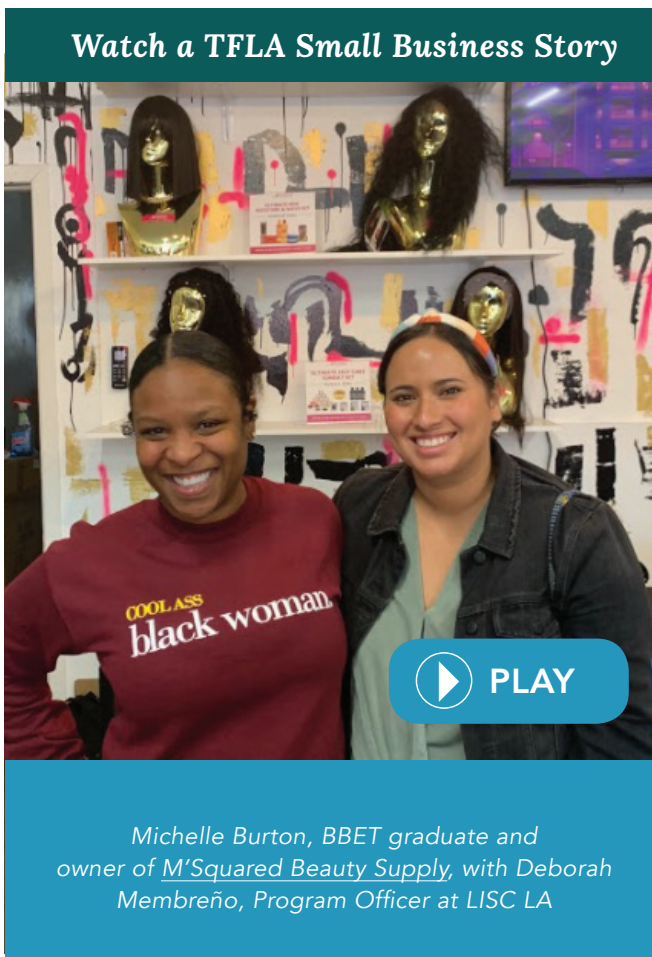
Mueve tus clientes habituales a tu sitio web
Crea una red de referencia.

Elige una plataforma de redes sociales
Elige la plataforma que mejor se adapte a tus necesidades.

Recursos adicionales
Guía rápida: para moverse a un negocio online - Hazlo Digital
Mover un negocio físico a un servicio en línea - DreamHost

TRAÍDO A USTED POR: TOGETHER FOR LA
Para obtener ayuda, visita www.togetherforla.org o llama (833) 473-2020.

ISD's "How to Build an Online Storefront" Spanish Flyer



Watch a TFLA Small Business Story

Michelle Burton, BBET graduate and owner of [M'Squared Beauty Supply](#), with Deborah Membreño, Program Officer at LISC LA

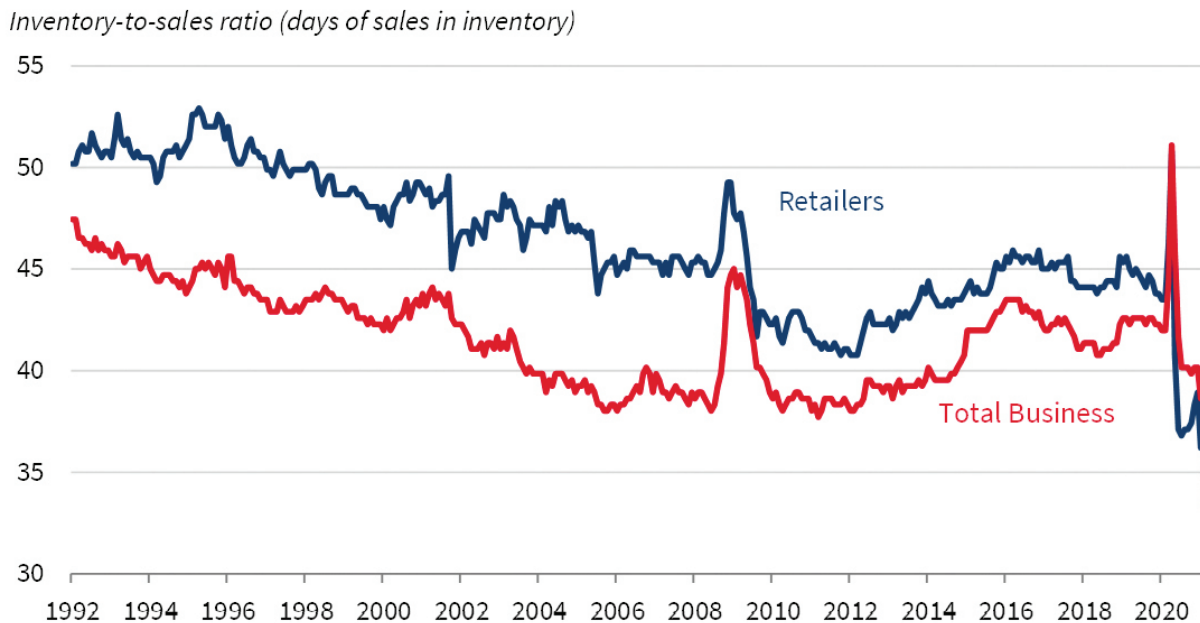
capacity building. The IXL Center helps businesses “build up their organizations through advisory, coaching, workshops, speeches, and training that are customized to achieve innovation and growth.”

4.6 SUPPLY CHAIN MANAGEMENT

Low inventories have created a domino effect in industrial supply chains. The U.S. Census Small Business Pulse’s latest June survey revealed that 36% of small businesses faced delays with domestic suppliers, with many occurring in the manufacturing, construction, and trade sectors.²³

According to the survey, approximately half of small business owners experienced significant impacts from supply chain disruptions. Two-thirds of owners reported worse conditions than three months prior, and almost all anticipated these disruptions to continue for at least the next six months. TFLA members have been monitoring the stark supply chain disruptions, as illustrated in Figure 8. In response to supply chain disruptions, about 70% of owners have reported increasing their prices and/or increasing compensation.

Figure 8.
Timeline of inventory-to-sales ratio for businesses from 1992 to 2020.



Source: The White House

Port issues and general supply chain issues have been highlighted in TFLA founders’ events and resources, including the L.A. Area Chamber [webinar](#) “The Path Ahead: Logistics & Supply Chain Landscape of the Future.”

5. A Resource to Build On

In 1997, FEMA developed a program called Project Impact. With seed funding of \$20 million, it empowered over 200 communities across the U.S. to develop public-private partnerships for resilience. It was predicated on the idea that \$1 invested in resilience could save \$7 in post-disaster response and recovery costs. Communities that embraced Project Impact were able to bring together the public and private sectors to build relationships, identify threats and hazards, develop game plans and contingencies, and exercise them.

TFLA has emerged from a different set of circumstances – responding to the economic impacts of COVID-19 – but the goals are very similar. It could be a helpful partnership model for other cities that contains the following elements:

- Shared ownership and buy-in
- Threat and vulnerability assessments
- Enhanced flexibility to address challenges
- Division of labor
- Better capability to “connect the dots”
- Trouble-shooting issues and sourcing solutions
- Partner information-sharing

NOTE FOR SMALL BUSINESS OWNERS

To paraphrase President Bill Clinton, there is nothing wrong with LA that can't be fixed by what's right with LA. The City and County are home to many organizations, funds, tools, and resources that can help.

Getting information is as easy as 1-2-3:

1

Visit the TFLA website:
www.togetherforla.org

2

Sign up for a class
or webinar, and

3

Sign up for 1-1 counseling

LA's economic resilience and support for small business recovery is a work in progress, but TFLA has already paid off. The TFLA partners and their networks have provided training and/or direct technical assistance to well over 7,000 small businesses, micro-enterprises, and nonprofits since its launch.

On its face, LA is already on the road to recovery. Instead of laying off workers as in 2020, small businesses are facing labor shortages. Small business start-ups have increased. Business failures are down. Economic growth is forecasted to grow. However, COVID-19 is still evolving, and LA has other threats and vulnerabilities to face.

To institutionalize TFLA and similar metro programs to support small business resilience, response, and recovery, this experience has led to the following recommendations:

- The federal government should consider adapting the [Building Resilient Infrastructure Communities \(BRIC\)](#) program or developing another funding source to support the build-out of business and community resilience partnerships, collaboratives, and centers.
- Partnerships should support:
 - Translation services
 - Data collection, research, and analytics
 - Outreach
 - Technical assistance and training
 - Encouragement, motivation, and other mental health support
 - BSO capacity-building
 - Evaluation, documentation, and reporting
 - Ongoing threat and vulnerability assessments
 - Resilience, response, and recovery “playbooks”
 - Exercises and networking forums
- Implement an ongoing awareness and education campaign about the resources that are available to women- and diverse-owned small businesses.

Economic resilience is an essential component of a community’s overall resilience. Together for LA developed as a series of choices that fit the reality of Los Angeles’ economic ecosystems and diverse small business base. It focuses on incorporating and building on existing programs and operations and making it easy for small businesses to access them and learn how

to take advantage of them. By aligning with what is already in place, Together for LA supports and adds to the system. Every organization involved has different skillsets and relationships, which means that for the end user – the small business coming back from COVID – if they cannot find a solution immediately, they have the power of a huge network of networks that can.



For more information,
visit www.togetherforla.org.

Appendix

A. TOGETHER FOR LA COLLABORATIVE SMALL BUSINESS SERVICES

B. TOGETHER FOR LA NETWORK RESOURCES

C. JULY-DECEMBER 2021 TIMELINE OF SMALL BUSINESS RECOVERY

D. ACRONYMS AND DEFINITIONS

E. ACKNOWLEDGMENTS



For more information about TFLA,
visit www.togetherforla.org.

APPENDIX A.

TOGETHER FOR LA COLLABORATIVE SMALL BUSINESS SERVICES

LOS ANGELES COUNTY
ECONOMIC DEVELOPMENT
CORPORATION

From June – December of 2021, the LA County Economic Development Corporation (LAEDC) hosted twelve webinars for 894 attendees total and 678 unique businesses in topics such as: upcoming grant and loan opportunities information, recovery and resilience resources, tax credits, digital presence/social media strategies, marketing, small business growth, and disaster preparedness.

LAEDC staff also provides no-cost one-on-one technical assistance to small businesses. LAEDC offers a wide range of business assistance services, including financing resources, procurement opportunities, and more. This assistance helps bridge the disconnect between business needs and available resources, as business owners are not always aware of what is available or who to contact. The success of this “boots on the ground” direct assistance approach may be attributed to the increased need for interpersonal connection and support that many have been seeking since the pandemic began.

LAEDC also offers a thorough directory of small business resources on their Together for LA [webpage](#), which is constantly updated with financial opportunities, small business programs, toolkits, guides, and more. Their other outreach efforts include targeted postcard mailers for technical assistance mailed to women- and diverse-owned small businesses, email and social media campaigns, and presentations in partnership with local LA stakeholders.

SERVICES

- Economic data and forecasts
- Economic development
- Economic and industry research
- Employer and employee safety
- Navigating government applications
- Certifications and requirements
- No-cost technical assistance programs
- Education and workforce development
- Digital equity
- International trade/investment for LA
- Public policy analysis

CONTACT INFORMATION

- Angela Amirkhanian, Programs Manager:
(213) 622-4848 | angela.amirkhanian@laedc.org
- Seta Zorabian, Regional Manager:
(213) 236-4820 | seta.zorabian@laedc.org
- Erwin Silva, Regional Manager:
(213) 236-4838 | erwin.silva@laedc.org
- Norma Gomez, Regional Manager:
(213) 236-4898 | norma.gomez@laedc.org

LANGUAGES SERVED

- English, Armenian, Spanish

LOS ANGELES AREA CHAMBER OF COMMERCE

The Los Angeles Area Chamber of Commerce represents the interests of a broad spectrum of organizations across the private, non-profit, academic, and public sector, including the business community, job creators, and innovators in the LA region. It is their mission to design and advance opportunities and solutions for a thriving regional economy that is inclusive and globally competitive. As the oldest and largest business association in the region, the Chamber has a long-standing history of convening business leaders, communities, and policy makers to promote a vibrant economy.

The Chamber has provided helpful guidance and showcased key opportunities for the LA region’s small businesses through their OneLA Inclusive Procurement, Small Business Strong, and OneLA Doing Business With webinar series and 1:1 Resilient Business Advising Program. These workshops and 1:1 advising sessions covered some of the biggest topics of discussion for small businesses this year, including procurement opportunities, access to capital, digital literacy, and technology tools like social media and digital marketing. With 50-100 active and engaged participants consistently attending these webinars, small businesses have been able to learn a range of skills, including cash flow management, pivoting to cost-efficient digital operations, how to get certified as a small business contractor, and how to reach new customers and drive new sales growth.

In a region where 93% of the businesses have less than 20 employees and 1 in 2 employees work for a small business, the LA

SERVICES

- 1:1 Resilient Business Advising
- Access to capital and contracts
- Business operations
- Customer sales & retention
- Digital marketing
- Disaster preparedness & resiliency
- Health & safety protocols
- Procurement
- Public policy & advocacy
- Social media
- Talent acquisition & workforce development

CONTACT INFORMATION

Andrea Nunn,
Senior VP Entrepreneurship & Innovation
anunn@lachamber.com

Peter Foo,
VP Entrepreneurship &
Workforce Development
pfoo@lachamber.com
(English and Japanese)

LANGUAGES SERVED

English, Spanish

Chamber's Inclusive Procurement Program seeks to vastly improve access to regional contracts for underrepresented small businesses and provide business owners the best of mentorship, training, and relationship-building for growth and economic mobility. With a focus on equity and inclusion, the Chamber provides pathways for equal access to contract opportunities in industries like construction, manufacturing, transportation, healthcare, and more. In a region with great opportunities for local, small, and diverse businesses to supply goods and services, resulting in a series of sports and entertainment events, culminating with the Olympics and Paralympics Games in 2028, the Chamber set out to prepare small businesses to take advantage of contracting opportunities. Since the launch of the Chamber's Inclusive Procurement Program, OneLA, the County of LA Department of Consumer and Business Affairs Office of Small Business (DCBA-OSB) saw an impressive increase in certification approvals and an increase in contract awards. The demographic breakdown of the Chamber's past participants is: 57.1% Female, 41.4% Male, 1.4% Gender Neutral, 37.1% Black or African American, 20% Latinx, 15.7% Asian, 14.3% White/Caucasian, and 1.4% Native American. During the COVID-19 pandemic, one of our programs, the OneLA's pilot cohort, was comprised of 71 trainees. 57% of the trainees were women-owned business and 74% came from underrepresented communities (Hispanic, African American, Native Hawaiian or Pacific Islander, and African American). As a result, over \$10M in contracts were awarded to OneLA participants, including Erick Castro, CEO of KSE Construction, a Hispanic-owned Disabled Veteran-Owned construction company. Through OneLA, he was able to apply and secure over \$300,000 in contracts, stay in business through the COVID-19 pandemic, and pivot to new opportunities (FoxLA Interview). Today, Erick is a preferred vendor and scaling his business – an example of the economic mobility that we strive to achieve for all our participants. See the OneLA Impact Report [here](#).

Watch a TFLA Small Business Story



Christina Moses of [3shades design](#) and Alex Perez of [LX-Marketing](#) visit the L.A. Area Chamber to talk about the OneLA Inclusive Procurement Program.

LISC LA

LISC LA is the LA-based office of the national nonprofit Local Initiatives Support Corporation, which has thirty-seven offices nationwide dedicated to urban and rural community development. According to Emma Kloppenburg, Program Officer at LISC LA, their office recognized the need among local businesses for greater digital literacy and upskilling, especially in light of the digital transition seen during the pandemic. To address this gap, LISC LA partnered with the IXL Center, a Boston-based consulting company, to run the "[Keep our Shops on the Block Digital Accelerator Program](#)."

This program provided one-on-one technical assistance, classroom-style learning, and wrap-around support in digital literacy, upskilling, and utilizing various technology platforms. The initial cohort consisted of 23 businesses, all led by people of color and/or women. Consulting staff included local students who were trained in consulting and meeting with businesses where they are, culturally or otherwise. The program also offered "Expert Networking Sessions," which provided resources and training for various small business technology products. Webinar speakers and topics included Google (Google Ads and SEO), Shopify (SEO and Organic Marketing), and Facebook (Supplier Diversity and Boosting with Facebook apps).

SERVICES

Loans
Financial literacy
Website and online training

CONTACT INFORMATION

Emma Kloppenburg,
Program Officer
EKloppenburg@lisc.org

LANGUAGES SERVED

English, Spanish, Filipino, Chinese

DR. LUCY JONES CENTER FOR SCIENCE AND SOCIETY

The Dr. Lucy Jones Center for Science and Society (DLJCSS) provides resources for emergency preparedness for vulnerable businesses, small business resilience and recovery, and small business disaster preparedness and resilience. As a part of this mission, DLJCSS presented two webinars:

1) "Surviving the Big One: A Small Business Guide Webinar with Together for LA" in October 2021 during the week of the national Great Shakeout, and

2) "Key Takeaways from the Pandemic: Preparing for the Next Disaster" in April 2022.

Dr. Lucy Jones, seismologist and founder of the DLJCSS, informed viewers about earthquake risks for small businesses and what they can do to reduce damage and impact, as well as how they can build resilience.

SERVICES

Small business disaster preparedness

Resilience and recovery

Explanations of the science behind threats and vulnerabilities

CONTACT INFORMATION

Isabela Lovelace,
Staff & Project Coordinator
isabela@drlucyjonescenter.org
(English and Spanish)

LANGUAGES SERVED

English



Dr. Lucy Jones (pictured) is the founder of the Dr. Lucy Jones Center for Science and Society, whose mission is to activate the use of science in the creation of more resilient communities.

INSTITUTE FOR SUSTAINABLE DEVELOPMENT

ISD's technical assistance services for small businesses includes business plan development, marketing, strategy, and how to identify and navigate state, federal, and national grant, loan, and procurement opportunities.

ISD offers and continuously updates a digital [directory](#) of both state and national public, private, foundation, and corporate resources for small businesses, nonprofits, and microenterprises, ranging from funding and procurement opportunities to tailored services provided by local business and community service organizations. ISD communicates with more than 500 key stakeholders in LA across 200 zip codes.

ISD has been trouble-shooting and researching potential bottlenecks affecting small business COVID-19 recovery. ISD's research includes identifying federal and local COVID-19 funding initiatives, the flow of federal funds into Los Angeles, and national private sector initiatives for promoting minority capital asset growth. ISD also works with small businesses to capture their COVID-19 recovery and resilience story.

SERVICES

Small business counseling

Information directories

Non-profit, chamber, EDO,
and community support

Business plans and strategy

Navigating national and federal resources

CONTACT INFORMATION

Patrizia Pelingon,
Program Coordinator
patriziap@isdus.org

LANGUAGES SERVED

English, Spanish

CITY OF LOS ANGELES SMALL BUSINESS SERVICES

1200 WEST 7TH STREET | 213-744-7300 | [CONTACT FORM](#)

MISSION STATEMENT

The intent of the City of Los Angeles Economic and Workforce Development Department (EWDD) is to create and enforce programs for small businesses. In addition, it establishes job training and career opportunities for the residents and business owners of the City of LA.



ARPA FINANCIAL RECOVERY ASSISTANCE

The City of LA allocated \$50M in **American Recovery Plan Act (ARPA)** funding to support small business owners during the coronavirus pandemic. Programs and initiatives were implemented to promote a strong and equitable economic recovery.

\$25M COMEBACK CHECKS PROGRAM

Applications are being processed and funds are being dispersed in the form of \$5,000 grants to approximately 5,000 small businesses in the City of LA, including restaurants and other vulnerable industries that need financial assistance.



UPCOMING GRANTS, FUNDS, AND PROGRAMS FOR RECOVERY

\$12M for Small Business Rental Assistance

\$8.5M for Microenterprise Grant

\$1M for Equity Fund

\$2.5M for Child Care Grant

\$3.3 for Child Care Support

\$1M for Good Food Zones

\$4M for Jobs and Economic Development Incentive (JEDI) Zones

\$5M for Legacy Business Recovery Program

\$76M invested from Los Angeles Development Fund (LADF)



Los Angeles County Office of Small Business

4716 E. Cesar E. Chavez Ave • Los Angeles, CA 90022
(844) 432-4900

OUR SERVICES: The goal of the Office of Small Business (OSB) is to help small businesses start, grow, thrive and be successful. OSB provides FREE services, which include individualized assistance to help you start a business, get certified, and compete for government contracts through one-on-one counseling, business development workshops, networking events, and more.

SMALL BUSINESS CONCIERGE: Guides prospective business owners interested in establishing a business by guiding them through the permitting and licensing process and connecting them to trusted agencies and resources in LA County.

For more information: conciERGE@wdacs.lacounty.gov or schedule a virtual appointment at <https://bit.ly/BizCounseling>

LA COUNTY PROCUREMENT TECHNICAL ASSISTANCE CENTER (PTAC): The Los Angeles PTAC can help your business compete for contracting opportunities with local, state and federal government agencies.

For more information: PTAC@wdacs.lacounty.gov or schedule a virtual appointment at <https://bit.ly/PTACappointment>

LA COUNTY CERTIFICATIONS: The County's certification program encourages local small and social enterprise businesses, and business owners who are minorities, women, LGBTQ+, disadvantaged or disabled veterans to capitalize on opportunities in government and private-sector procurement programs. Connect with us to apply and become certified.

For more information: cbesbe@wdacs.lacounty.gov or schedule a virtual appointment at <https://bit.ly/PTACappointment>

LA COUNTY AMERICAN RESCUE PLAN ACT (ARPA) RESOURCES AND OPPORTUNITIES

- \$47M in Grants for Micro & Small Businesses and Non-Profits launching in Summer 2022! Visit: <https://bit.ly/lacountygrants> to be added to our notification list.
- Current ARPA Contract Opportunities and Solicitations can be found here: <https://ceo.lacounty.gov/recovery/contract-opportunities>.
- Legal Aid for Small Businesses: Contractual Assistance, Workshops & Guidance
 - Website: <https://lalegalhelp.org/>
 - Toll Free #: 866 375 9511
 - Events: <https://bit.ly/osbbizevents>

East LA Entrepreneur Center



Open for Business Fund: Los Angeles

Wells Fargo committed to donating all gross processing fees from the Paycheck Protection Program (PPP) during 2020 and created a roughly \$420 million small business recovery effort called the Open for Business Fund. With this program, Wells Fargo is supporting Community Development Financial Institutions (CDFIs) and nonprofits that provide needed capital, technical support, and long-term resiliency programs for small businesses, particularly those hardest hit by the pandemic such as racially and ethnically diverse businesses.

New Open For Business Fund Grant

Los Angeles will be one of five markets nationwide to be awarded significant funding (up to \$20MM) from the Open for Business Fund as part of its effort to build business value and long-term resiliency of small businesses. Wells Fargo will focus on the significant challenge of building assets for diverse-owned small businesses, which tend to start with less capital and lack access to the capital they need to grow their businesses. Program funds will help existing small businesses acquire assets such as property, equipment, or technology, which will promote greater financial independence, and help mitigate the effects of future economic shocks.

Prior Open for Business Fund Support in Los Angeles

Since 2020, Wells Fargo has awarded approximately \$11 million from its Open for Business Fund and local giving to organizations based in Los Angeles:

- Genesis LA
- Inclusive Action for the City
- Pacific Asian Consortium in Employment (PACE)
- Pacific Coast Regional Small Business Development Center (SBDC)
- Vermont Slauson Economic Development Corporation
- Together for LA Small Business Recovery Collaborative including the LA Area-Chamber, LA Economic Development Corporation, LA LISC in partnership with the City and County of Los Angeles

Collaboration with the City and County of Los Angeles

Wells Fargo was one of the first financial institutions to support the Los Angeles Regional COVID-19 Recovery Fund and provided a \$1 million donation to help capitalize the Fund, which awards grants to LA micro-entrepreneurs, small businesses, and non-profits. Wells Fargo worked closely in the development of the Fund to support small businesses in receiving technical assistance along with grant or loan support.

APPENDIX B.

TOGETHER FOR LA NETWORK RESOURCES

LA is home to many community and university organizations that play significant roles in local business and economic development, both before and during the pandemic. Here are examples of resources that can be found in Together for LA's information directories.

CALIFORNIA COMMUNITY FOUNDATION

According to Maria Cabildo, Director of Housing and Economic Opportunity at the California Community Foundation (CCF), many service-oriented businesses were lost during the pandemic that were particularly essential to low-income, minority, and under-served neighborhoods. CCF supports LAnSync to help advance an equitable recovery in LA County. This program has developed a four-point strategic plan that aims to provide BIPOC-led and BIPOC-serving community organizations and small municipalities that have been most affected by COVID-19 with the technical assistance and support they need to pursue state and federal funding opportunities.

CALIFORNIA STATE UNIVERSITY, LONG BEACH: LONG BEACH SMALL BUSINESS MONITOR

The Long Beach Small Business Monitor (LBSBM), led by Dr. Scott Flexo of the College of Business Administration, runs two major initiatives in support of small businesses. Their small business survey investigates the relationship between the City of Long Beach and small businesses and how they respond to each other. Faculty and students who are passionate about the community work together to accurately represent local businesses and their needs.

The LBSBM also operates the Marketing Business Center, in which student intern teams work directly with small businesses, almost all of which are women- and minority-owned, to build up their marketing for free. While the small business survey has revealed this to be a need over the years, this work has been critical during what Flexo calls a "digital shakeout." Many businesses, especially older and more traditional ones, have closed or retired early amidst the digital transition of the pandemic.

CHINATOWN SERVICE CENTER

At the Chinatown Service Center (CSC), Mandarin- and Cantonese-speaking small business owners can receive technical assistance such as entrepreneurship guidance and financial literacy. Clients range from being first-time business owners to seasoned owners from their hometowns in China. During the pandemic, clients have been seeking assistance from how to obtain a license to how to communicate with the city regarding zoning. Businesses have also been struggling with increasing labor and materials costs, while at the same time trying to maintain current prices.

Many of those served by the CSC speak English as a second language, and about 90% are LMI. According to Jon Lin, Community Economic Development Manager at the CSC, there is an apparent disconnect between businesses looking for trained labor, and people looking for jobs. Issues such as age and transportation hinder job-seekers from finding employment. While work centers or an otherwise solid work referral program could help, support is lacking for Chinese-only speakers, which CSC can help address.

EMERGENCY NETWORK LOS ANGELES

The LA County VOAD unit, also known as ENLA, consists of over 40 nonprofits and government agencies that work to improve community welfare and emergency management. With a good reach of emergency nonprofits and community faith organizations, one of ENLA's strengths is acting as a forum and helping connect people to necessary training.

Yosef Jalil, Program Director for ENLA, reports that the areas hit hardest by COVID-19 have been those with long-standing development issues. These include southern and southeast LA, specifically areas that are high density and with a high majority of minority residents. However, northern and more rural parts of LA are also struggling to recover and must not be overlooked in the process.

ENTREPRENEUR EDUCATIONAL CENTER, INC.

The Entrepreneur Educational Center, Inc. (EECI) in Watts was founded by Barbara Stanton (now Executive Director) to encourage high school students to pursue business. As a Watts native, Stanton recognized the need to expose students to a sector that they might not see very often in their community due to historic disinvestment and a lack of local resources and funding. Programs at EECI also demonstrate an alternative to crime and felony and prevent members from feeling like they have no path for the future. According to Stanton, students will transform from initially being shy, to pitching their business ideas two months later. EECI focuses on multicultural and handicapable at-risk youth.

When the pandemic began, Stanton had only recently moved into their current location. After applying for a \$25,000 EIDL from the SBA, EECI received \$50,000. With this funding, EECI was able to pay staff to stay at home, and also reconnected with online alumni to ask about their needs. They also transformed the building's outdoor patio into a COVID-safe classroom with desks, laptops, tents, and umbrellas. While EECI was not able to run their full young adult program, they hosted a Gaming and Innovation Summit for their students in November 2020.

GREATER SAN FERNANDO VALLEY CHAMBER OF COMMERCE

At the Greater San Fernando Valley Chamber of Commerce, Chief Executive Officer (CEO) Nancy Hoffman Vanyek noticed a gap among chambers of commerce for properly engaging in advocacy. To address this need, Vanyek helped create toolkits that include topics such as social media, wording, and artwork. In response to the digital transition, Vanyek held roundtables for businesses regarding virtual event management and communication.

Vanyek also reports that small businesses have struggled to keep up and comply with changing public health guidelines. For reasons such as different rules in adjacent areas, a lack of metrics for success, and little to no protection for businesses from “obscure” mandates, businesses have been feeling left to fend for themselves. While Vanyek has found success in helping some local microbreweries stay open and get their business fees reduced, she advocates for more clarity, transparency, and accountability between the public and business sectors.

INCLUSIVE ACTION FOR THE CITY

Inclusive Action for the City (IAC), a nonprofit CDFI, is tackling economic recovery issues by facilitating transformative economic development initiatives to build strong local economies in low-income, urban communities. With over five years of lending experience and a strong, dedicated economic development team, IAC specializes in low-interest loans for small businesses.

As a fast response to the financial crisis caused by the pandemic, IAC developed the Street Vendor Emergency Fund (SVEF) in collaboration with their partners in the LA Street Vendor Campaign: Community Power Collective, East LA Community Corporation (ELACC), and Public Counsel. In 2020 and 2021, they disbursed \$956,134 to 2,390 street vendors through the SVEF. Additionally, IAC provided personal protective equipment (PPE) and other community resources at their cash card distributions.

KOREAN RESOURCE CENTER

The Korean Resource Center (KRC) is a community education and service nonprofit that offers various kinds of assistance, including legal, housing, health, organizing, immigrant, and undocumented. During the pandemic, the KRC published YouTube videos that provide information on how to apply for different types of resources. This video series was inspired by some community needs, such as language accessibility (specifically regarding public health), need for PPE among small businesses, financial guidance (e.g., PPP, rental assistance), and the lack of a centralized information source. In response to recent anti-Asian American and Pacific Islander (AAPI) sentiment, the KRC also established a rapid response call line and provided support groups for those experiencing anger, frustration, and fear.

According to Eric Yang, former Organizing Manager at the KRC, “Conversations are not being had in Korean.” Their resources aim to bridge the gap between available resources and those in need of assistance.

LOYOLA MARYMOUNT UNIVERSITY: INSTITUTE FOR BUSINESS ETHICS AND SUSTAINABILITY

According to Jeffrey Thies, a single, overarching take on LA's COVID-19 recovery can be difficult to formulate given LA's diversity and how different recovery has been across the area. An undeniable theme, however, is that those who were already struggling pre-pandemic have been more severely impacted since it began.

As the Director of the Institute for Business Ethics and Sustainability (IBES) at Loyola Marymount University, Thies ensures that his students are engaged in the university's commitment to project-based learning. In spring 2021, the IBES launched a competition titled the "[Promotion of Justice Challenge](#)" in which students were encouraged to interview and profile a social justice-driven business. Finalists were then given grants and mentors for turning their narratives into compelling videos. The winning videos showcased businesses addressing food insecurity, food accessibility, preservation of native culture, and business sustainability.

Additionally, the Institute's "[Reset the Room](#)" initiative in April 2021 convened Black entrepreneurs to tell their stories, provide business insights, and network with students. Topics included capacity-building, business development, and business and leadership success.

UNIVERSITY OF SOUTHERN CALIFORNIA: SMALL BUSINESS CLINIC

Students at the University of Southern California's Small Business Clinic (SBC) assist upcoming business owners with various aspects of forming a business, including legal services, documents, shared agreements, and contracts. Earlier in the pandemic, a group of approximately 25 law students convened to answer FAQs about the pandemic. Such a service was critical at a time when rules and guidelines were unclear and constantly changing.

Small Business Director Michael Chasalow noticed that using Zoom opened new doors for some clients. Specifically, those with day jobs who had been wanting to start their own practices could now do so online. Professionals ranging from therapists, life coaches, marriage counselors, and online nutritionists leveraged technology to either adapt or add an element to their business. More food-related businesses have also been offering delivery, online classes, and other at-home options as a way to re-enter the industry. At the same time, there has been an evident drop in businesses renting space and operating physical locations.

WATTS/CENTURY LATINO ORGANIZATION

For the past thirty years, the Watts/Century Latino Organization (WCLO) has been connecting the local Latino and Black populations. During the pandemic, the WCLO has been helping community members apply for federal COVID-19 rent relief and emergency assistance. They also helped a local food bank distribute food to approximately 300 people, and in the process, disseminated information about applying to assistance programs and working with [Unidos U.S.](#), another Latino advocacy group.

Arturo Ybarra, Executive Director and Co-Founder, echoes the recurring sentiment that language support for non-native English speakers has been unsatisfactory. With some assistance forms even being up to thirty pages, completing them is hard for a Latino person who does not speak English, nor understand all of the technical language involved. Language has also been a tremendous barrier to money flowing into the community. “Despite there being millions of Latino speakers in the U.S.,” says Ybarra, “it feels like our needs aren’t met.” WCLO is working to make the system simpler, clearer, and easier to access.

WATTS COMMUNITY DEVELOPMENT CORPORATION


The Watts Community Development Corporation (WCDC) provides advocacy and assistance services in topics such as post-employment job retention and community member well-being. Last year, the WCDC partnered with the [LA Regional Food Bank](#) to feed over 100,000 people across 500 families. The WCDC is also involved in the local Jordan Downs Redevelopment Project and assists residents that are in the process of relocation.

Billy Earley, President of the WCDC, has noticed the role that fear has played in small business recovery. For example, patrons are concerned about getting sick from eating out at restaurants, and are hesitant to engage with different types of environments. Employment has also been a long-standing need in the community, stemming back to the Watts Riots in 1965. The WCDC works to bring jobs back and originate projects in the community.

Earley is optimistic about the city’s future. Positive moments, including a new mini-mall, recent redevelopment efforts, and local “Days of Compassion” offer an uplifting outlook for the future and face of Watts.

APPENDIX C.

TIMELINE OF LOS ANGELES COVID-19 SMALL BUSINESS RECOVERY (JULY - DECEMBER, 2021)

- 
- Jul 1** A \$15 minimum wage goes into effect for LA small businesses.
 - Jul 13** CA Governor Gavin Newsom signs budget bills for small businesses, one of which adds \$1.5B to a money pool for small businesses with annual gross revenues up to \$2.5M.
 - Jul 15** The City of Santa Monica, Santa Monica Chamber Foundation, and LISC LA partner to launch the Santa Monica Small Business Recovery Grants Program, which will provide \$5,000 grants to 78 small businesses.

MLB and Mastercard announce their “Home Team Advantage Small Business Contest” in which a lucky small business owner in LA will win \$10,000.
 - Jul 19** An economic briefing from the LAEDC reveals that small business revenue in CA is still down 43% from pre-pandemic levels.
 - Jul 22** The LA County Alternatives to Incarceration (ATI) Office announces plans to launch an “Incubation Academy” for helping small to midsize community nonprofits increase their capacity.
 - Jul 26** Applications open for LISC LA’s BBET initiative for Black-owned small businesses in the personal care industry.
 - Jul 27** **The Together for LA collaborative officially launches.**

LA County’s Board of Supervisors approves a \$975M federal recovery spending plan that includes \$70M for small businesses, entrepreneurs, and nonprofits.
 - Aug 2** LISC LA releases its [2021 Equitable Economic Recovery Toolkit](#).
 - Aug 5** Lendistry, a fintech firm based in Downtown LA, announces plans to administer \$1.5B in funding to minority-owned small businesses in CA via the state’s pandemic relief program.
 - Aug 19** The LA Digital Equity Action League (LA DEAL), which consists of the LAEDC, UNITE-LA, and a coalition of over 100 partners in education, government, health care, and nonprofit sectors, receives a grant from the CA Public Utilities Commission for tackling the digital divide.
 - Aug 22** The first cruise ship to depart CA in 17 months leaves the Port of Long Beach.
 - Sep 1** City of LA Mayor Eric Garcetti announces a new partnership between the City and Money Management International for providing free financial counseling for small business owners in LA.

- **Sep 15** The LAEDC releases its [2020-2021 Annual Report](#) detailing the experiences of the previous year for the business community.
- **Sep 23** LA County's Board of Supervisors votes this week to extend commercial tenant protections through the end of January 2022.
- **Sep 29** LA County introduces a new LGBTQQ+ certification for businesses owned by Lesbian, Gay, Bisexual, Transgender, Queer, and Questioning individuals.
- **Oct 2** The LA City Council passes what may be the strictest indoor vaccine mandate in the country, requiring proof of vaccination to enter indoor restaurants, bars, gyms, salons, malls, and entertainment centers.
- **Oct 6** Gov. Newsom signs off on a COVID-19 recovery package allowing bars and restaurants to keep parklets open and continue offering to-go cocktails.
- **Oct 8** Amidst a nationwide supply chain crisis, President Biden announces that the Port of LA will transition to 24/7 service.
- **Oct 13** LISC LA begins accepting applications for its [Digital Accelerator Program](#), an expansion of the services offered under its Keep our Shops on the Block program.
- **Oct 18** LA County's Board of Supervisors bookmarks \$19M in funding for small businesses as a part of the CARES Act – \$7.5M for rent relief, \$10M for economic hardship, and \$1.5M for legal assistance.
- **Oct 19** Mayor Garcetti announces the Comeback Checks Grant Program, which will award \$5,000 grants to an estimated 5,000 businesses in the City of LA.
- **Nov 8** Applications open up for LA County's Small Business Rent Relief Grant Project, which gives grants of up to \$40,000 to businesses with rent past due as of Mar 4, 2020.
- **Nov 17** "Small Business Saturday" kicks off nationwide in support of local businesses and communities.
- **Nov 27** The Pasadena Community Foundation grants more than \$3M of COVID response funding to local nonprofits and small businesses in 2020 and 2021.
- **Dec 27** CA becomes the first state in the U.S. to exceed 5M diagnosed COVID-19 cases.
- **Dec 31** LAEDC reports that as a part of its TFLA work, it sent 358,617 emails between June-Dec 2021 to small businesses about LA events, resources, grant announcements, and technical assistance services, generated 34,953 social media impressions, and had 41,374 website visits.

APPENDIX D.

ACRONYMS AND DEFINITIONS

AJCC	America's Job Centers of California	IBES	Institute for Business Ethics and Sustainability
ARPA	American Rescue Plan Act	ISD	Institute for Sustainable Development
ATI	Alternatives to Incarceration (LA County)	KRC	Korean Resource Center
BBET	Black Business Excellence Technical Assistance	LA	Los Angeles
BIPOC	Black, Indigenous, People of Color	LAEDC	Los Angeles County Economic Development Corporation
BSO	Business Support Organization	LA DEAL	LA Digital Equity Action League
CA	California	LISC LA	Local Initiatives Support Corporation - Los Angeles
CARES	Coronavirus Aid, Relief, and Economic Security Act	LBSBM	Long Beach Small Business Monitor
CBO	Community-Based Organization	LMI	Low- and moderate-income
CCF	California Community Foundation	NFIB	National Federation of Independent Business
CDC	Community Development Corporation	PPE	Personal Protective Equipment
CDFI	Community Development Financial Institution	PPP	Paycheck Protection Program
CEO	Chief Executive Officer	PSA	Public Service Announcement
COVID	Coronavirus Disease	SBA	U.S. Small Business Administration
CSC	Chinatown Service Center	SBC	Small Business Clinic
EDO	Economic Development Organization	SBDC	Small Business Development Center
EECI	Entrepreneur Educational Center, Inc.	SVEF	Street Vendor Emergency Fund
EIDL	Economic Injury Disaster Loan	TFLA	Together for Los Angeles
ELACC	East LA Community Corporation	U.S.	United States
ENLA	Emergency Network Los Angeles	VC	Venture Capital
ESL	English as a Second Language	VOAD	Voluntary Organizations Active in Disaster
FEMA	Federal Emergency Management Agency	WCDC	Watts Community Development Corporation
HHS	U.S. Department of Health & Human Services	WCLO	Watts/Century Latino Organization
HR	Human Resources		
IAC	Inclusive Action for the City		

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ENDNOTES

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