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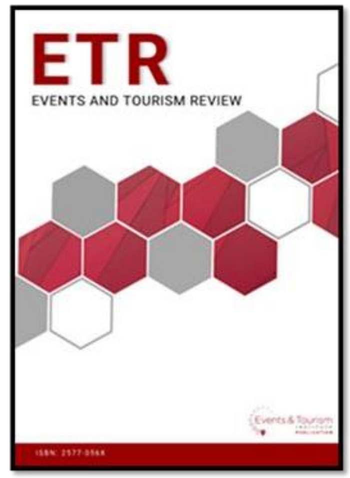
Small Business Ownership in Black-majority Indianapolis Neighborhoods



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Abstract

The study explores the demographic characteristics of small business entrepreneurs, including their motivation to become entrepreneurs in Black-majority neighborhoods and the characteristics of their businesses. The study also attempts to address barriers that may inhibit their success. The research setting is fourteen Black-majority neighborhoods in Indianapolis whose demographic indicators, such as median household income and poverty rates, trail other neighborhoods in the city.

Keywords: Black-majority Neighborhoods; Small Business; Business Motivation; Business Characteristics; Barriers

Introduction

Business ownership in the United States is often associated with individual and family wealth. A Federal Reserve Bulletin (2020) points out that in 2019, Black households, which comprised nearly 16% of the US population, held just under 3% of overall wealth. Unsurprisingly, the same study notes that out of the 5,771,292 employer firms in the country, only 2.3% were owned by Black business owners. The US Census Bureau (2022) estimates that in 2019, there were just under 135,000 Black-owned businesses with more than one employee.

A report (Perry et al., 2022) attempted to measure entrepreneurial activity by Black-owned businesses in 68 metropolitan areas using revenue and payroll data from the 2018 Census Bureau's Annual Business Survey (Annual Business Survey, 2018) that covers the reference year 2017. One of the regions reported was the Indianapolis Carmel Anderson metropolitan area. The region has a Black population of 17.1%, with 915 Black-owned businesses representing only 3% of total businesses. The same report notes that these businesses pay employees an average salary of $30,795. This is not uncommon across the country. No metropolitan area matches or exceeds the percentage of its Black population in terms of its number of Black-owned businesses. These businesses create an average of 14 jobs each compared to 27 jobs for all businesses. Regarding payroll, Black-owned businesses pay their employees 60% of what all businesses pay theirs ($51,013).

Stegman et al. (2002) argued that passing the Community Reinvestment Act (CRA), revised in 2020, remains one of the more promising strategies for helping underserved populations and communities accumulate savings and access credit. CRA pressured commercial banks and thrifts to consider the credit needs of all borrowers, including those in low-income neighborhoods (Immergluck, 2004). The pressure applied to banks resulted in a net increase in minority owners seeking financing to start or expand businesses in these neighborhoods (Bates & Robb, 2015).

Black business owners are often wealthier than their peers and create business wealth faster than individuals involved in other types of employment (Gorman, 2017). Gorman also points out that small businesses hire from within their communities. This becomes even more important in Black-majority neighborhoods struggling with poverty and high unemployment rates.

Several efforts to grow the Black business ecosystem are underway. Path to 15|55 argues that if 15% of Black-owned businesses hire one more employee, the country's economy will grow by $55 billion (Path to 1555, 2022). Operation Hope aims to create 1 million new Black-owned businesses by 2030 (Operation Hope, 2022). Corporations also use their financial resources and business networks to generate business opportunities for Black-owned businesses. Target Corporation committed at least $2 billion to grow Back-owned businesses by 2025 (Corporate Target, 2022). JP Morgan Chase's Advancing Black Pathways initiative aims to invest $30 billion by the end of 2025 to "help the Black community chart stronger paths toward economic success and empowerment" (JPMorgan et al., 2022,5).

There are also encouraging signs that the 2020 pandemic and the civic and corporate efforts discussed above have led to a rise in the number of Black business owners nationwide. Revised estimates from the University of California, Santa Cruz (2022), reported initially by Fairlie (2020), point to an increase of 38% in Black-owned businesses between February 2020 and August 2021. In Indianapolis, the Indy Black Chamber of Commerce reported a 33% increase in membership, adding eighty-two new small businesses to their organization in 2021 (Drenon, 2022; January 6).

More research is needed about the characteristics of businesses in low-income areas, especially in Black-majority neighborhoods (Kugler et al., 2017). Kugler and his team examined the characteristics of businesses operating in low-income areas. They concluded that fewer businesses were operating in these areas relative to other areas and that these businesses had fewer employees and lower average payrolls than their peers. Furthermore, they point out that existing literature focuses mainly on rural low-income regions.

From this context, the study explores the demographic characteristics of business entrepreneurs, including their motivation to become entrepreneurs in Black-majority neighborhoods and the characteristics of their businesses. Lastly, the study attempts to address some barriers that may inhibit success.

Literature Review

The discrimination experienced by Black entrepreneurs in this country has deprived them of access to capital while impoverishing their customer base (Unger et al., 2011; Waldinger et al.,1990) and is strongly related to closures and low levels of profitability (Bates & Robb, 2014). A recent Forbes article addresses the barriers to Black entrepreneurship. These barriers result from systemic racism that remains unrecognized by society and a persistent lack of adequate support and funding that prevents Black entrepreneurs from accessing the financial, social, and intellectual capital available to their non-Black peers (Snobar, 2021).

Racial disparities in business ownership have been troubling for many years, especially when comparing the profitability of minority-owned businesses versus non-minority-owned businesses. Auster (1998) used logit analyses to compare Black-owned and White-owned businesses in three U.S. metropolitan areas. The study's findings show that race, education, business size, and the residents' average income significantly affected business profitability but not business survival. Bates (1989) points to weak internal markets, commercial bank redlining, and loss of entrepreneurial talent as the main culprits of suppressed business activity by Black business owners in Black neighborhoods. Bates (1993) highlights the importance of access to credit to the viability of small businesses and advocates for targeting assistance toward Black-owned small businesses to halt the drain of financial and human capital often seen in minority neighborhoods.

Fairlie et al. (2020) explored racial disparities in access to capital for new business ventures using data from the Kauffman Firm Survey. Their findings point to issues surrounding racial inequality in startup financing for Black-owned startups. They often start smaller and remain small because of difficulties in raising external capital. Disparities in creditworthiness also constrain black entrepreneurs. Black entrepreneurs apply for loans less often than White entrepreneurs primarily because they expect to be denied credit, even when they have a good credit history, and the banks are eager to support new business development.

Taylor (2018) reviewed three essays to address the gap in the literature surrounding the role of black and ethnic businesses in unlocking the potential for economic growth in minority neighborhoods. Perry et al. (2018) point to the devaluation of assets in Black neighborhoods, resulting in Black homeowners accumulating lower wealth accumulation, making it more challenging to start and invest in businesses. Aldrich (2019) called for increased black ownership of businesses in black neighborhoods. He contemplated the impact of transferring white businesses to black owners or the creation of new black-owned businesses to address black underemployment. Bates (2014) examined immigrants' challenges when establishing businesses in minority neighborhoods. Even though reduced discrimination and low capital requirements make it easier for entry, they face higher closure rates and lower profit margins as compared to doing business in white neighborhoods.

Williams (2017) studied Atlanta's 101 Neighborhood Statistical Areas to identify the economic and social characteristics that encourage Black business ownership. The findings point to a relationship between neighborhood characteristics, such as more available jobs, higher median household incomes, and lower crime statistics, resulting in more Black businesses in proportion to the Black population. Alperovitz et al. (2010) also highlighted the relationship between increased neighborhood economic activity and neighborhood prosperity. Earlier research suggests that Black population density and retail scarcity are positively correlated (Delgado et al., 2010; Henderson & Welier, 2010). Morlan et al. (2002) examined food deserts in low-income Black-majority areas in Mississippi, North Carolina, Maryland, and Minnesota. Their findings point to a systemic problem that contributes to the creation of food deserts. One example is that supermarkets in poorer neighborhoods represented only a quarter of what is available in White neighborhoods. Access to alcohol, on the other hand, was three times higher than in White neighborhoods.

Unfortunately, these issues continue to persist. Gartner and Bhat (2020) point out that urban low-income areas face the same challenges as low-income rural areas. The low concentration of businesses contributes to poverty and social ills, including increased crime rates, poor infrastructure, employees with lower workforce skills, and difficulties accessing capital. The availability of essential services, including access to food, is also negatively impacted by location. Residents of Black-majority urban neighborhoods struggle to access essential services that others in more affluent neighborhoods take for granted.

Ramanadhan et al. (2023) used a team-based, thematic analysis approach to examine the role of small businesses as promoters of community health and well-being in a predominately Black neighborhood in Roxbury, Massachusetts. Hji-Avgoustis and Wang (2023) point to the daily struggles many small businesses operating in Indianapolis' Black-majority neighborhoods face as they struggle to survive, including access to financial and human capital, generating low revenue, and operating with few employees.

Methodology

According to the Center for Research on Inclusion and Social Policy (2020), 48% of Black Marion County residents live in a Black-majority neighborhood where 88% of the homes are valued less than the county's median home value. Our research setting is Indianapolis, the state of Indiana's capital, and Marion County's seat. Indianapolis has a population of almost 900,000; 29% of the population is Black or African American (US Census Bureau, 2021). The fourteen Black-majority neighborhoods that comprise the study's population are identified using Indy Vitals (2022). This online community information system relies on population data from the US Census Bureau's 2020 Decennial Census.

We identified fourteen Black-majority neighborhoods whose demographic indicators, such as median household income and poverty rates, trail other neighborhoods in the city. We adopted a mixed methods research design consisting of online structured questionnaires and informal observations from the study's participants. This approach is considered suitable for studying business owner-operator goals and the performances of their firms (Newby et al., 2014). Study participants were selected using purposive samplings, a non-probability sampling in which researchers rely on their judgments when choosing population members to participate in a study (Etikan, 2016). The selection of participants was based on three criteria: a) geographic sampling (14 Black-majority neighborhoods), b) institutional context (small business owners of diverse racial backgrounds), and c) small businesses with assets not to exceed $1 million.

In collaboration with twenty-two community gatekeepers operating within the geographic boundaries of the fourteen neighborhoods, the lead author recruited the study participants and offered instructions on how to take the self-administered Qualtrics questionnaire online. These community gatekeepers represent organizations that have already earned the trust of their respective communities (Kay, 2019), and their involvement in promoting the study allowed the researchers to gain confidence, establish rapport, and form empathetic, non-hierarchical relationships with neighborhood business owners.

Since some small business owners spoke Spanish, the questionnaires were available in Spanish and English. A total of 94 completed and valid surveys were collected. The data were exported from Qualtrics to SPSS for quantitative data analyses, including descriptive statistics, independent samples t-tests, and Chi-square tests. Specifically, respondents' demographic profiles and business backgrounds were explored with frequency analysis, including chi-square tests and t-tests.

Findings

The study's authors attempted to address how business entrepreneurs in these neighborhoods promote social entrepreneurship by overcoming existing barriers to contribute to revitalizing their neighborhoods. This paper discusses the individual characteristics of these entrepreneurs, including the motivating factors behind their willingness to start a business in these low-income neighborhoods. It also summarizes the business characteristics of these firms and the challenges they face daily.

a) Respondent demographic characteristics

Out of a total of 94 respondents, 88 shared their racial backgrounds. Among them, 58% identified as African American, 27.3% as white, 11.4% as Asian, and 1.1% as Native Hawaiian or other Pacific Islanders. By comparing the demographic profiles of the non-Black and Black respondents, the most frequent age range for non-Black (73%) and Black respondents (70%) falls between 50 and 59 years old. Within the Black respondents, the gender distribution is relatively even (45.1% male to 54.9% female), while for non-Black respondents, the distribution is more pronounced (67.6% male, 32.4% female).

Regarding education attainment levels, non-Black and Black respondents commonly cite high school as their most frequent level of education (40.5% and 49%, respectively). Notably, more Black respondents hold postgraduate degrees (11.8%) than non-Black respondents (5.4%). The relationship status for both groups predominantly leans towards being 'married or in a cohabiting relationship' (43.2% non-Black, 39.2% Black), followed by 'single' (21.6% non-Black, 25.5% Black).

Regarding business experience, a higher percentage of non-Black entrepreneurs (41.7%) possess over 15 years of experience than Black entrepreneurs (24%). Regarding sources of finance, 'personal savings' is a significant source for both groups (81.1% non-Black, 94.1% Black). However, non-Black businesses rely more on commercial banks (56.8%) compared to Black businesses (21.6%), while the latter tend to depend more on 'family and friends' (45.9% non-Black, 64.7% black). Only a few from both groups seek 'government assistance programs' (8.1% non-Black, 5.9% Black), and very few individuals seek funding from 'venture capitalists' or engage in 'joint ventures.'

b) Business Characteristics

Most businesses in both groups have been established for over five years (83.8% non-Black, 60.6% Black). However, a more significant percentage of newer businesses (less than five years old) are found among Black respondents (29.4%) compared to non-Black respondents (16.2%).

Regarding business size, both groups commonly fall into the 'more than $100,000 but less than or equivalent to $500,000' category (34.3% non-Black, 43.1% Black). However, a significant difference arises in larger business sizes ('more than $500,000 but less than or equivalent to $1 million'), with 34.3% for non-Black and only 15.7% for black respondents.

The stage of business differs slightly between the two groups, with the 'maturity stage' being the mode for non-Black (44.4%) and the 'growth stage' for Black entrepreneurs. Notably, more Black businesses (14%) are at the 'survival stage' compared to non-Black businesses (5.6%). Regarding regular employment, Black-owned businesses employ 2-5 people (including the entrepreneur), while for non-Black entrepreneurs, it is 6-10 people (40.5%).

c) Motivation to be in business

Both non-Black and black entrepreneurs primarily aim 'to be entrepreneurs' (over 80% for both groups). However, for 'financial rewards,' 83.8% of non-Black but less than 63% of Black respondents prioritize this objective. Interestingly, there is a higher emphasis on 'career progression' among Black entrepreneurs (27.5%) than non-Black entrepreneurs (8.1%). In contrast, a more significant percentage of non-Black entrepreneurs are influenced by 'family or friends' (55%) than Black entrepreneurs (23.5%).

d) Barriers to success

Chi-square tests examined the associations between two pairs of categorical variables. One test is between race (recoded, non-Black versus Black) and gender (males versus females). The second test is between race (recoded, non-Black versus Black) and number of people employed (recoded, ≤ 5 people versus ≥ 6 people).

According to Table 1, the chi-square test is significant (p-value <0.05): more females among entrepreneurs versus males among non-Blacks. This is opposite to national data, where men own most businesses. According to Pew Research (2023), 55% of Black-owned businesses have male

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owners, and 37% are owned by women. Another 8% have equal male-female ownership.

Table 1: Race versus Gender

		1=non-Black	2=Black	Pearson Chi-sq.	df	Asymptotic Sig. (2-sided)
What gender do you identify as	Male	25	23	4.367	1	.037
	Female	12	28			

In Table 2, the chi-square test is significant (p-value <0.05): most Black businesses hire fewer employees, whereas most non-Black businesses hire more employees. This supports findings reported by Pew Research (2023), where 66% of Black-owned businesses had fewer than ten employees in 2020, 14% had 10 to 49 employees, and under 3% had 50 or more employees.

Table 2: Employment by Race

		1=non-Black	2=Black	Pearson Chi-sq.	df	Asymptotic Sig. (2-sided)
# of people employed	≤ 5 people	16	36	7.313	1	.007
	≥ 6 people	21	14			

T-tests were conducted to detect the perceptual differences between non-Black and Black business people in terms of the factors motivating them to start a business, major barriers to the success of the business, the factors contributing to the success of your business, and how successful their business has been with community development.

The following results are found to be significant at the significance level of 0.5:

1. Non-Black entrepreneurs feel more competition than Black entrepreneurs; both mean values are mild, while Black entrepreneurs are almost neutral (3.51 versus 3.02). This contradicts national data that shows White businesses are unlikely to view minority-owned businesses as competition (Hutchings et al., 2011).

2. Black entrepreneurs feel 'racial discrimination' more than non-Black entrepreneurs; the mean value is above 4 (4.18 versus 3.69). According to the US Census Bureau's Annual Business Survey (2021), 94% of the respondents noted that they are highly motivated to succeed in disproving persistent racial stereotypes.

3. Black entrepreneurs tend to agree more with the statement 'minority business owners encounter greater difficulties than others in creating a new business' than non-Black entrepreneurs (mean values 4.64 versus 3.97). This challenge persists, according to the most recent US Census

Bureau's Annual Business Survey (2021).

4. Black entrepreneurs agree more than non-Black entrepreneurs with the statement 'minority business owners find less support in society to create a new business than the majority group" (mean values 4.60 versus 4.03). This also supports the findings of the recent US Census Bureau's Annual Business Survey (2021).

5. Regarding the general question, 'Overall, how successful has your business been with community development?', non-Black entrepreneurs feel more successful than Black entrepreneurs (mean values 4.23 versus 3.76). Boston (2006) argues that Black-owned businesses are often dismissed as significant contributors to community revitalization because they are only a tiny part of the business ecosystem.

The following results are found to be significant at the significance level of 0.10:

1. Black entrepreneurs consider 'to improve the neighborhood's quality of life' more essential to motivate them than non-Black (mean value 4.29 versus 4.0).

2. Black entrepreneurs consider 'to have my own business so that my children will inherit it' more critical than non-Black entrepreneurs (mean value is 3.58 versus 3.17).

3. Non-Black entrepreneurs consider 'lack of qualified employees' a more substantial barrier than Black entrepreneurs, though both mean values are mild (mean value 3.71 versus 3.27).

4. Non-Black entrepreneurs consider the 'ability to develop new products and services' more critical than Black entrepreneurs in contributing to business success (mean values 4.09 versus 3.82).

5. Black entrepreneurs consider the 'ability to manage the business successfully' more critical than non-Black entrepreneurs in contributing to business success (4.27 versus 4.03). Note that both mean values are above 4.0.

Conclusions

Not unlike in most other minority neighborhoods, small businesses in Indianapolis Black majority neighborhoods are the lifeline to growing local economies, revitalizing their surroundings, and contributing to the creation of jobs that subsequently result in the creation of wealth for the residents. An ICIC (2016) study concludes that small businesses in distressed minority neighborhoods rival, and often exceed, larger businesses in job creation potential.

Unfortunately, businesses in these areas face several obstacles that prevent them from realizing their full potential. Past discrimination practices continue to negatively impact the economy and prospects of poorer, Black-majority neighborhoods (Cashin, 2004). Their weak economies dissuade residents from other parts of the city from moving in and encourage those who can afford to move out of these neighborhoods to do so. A study by Bates and Robb (2008) compared the performance of businesses serving minority neighborhoods versus businesses serving non-minority Whites. They concluded that businesses in minority neighborhoods were disadvantaged due to reduced business visibility.

Strengthening the business ecosystem in Black-majority neighborhoods is essential, and public policy must support it. Improving the quality of life in these neighborhoods by ensuring essential services and amenities match those available to residents in other parts of the city should be a given. Finally, expanding employment opportunities for these residents by supporting and growing the existing business ecosystem is also vital.

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