



# Vulnerable, yet Resilient:

## The Impact of COVID-19 on Latino-Owned Businesses in South Omaha



**OLLAS**  
OFFICE OF  
LATINO/LATIN  
AMERICAN  
STUDIES

*April 2022*

UNIVERSITY OF  
**Nebraska**  
Omaha



# OLLAS

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The Office of Latino/Latin American Studies (OLLAS, pronounced “oy-yas”) as established in the fall of 2003 and is housed in the College of Arts and Sciences at the University of Nebraska at Omaha (UNO). OLLAS’ mission is to combine academic excellence with real-world engagement to enhance our understanding of Latino/ Latin American peoples and critical issues. OLLAS’ goals include developing policy-oriented and community-relevant research, creating learning opportunities for students and communities beyond the classroom and across borders, and establishing strategic and egalitarian community partnerships to strengthen our capacity to address local and global concerns. For more information, visit our website: [www.unomaha.edu/ollas](http://www.unomaha.edu/ollas).

# About the OLLAS Report

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The OLLAS Report Series publishes the results of research and community engaged research projects carried out by UNO’s Office of Latino/Latin American Studies faculty and staff. These research reports are data and information driven interdisciplinary approaches to the experiences and needs of the Latino community in Omaha and Nebraska. Our research helps inform policies and programs about the economic, social, cultural, and political impacts of immigration and the growing influence of the Latino population in Nebraska and its surroundings. The OLLAS Report Series is intended to generate policy discussions and actions that advance the incorporation of Latinos in Nebraska and the nation at large.

## CITATION

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Doña-Reveco, C. & Cuellar, M. (2022). Vulnerable, yet Resilient: The Impact of COVID-19 on Latino-Owned Businesses in South Omaha. OLLAS Report # 17. Omaha: University of Nebraska at Omaha. <https://doi.org/10.32873/uno.dc.ollas.915>

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ISSN: 2768-1963

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**VULNERABLE, YET RESILIENT:  
THE IMPACT OF COVID-19 ON  
LATINO-OWNED BUSINESSES IN  
SOUTH OMAHA**

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OLLAS Report #17

*April 2022*

# ABSTRACT

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The effects of COVID-19 have been felt broadly, across Omaha's Latino community. Latino-owned businesses are a group of particular relevance due to the importance that local business, economic development, employment, and wealth creation have on the community as a whole. Using survey data collected between September 2021 and January 2022 among Latino business owners in South Omaha, the current study seeks to provide an exploratory and descriptive analysis of the impact of the pandemic on this group. The survey was applied to a non-random convenience sampling of 121 Latino business owners. Thus, there is no intention for this survey to be representative of the entire population of Latino business owners, but rather to present an overview of the impact of the pandemic on the growing Latino community in South Omaha. This report is divided into five sections. First, we present a demographic overview of the business owners and the characteristics of their businesses pre-pandemic to set the context for the effects and response to the pandemic. Second, we describe the owners' perceptions of the impact that the pandemic has had on their business and their corresponding industry. Third, we compare the owners' perceptions of COVID-19's impact between the two "pandemic years": 2020 and 2021. Fourth, we analyze the recovery prospects as presented by these business owners. In the last section, we present the owners' perception of the support provided by government agencies and the community.

**Keywords:** Latino-owned business; COVID-19; Survey; Perceived effects; Pandemic impacts; South Omaha

## ACKNOWLEDGMENTS

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The authors would like to thank the Nebraska Department of Economic Development for inviting us to participate in this project as part of the Department's ongoing Business Retention and Expansion (BRE) survey process. We would like to thank all the community organizations that collaborated in the application of the survey, to UNO-OLLAS' faculty Drs. Jose Sequeros-Valle, Steven Torres and their students for assisting in the data collection stage of this project; as well as the participants of this study for giving us their valuable time to respond our survey. We would also like to thank the Omaha Community Foundation for providing financial support that allowed for the data collection and analysis of the data presented in this report. Last, we would like to thank the OLLAS Staff (Yuriko Doku, OLLAS Assistant Director; Ana Gavia, OLLAS Communications Coordinator; and Ana Diaz-Orozco, OLLAS Community Engagement Coordinator) for their contribution to the graphic design of this document and their assistance in the promotion of this report.

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## FUNDING SOURCE

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Data analyzed for this project were originally collected through funding from Omaha Community Foundation's Community Resilience Fund. The opinions and conclusions of this project are the sole responsibility of the authors.

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## INTRODUCTION

The impacts of COVID-19 among Latino communities in the United States are well documented. Latinos have faced a significantly more negative impact of the pandemic than the non-Latino community, especially white non-Latinos. These effects are represented not only in a higher proportion among those who have become sick and the significant proportion of those who have died, but in every aspect of life: education, mental health, employment, and business impacts (Alsharif et al., 2021; Đoàn et al., 2021; Jamieson et al. 2021). This is also the case in Nebraska and in particular, the city of Omaha. According to the Nebraska Department of Health and Human Services (DHHS), between March 2020 and March 2022, Latinos have represented 13% of total COVID-19 cases, 15% of hospitalizations, and 9% of deaths while being 11% of the total statewide population (Nebraska DHHS, 2021). The impact of COVID-19 on Latinos in Douglas County, where Omaha is located, mirrors closely the numbers at the State level. As of mid-March 2022, there have been 150,216 positive cases and 1,044 deaths in Douglas county, of which nearly 22% of the positive cases and 10% of the deaths were among Latinos, who represent less than 13% of the county’s population (Table 1). Southeast Omaha concentrates the largest proportion of Latinos in the county, with close to 57% of all Latinos in the city living in that area and representing almost 36% of the population of Southeast Omaha.<sup>1</sup>

Table 1: Total Population, Number of Cases, and Number of Deaths Among Latino and Non-Latino Population in Douglas County, NE

	Total	Non-Latino	Latino	% Latinos
Population	560,617	490,250	70,367	12.6
Cases	150,216	118,220	31,996	21.3
Deaths	1,097	994	103	9.7

Source: Total population: own calculations based on Table B03001, American Community Survey, 5-Year Estimates Detailed Tables 2019-2015. Cases and Deaths: own calculations based on Douglas County NE COVID-19 Dashboard as available on March 18, 2022.

South Omaha not only has the largest population of Latinos in Omaha, but also is where meat-packing industries are located, employing a significant number of Latinos that reside in the area. In part due to the larger concentration of meat-packing industries, which have been important

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<sup>1</sup> Throughout this report we use two main geographies; the Southeast Omaha PUMA and the more colloquially Latino South Omaha. A PUMA is a Public Use Microdata Area. These are geographical divisions created by the US Census Bureau that are “non-overlapping, statistical geographic areas that partition each state or equivalent entity into geographic areas containing no fewer than 100,000 people each.” ([Public Use Microdata Areas \(PUMAs\) \(census.gov\)](https://www.census.gov/pums/about/pumas.html)). Omaha is divided into four PUMAs roughly using 72nd Street and Dodge Street as boundaries. Latino South Omaha traditionally includes the zip codes 68105, 68107, and 68106. Those are the areas with the largest concentration of Latino population in the city. The Southeast Omaha PUMA includes these three South Omaha zip codes.

hotspots of COVID-19 transmission (Ramos et al. 2021), South Omaha experienced a significant number of cases. While there are no data on COVID-19 infections and deaths at the zip code level, we can argue that most Latinos who had a reported case of COVID-19 and/or died of this disease were living in that area of the city. This is supported by qualitative data collected through the OLLAS project *Voices of a Pandemic*. Several interviewees from that project describe the vast effect this pandemic has had across Omaha’s Latino community. This report centers on the impact of the pandemic in one area: Latino business and their owners.

Using survey data collected from a non-random convenience sampling of 121 Latino business owners between September 2021 and January 2022 in South Omaha, in this report we present an exploratory and descriptive analysis of the pandemic’s impact on this group. This report is divided on five sections. First, we present a characterization of the business owners and their businesses pre-pandemic to set the context for the effects and response to the pandemic. Second, we describe the owners’ perceptions of the impact of the pandemic on their business and their corresponding industry. Third, we compare the owners’ perceived differences of COVID-19 impact between the two “pandemic years”; 2020 and 2021. Fourth, we analyze the recovery prospects as presented by these business owners. In the last section, we present the owners’ perception of the support provided by government agencies and the community.

## **THE IMPACT OF COVID-19 ON LATINO BUSINESS: A REVIEW OF CURRENT RESEARCH**

Prior to the COVID-19 pandemic, Latino communities and entrepreneurs were growing at a faster rate than any other demographic (Davila, 2014). The economic contributions of Latinos in the United States had also grown significantly since 2010; from \$1.7 Trillion that year, to \$2.6 Trillion in 2018 (Hamilton et al., 2020). As these authors argue, if U.S. Latinos constituted a separate country, the monetary value of their contribution to the United States economy would essentially rank as the eighth largest GDP in the world. The economic impact of Latinos in the United States not only generates growth through newly established businesses, but also through the number of individuals actively participating in the workforce. According to Orozco and her colleagues, “there were nearly 400,000 U.S. Latino-owned employer firms in 2017, employing 3.4 million people and generating nearly \$500 billion in annual revenue” (Orozco et al., 2020: 2). As the fastest growing minority demographic in the United States, Latinos are responsible for 78% of the growth in the U.S. labor force since the 2008 Great Recession despite making up around 18% of the total population (Hamilton et al., 2020).

The economic growth and contributions of Latinos in the U.S. prior to the COVID-19 pandemic unfortunately did not outweigh the challenges that Latinos faced in relation to financial stability. Ong and her colleagues, for example found that “minority-owned businesses had weaker pre-existing conditions before the pandemic, including lack of access to capital and disparities in government contracting. Prior to the pandemic, Black- and Hispanic-owned businesses were more likely to be “at risk” or “distressed” (Ong et al., 2020: 17). A lack of access to capital and traditional banking institutions were challenges that our survey respondents highlighted as contributing factors to their businesses' fluctuating stability. Ultimately, we know these obstacles existed well before the onset of the pandemic, placing these businesses on insecure footing to confront the negative economic and financial impacts brought on by COVID-19.

Several studies have analyzed the impact of COVID-19 on Latino-owned business in various parts of the country (Dua et al., 2020; Fairlie, 2020; Ong et al., 2020; Albro, 2021). Among other barriers, these studies report that Latino business owners have less financial cushion, inadequate access to government assistance, and are unable, in certain industries, to transition to remote work. These studies also suggest that industries that are overwhelmingly occupied by Latino business owners and employees reported the largest negative impacts from COVID-19 (Schafer et al., 2020). Overwhelmingly, Latino business owners felt compounded effects of the pandemic as they have the lowest rate of health insurance coverage, measured at 63% (Orozco et

al., 2020). Many of the issues faced by Latino business owners are intertwined, and the challenges of the pandemic compounded the negative effects felt by these entrepreneurs.

As the literature we reviewed highlights, the industries heavily occupied by Latino business owners are less likely to have the ability to transition to remote work. These include construction, food services, and accommodation business, as they rely on direct contact with clients (Orozco et al., 2020; Dua et al., 2020)). In exploring the characteristics of Latino owners and their businesses, we can identify clear disparities between these businesses and non-Latino, white-owned businesses on the scale of their operations, financial stability, and the potential for economic recovery. These disparities were further compounded by the health impacts of COVID-19 on U.S. Latino populations as briefly discussed in the introduction. Riley and her colleagues (2021), for example, note that mortality rates among Latinos born in Mexico and Central America and living in the United States was considerably higher than mortality rates amongst non-Latinos. Additionally, mortality rates were highest among workers in food-and-agriculture, and manufacturing, where Latinos are usually overrepresented. Based on these factors, it is important to consider how each issue is intertwined and has ultimately contributed to the experiences of Latino business owners during the phases of the pandemic in 2020 and 2021, and how these issues will continue to affect Latino-owned businesses and communities into 2022.

In conjunction with the negative impacts caused by the COVID-19 pandemic, Latino business owners have continued to face financial barriers that impede their business' economic stability. Sandoval (2021) reports that Latino-owned businesses were more likely to seek, but less likely to receive outside funding than non-Latino businesses. The exact reasons Latino-owned businesses were less likely to receive funding is not presented in the literature but, as we will show below, many of our survey respondents additionally reported difficulties in applying for funding. Orozco and her colleagues (2020) also report that Latino-owned businesses have less of a cash buffer to carry them through multiple months of closures, lockdowns, and necessary safety measures. Due to the industries that Latino-owned businesses are heavily situated in, a transition to remote work was not possible for many food service providers, construction businesses, or in-person services. Similarly, Sandoval (2021) highlights that only 28% of Latino-owned businesses could transition to remote work, compared to nearly 44% of businesses owned by white proprietors. The inability to pivot business operations to adjust to public health guidelines certainly added to the economic difficulties facing businesses similar to those that were surveyed for this report. The impact of these structural problems in the effects that pandemic has had on Latino-owned business were also present in Nebraska, as a study of the Nebraska Hispanic Chamber of Commerce in collaboration with the Nebraska Latino Business Coalition early in the pandemic attests (Mejias and Peck, 2020).

Investigating the reasons as to why Latino-owned businesses received less in financial assistance from all sources is critical to understanding the continued impacts of the pandemic on this community. Furthermore, it may allow for the development of critical assistance programs for small businesses in the face of future economic difficulties. Up until now, however, it seems that Latino-owned businesses have relied more on informal networks than on government-based official channels. Orozco and her colleagues (2020), for example, found that networks of Latino business owners assisted each other in navigating the complex applications for government assistance, and that information was shared within these networks through the popular messaging app amongst Latin Americans, WhatsApp. This is also supported by Albro (2021) who notes that informal networks of business owners and community organizations assisted in providing guidance for Latino business owners to apply for state and federal financial assistance.

The significantly more negative impact of COVID-19 on Latino-owned business as compared to other business has been influence with multiple factors. Some of these factors, such as low rate of health insurance, are not an effect of the current pandemic. On the other hand, other factors came to light as a result of the pandemic, for example the lack of access to financial markets and the lack of information on governmental assistance relevant to confront crises (Dua et al., 2020). As we will describe below, these factors were also present on Omaha's Latino-owned businesses, hindering the progress that this community had been achieving in the recent years.

Moving forward with this literature we will draw on the specific impacts of COVID-19, recovery efforts, and the stability of Latino-owned businesses as the pandemic evolves. As much of the literature we reviewed highlights, Latino's in the United States are a fast-growing and highly active demographic. The potential for economic contributions and employment opportunities underscores a necessity for adequate policy and research to understand the Latino impact on society and what factors may be obstacles to their social and economic growth. It is abundantly clear that Latinos have been impacted by past economic recessions, but the COVID-19 pandemic has exacerbated determinants of health as well as systemic challenges to economic stability for Latino and other communities of color. The purpose of this survey and report is to understand the consequences of the COVID-19 pandemic on Latino communities and specifically within South Omaha, and to gauge what recovery efforts may look like.

## METHOD

In August 2021, the Nebraska Department of Economic Development invited the University of Nebraska's Office of Latino/Latin America Studies (OLLAS) to be the technical partner in the Department's ongoing BRE survey process and to include an assessment of the impact of COVID-19 on South Omaha's Latino business owners. This project was coordinated by Marta Sonia Londoño, consultant of the Nebraska Department of Economic Development. Several other organizations participated as partners on this project, including Catholic Charities' Micro-Enterprise & Asset Development Program; the Center of Rural Affairs' (CFRA) Rural Enterprise Assistance Project (REAP); the Nebraska Business Development Center (NBDC); the Nebraska Enterprise Fund (NEF); and the Greater Omaha Chamber's REACH Construction. These partners collaborated in recruiting research participants and assisted in applying the survey at community information nights as we will explain below. Students enrolled in two UNO service learning Spanish language courses led by OLLAS faculty Drs. Steven Torres and José Sequeros-Valle also participated actively in applying the survey both at the community information nights and at the business locations.

The objective of this project was to analyze the impact of COVID-19 among Latino business owners located mainly in the three zip codes associated with South Omaha (68105; 68107; 68108). More specifically our objectives were to:

1. Characterize Latino-owned businesses in South Omaha.
2. Explore the impact of the pandemic on the revenue and employment of minority businesses.
3. Analyze the perceptions minority businesses owners in the South Omaha area have of the current and future economic climate.
4. Explore the contributions of minority businesses in job creation and payment of federal and state taxes.

With these objectives in mind, UNO's Office of Latino/Latin American Studies developed a survey based on the 2020 Business Retention and Expansion survey administered by the Nebraska Department of Economic Development. The application of this survey was assessed and approved by the University of Nebraska Medical Center Institutional Review Board (IRB # 0712-21-EX). The survey begins by asking whether the business is currently open or closed, dividing respondents into two classifications. Within the questions for businesses in operation, the survey is divided into questions for those that opened before 2020 (i.e., before the COVID-19 pandemic) and those that opened in 2020 or 2021 (i.e., during COVID-19 pandemic). The division of questions is as follows:

Table 2: Total Number of Questions by Population Surveyed

Population Surveyed	
Introductory question	1
Total questions to business currently open	77
All currently opened business	29
Businesses that opened before 2020	33
Businesses that opened in 2020 and 2021	15
Questions to currently closed business	26
Demographic information questions	10
Total Number of questions	114

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

The survey’s objective was to evaluate the impact of COVID-19 based on five dimensions (see Appendix A for the survey’s operationalization):

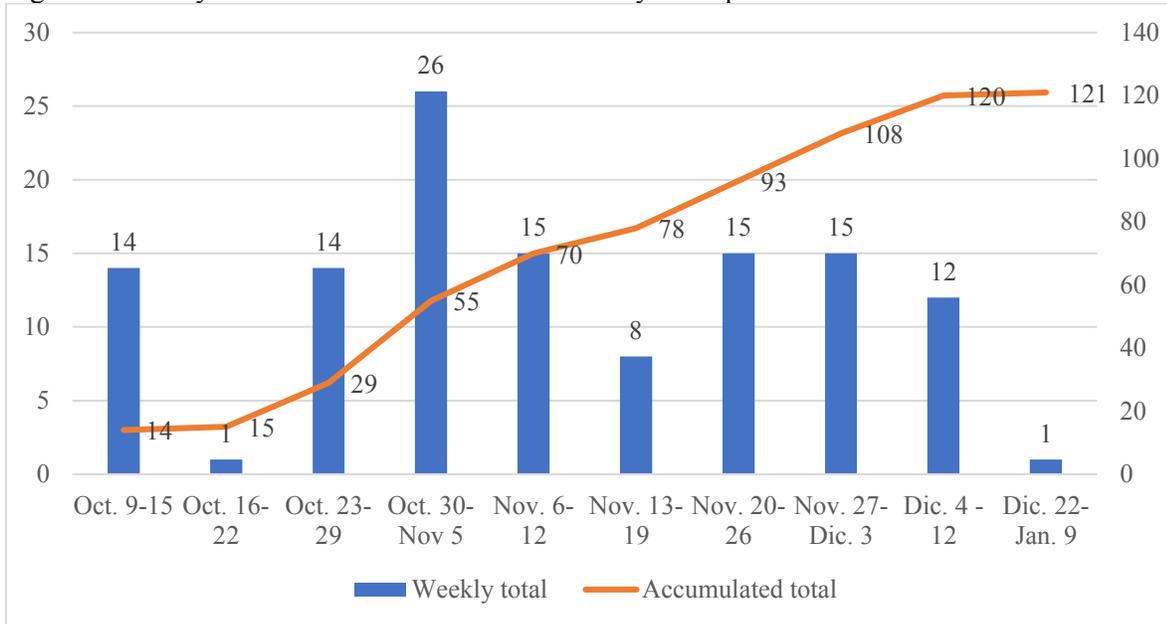
1. A pre-pandemic characterization of the business (in the case of business created during the pandemic these questions were used to describe the structure of the business).
2. The impact of COVID-19 during 2020.
3. The impact of COVID-19 during 2021.
4. Perceptions and evaluation of the impact of COVID-19
5. Projections of the business for 2022 and after.

We also included sociodemographic questions (sex, business location, age of respondent, education, country of birth) to compare among groups. The survey was applied to a non-random convenience sampling of Latino business owners between October 14, 2021, and January 9, 2022. Thus, there is no intention for this survey to be representative of the entire population of Latino-business owners.

Initially, respondents were invited to participate in a series of community information nights for business owners. These invitations were shared via Facebook; flyers distributed in Zip Codes 68107 and 68108 via direct contacts from community partners; advertisements in *Mundo Latino* newspaper; participation of project partner in local Radio Lobo’s *Conexiones con la Comunidad*; and through Dunn & Bradstreet’s South Omaha business contact list provided by the Nebraska Department of Economic Development. There were informational sessions that took place at South Omaha’s Metro Community College Express on October 14th, 21st, 28th, and November 4th, and 11th. A total of 47 surveys were responded to during those events. Between October 15th and December 12th, volunteers applied an additional 73 surveys at the respondent’s place of business. Finally, on December 22nd the survey was sent via email to a group of 61 businesses, 27 of which were returned unanswered, and one completed response. Nine of the surveys were applied to four respondents that own between 2 and 3 distinct businesses. Lastly, 93

surveys were completed in Spanish and 28 in English. The Figure below shows the timeline of survey completion.

Figure 1: Weekly Total and Accumulated Total Surveys Completed



Source: OLLAS Survey of Latino-Owned Businesses, 2022.

We begin the analysis section of this report by presenting the main characteristics of the business owners and their business.

## **THE LATINO-OWNED BUSINESSES OF SOUTH OMAHA.**

In this section we present the main characteristics of the survey respondents and their business. In most cases we are going to separate the variables by the sex (male/female) based on what respondents indicated on the survey. The importance of describing the characteristics of the respondents by sex is that, as we mentioned above, Latina business owners have suffered even more negative effects of the pandemic when compared with Latino owners. While other sex options were available on the survey, the respondents did not choose any of them. The detailed tables for this characterization are available in Appendix B: Sociodemographic Characteristics of Survey Respondents and their Business.

### **I. Demographics of Survey Respondents**

#### *Age and Sex Structure*

Overall, two-thirds of the respondents that completed the survey were female. Almost 40% of respondents were between 45 and 54 years of age, with another 30% between ages 35 and 44. There were some significant differences between male and female respondents. Latino owners were younger than Latinas, with almost 45% of men being between 35 and 44 years of age, while 23% of female respondents belonged to the same age group. The opposite occurred in the 45 to 54 age range; 47% of female and close to 24% of male respondents indicated belonging to this age group. There were no relevant differences by sex in the 55 to 84 age group, presenting less than 20% of the sample. Lastly, while the respondents aged 18-34 represent only about 13% of the total number of people surveyed, it is an important group of young entrepreneurs and interestingly, there are no differences between the percentages of males and females in this group (see Table B.1).

#### *Education*

Important to understanding the characteristics of survey respondents, business owners were asked about their highest level of education achieved. The majority of respondents indicated they were high school graduates (37%), with the next largest portion of respondents reporting they hold a post-secondary degree (26%). The remaining 37% are almost equally split between those who did not complete high school, and those who attended college but never obtained a college degree. In this instance we do observe significant differences by sex. Men are more likely to have some college (26% vs. 16%) and have a post-secondary degree (37% vs. 21%). Almost one-quarter of Latina business owners did not complete high school, compared to only 5% of men. (see Table B.2).

## *Country of Origin*

While, in Omaha, 34% of all self-employed Latinos were born in the United States, in this survey only 7.4% of respondents were born in this country.<sup>2</sup> Most of the respondents (48%) were born in Mexico, which is consistent with Mexicans being the largest group of Latin American foreign-born immigrants in the United States (56%) and in Omaha (73%). Salvadorians (19%) were the second largest group that completed the survey. Due to their lower percentages, we grouped individuals from the remaining countries of origin and those born in other Central American and Caribbean countries (12%) and other Latin American countries (13.2%).

When analyzed by country of origin, there are interesting differences amongst survey respondents based on sex. There is no difference by sex among those born in the United States. More than half of all male respondents were born in Mexico (53%), while Mexican-born Latinas, on the other hand, were slightly less than half of all women (46%). The variances amongst the remaining countries of origin are more pronounced, although the overall number of respondents belonging to these groups are small. Men from other Latin American countries are almost 24% of the total number of men, while women from these countries are just 8% of total women respondents. In the case of Salvadorians, there is a significantly higher proportion of women born in this country as 24% of all women who responded were born there. Salvadorian men, on the other hand, represent only 8% of the total number of men (Table B.3). Thus, men mostly are concentrated in two groups: those born in Mexico and those born in other Latin American countries. Women are more likely to have been born in Mexico and in El Salvador with another significant proportion (15%) born in other Central America and Spanish-speaking Caribbean nations.

The period of arrival is important because it can define the receiving context, and therefore the barriers or possibilities immigrants will have to face to integrate to the host society. In this case, we use the year 2000 to split this group in two periods of arrival as immigration policies and entry barriers became stricter after 2001, the passing of the Patriot Act and the formation of the Department of Homeland Security. About 88% of those surveyed answered this question, the remaining 12% either did not respond the question, or were born in the United States. As with the analysis comparing the respondent's sex and their country of origin, there are some interesting

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<sup>2</sup> We use the American Community Survey's Class of Worker classification as it is the one that categorizes who owns or does not own the organization where the person is employed. That classification includes a "self-employed" category that is divided into Owner of non-incorporated business, professional practice, or farm; Owner of incorporated business, professional practice, or farm; and Worked without pay in a for-profit family business or farm for 15 hours or more per week. Thus, it is the category that allows us to analyzed business owners ([Class of Worker \(census.gov\)](https://www.census.gov)).

differences between male and female respondents when analyzed by period of entry to the United States, although among all the respondents there is an almost equal percentage between those who arrived before the year 2000 (53%) and those who arrived after the year 2000 (47%). More specifically, two-thirds of male respondents arrived after the year 2000, while the opposite happened in the case of female respondents; 60% arrived before the year 2000 and 40% after the year 2000 (Table B.4).

### *Self-employment Characteristics*

Lastly, to understand the characteristics of Latino-owned businesses in South Omaha, survey respondents were asked about their position within the business and if they have always been the proprietor or whether they bought or inherited the business. Consistent with other literature reviewed indicating the immense growth and entrepreneurial activity in Latino communities (Pisani, 2021; Orrenius & Zavodny, 2021), almost all respondents (92%) were the owners of the business that participated in our survey. The remaining respondents were either the manager or the owner's spouse (Table B.5). Also, 97% of survey respondents indicated they started the business. Considering the respondent's sex in the analysis, there are no differences in the proportion of male and female owners and whether they started their respective businesses. Given that over 90% of survey respondents were born outside the United States (Table B.3) we can confidently restate the importance of Latino-owned businesses and the economic contributions of immigrants in the United States, as previous research in the United States and recent OLLAS reports for the Greater Omaha have shown (Decker, 2021). Our analysis supports Loftstrom's (2019) conclusion that immigrants are consistently overrepresented amongst the self-employed population in the United States.

The following section will provide an analysis of the characteristics of the businesses surveyed, owned by Latino/as and operated predominately in South Omaha.

## II. Characteristics of Latino-Owned Businesses

This section will characterize the Latino-owned businesses in South Omaha according to location, length of time in operation, and the respondent's sex. Originally, this survey was intended to be applied to businesses in the three zip codes (68105, 68107, 68108) that form what is commonly known as Latino South Omaha. These three zip codes represent 86% of all Latinos in Southeast Omaha PUMA and 49% of all Latinos in Omaha.<sup>3</sup> Latinos are a majority in two of these zip codes. According to the 2015-2019 American Community Survey 5-Year Estimates, about

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<sup>3</sup> See footnote 1 for a description of the geographies used on this report.

62% of the population in zip code 68107 and 51% of zip code 68108' population identify as Latino, being the only two zip codes in Omaha where non-Latinos are a minority.

### *Establishment Location*

Latino businesses are also distributed throughout the city and owners from beyond the three zip codes mentioned above participated in the informational nights and thus were invited to participate in the survey (see Method section above). Overall, a majority of those surveyed reported their business location as being within the 68107-zip code (51%) and another 19% are located in the 68108-zip code. Two-thirds of the remaining 30% are located in Southeast Omaha and one-third in North and Northwest Omaha. There are small differences between male and female respondents in where their businesses are located. A majority (55%) of female respondents have their business located in the 68107-zip code, while only 42% of males do. The only other relevant difference is that about 13% of men who responded this survey have their business in North and Northwest Omaha, while only 7% of women do (Table B.7). In general, Latino-owned businesses tend to have only one location (88%; Table B.8).

### *Year of Establishment*

Inquiring into the length of time businesses have been open, the findings indicate that a majority of surveyed businesses have been in operation between three and ten years (41%), and that about the same proportion of the remaining business opened since 2019 (30%) or have been in operation longer than ten years (30%; Table B.9). This means that overall, a majority of businesses surveyed opened after the 2008 economic crisis. With more than two-thirds of businesses surveyed having already been in operation prior to the onset of the COVID-19 pandemic it is important to understand how these businesses adapted and navigated forced changes due to the pandemic and fluctuating economy. Lastly, when comparing between the respondents' sex, about one-third of Latino-owned business have been in operation three years or less, or more than 10 years. Latina-owned businesses were mainly established (46%) between 2011 and 2018.

In analyzing the data related to length of time in operation, we noticed interesting trends when comparing place of birth. First, as might seem obvious, there is an association between when the immigrant arrived and when the business was opened. Without considering those who were born in the United States or did not respond with their place of birth, two-thirds of those who arrived before 2000 have been operating their business for more than ten years. On the other hand, the businesses of almost two-thirds of those who arrived since 2000 have been in operation for three years or less (Table B.10). The survey findings point to the economic contributions of Latinos that were expanding well before the COVID-19 pandemic; which is consistent with existing

research that mentions the entrepreneurial tendency of Latino immigrants and their likelihood to be self-employed (Pisani, 2021; Orrenius & Zavodny, 2021).

A second interesting result related to the business length of operation is in regards to the relation between this variable and the location of the business. As Table 3 shows, most businesses (45%) that are located at the “heart” of South Omaha’s Latino community in zip code 68107 are older than 10 years. At the same time, 48% of business that are located in zip code 68108 are between three and ten years old. Businesses in the “outskirts” of South Omaha tend to be slightly younger, which might mean that there is a process of expansion, where Latino business owners recently have been looking to establish beyond the traditional South Omaha area.

Table 3: Business Location by Length of Business Operation

Business Location (Zip Code)	Length of Business Operation			Total	
	Three years or less (since 2019)	Between three and ten years (since 2011)	More than 10 years	%	N
68107	21.0	33.9	45.2	100.0	62
68108	39.1	47.8	13.0	100.0	23
Greater Omaha Southeast	48.0	44.0	8.0	100.0	25
North and Northwest Omaha	18.2	54.5	27.3	100.0	11
Total	29.8	40.5	29.8	100.0	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

### *Industry*

Critical to understanding the Latino-owned business landscape in Omaha, survey respondents were asked about the product or service their business currently provides or provided if they have closed. Business owners wrote the service or product as an open-ended question, which we recodified early in the process of data analysis. The findings indicate that businesses are spread out across multiple sectors with the slight majority providing childcare services (16.5%). The subsequent categories are construction (15.7%) and food services (14.0%). The remainder of responses indicate that survey respondents operate businesses across retail and wholesale, clothing, and professional services sectors. Overall, Latino-owned businesses in Omaha are not overwhelmingly situated in one industry and provide a wide range of services and business diversity to the wider community (Table B.11).

As can be expected, there are significant differences depending on whether the respondent was male or female (Table B.11). Childcare services are the main service provided by Latinas, with close to a quarter of female respondents stating that they have this type of business. On the

other hand, no male respondents stated that they owned a childcare business which is consistent with the literature on gender labor division and the concentration of women in the “care industry”. Men are concentrated primarily in two types of businesses, Construction (29%) and Professional services (21%). In both cases, the percentage of women is less than 10%. The other business where women have larger percentages are Food services (16%), Retail and Wholesale (15%), and Clothing Sales (12%). Lastly men have larger participation in Food services (11%) and Cleaning services (11%).

Important to this study is understanding what percentage of Latino business owners have direct contact with clients when providing a service or selling a product. Recent studies on the impact of the pandemic on Latinos show that this community is, in general, at a higher risk of becoming infected with COVID-19, largely due to their overrepresentation in certain industries (Alsharif et al., 2021; Riley et al., 2021). Using the type of business as indicated by respondents, we created a variable based on the likeness that the owner of that business had contact with several, a few, or no contact with clients.<sup>4</sup> Of business owners surveyed, slightly more than half indicated they have direct contact with clients when providing a product or service (55%). The remaining 41% of business owners indicated that contact with clients is limited, or they do not have direct contact when providing a product or service (Table B.12). Whether a business owner has direct contact with clients or not may impact not only their risk of becoming infected with COVID-19 but also the business’ capability to have transitioned to remote or online operations due to pandemic related closures.

Considering the significant differences between the services or products provided by men and women, we also compared the form of contact by sex and observed that there is a relevant association between these two variables. Among women, 73% indicate owning businesses where they have direct contact with multiple clients. Opposite this, 78% of men have limited or no direct contact with clients in their business (Table B.12). This table shows that, as also described in the literature (Aliaga-Linares, 2014; Simon, 2020), women are more likely to suffer significantly more negative effects of this pandemic than men, even in the case of business owners.

### *Business Strength*

The last table analyzed in this section shows the self-evaluation of each respondent regarding their business' biggest strength (Table B.13). Half of all those surveyed indicate that

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<sup>4</sup> Example, if you owned a restaurant, a childcare center, or a clothing store you were more likely to have direct contact with several clients at the same time. On the other hand, if you owned a car repair garage, construction firm, or a tax service business, you were likely to have limited or no direct contact with clients.

human resources are their business' biggest strength. This percentage, however, is almost 20 points higher for women than for men (57% vs. 37%). The second and third largest strengths are their past experiences in the community (i.e., reputation) and adequate activities and processes (23% and 15% respectively). In these two categories there are no significant differences between male and female respondents. The most interesting difference in the fourth category with the largest total percentage is financial strength (4%). Albeit the numbers are small, though the differences between male and female respondents are significant; 11% of men chose this category as their businesses biggest strength compared to just 1% of women. This might mean that women have less access to loans and to forms of financial education that could help them in their business; thus, they would be subject to increased vulnerability and lessened adaptability to possible crises.

In the next section, we will present the business owners' perception of the main impacts of COVID-19 on themselves, their business, and their industry or sector.

## PERCEPTION OF THE IMPACT OF COVID-19 ON LATINO BUSINESS OWNERS AND THEIR BUSINESS

When COVID-19 began in early 2020, it found a thriving Latino community in South Omaha (Aliaga-Linares, 2021). The previous year, the Latino businesses we surveyed had served a total of more than 75,000 clients (Mean = 861; SD = 2,854) and employed more than 300 full-time employees (Mean = 6.4; SD = 11.7), as well as part-time employees, contract workers, and unpaid family members (Tables C.1 and C.2). Most of these businesses, however, were small. As the graphs below show, two-thirds had 100 clients or less (Figure 2), and only half of them had full-time employees (Figure 3). At the same time, a majority had total annual revenues of less than \$100,000 (Figure 4) and two-thirds paid up to \$20,000 on Federal Income tax (Figure 5).

Figure 2: Number of Clients Served in 2019

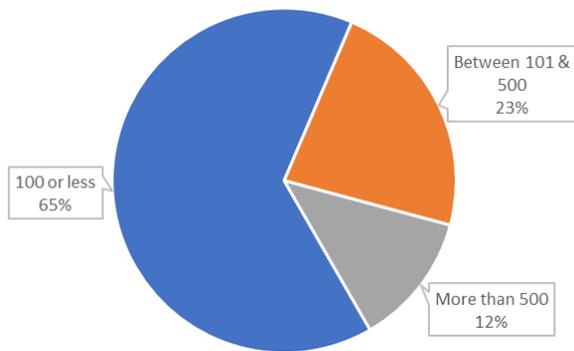


Figure 3: Number of Employees by Type of Employee

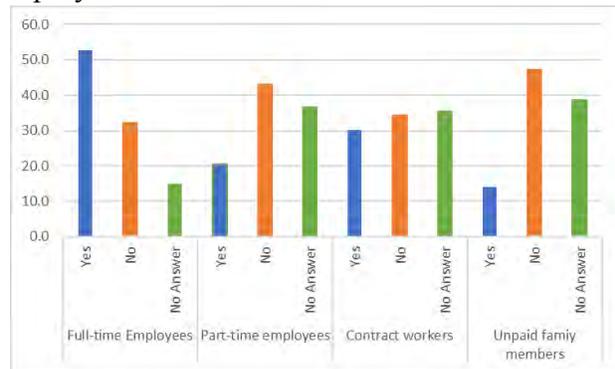


Figure 4: Annual Revenue in 2019

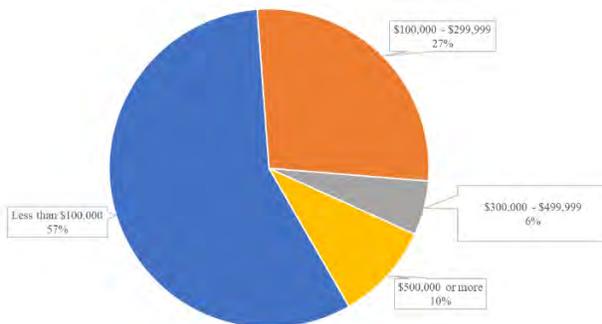
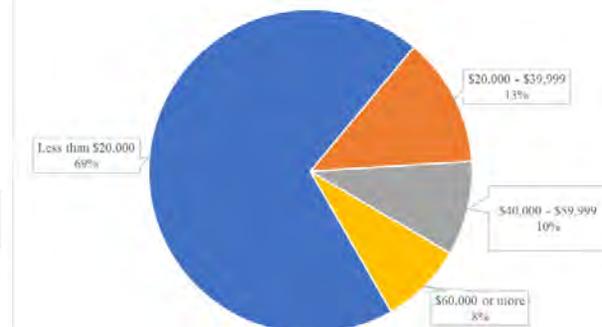


Figure 5: Federal Income Tax Paid in 2019



Source for all graphs: OLLAS Survey of Latino-Owned Businesses, 2022.

Despite being small, these businesses were very stable and had an established history in South Omaha as described in the previous sections. Respondents were asked about business-related closures before January of 2020 and an overwhelming majority (72%) reported they did not have to close the primary or other location of their business temporarily or permanently. A minority of respondents reported they did in fact have to close a location (5%), and the remainder were either not open prior to January 2020 or provided no answer (Table 4). All of those that closed

before 2020 were owned by women and the closures were related to short-term illness or change of location.

Table 4: Businesses Closed Temporarily Before 2020 by Sex

Closed before 2020	Sex		Total
	Male	Female	
No answer/ Not Open before 2020	28.9	20.5	23.1
Yes	0.0	7.2	5.0
No	71.1	72.3	71.9
Total	100.0	100.0	100.0
	N	38	83
			121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

At the same time, these owners were optimistic about their present and future. As can be seen in Tables 5 and 6, almost three out of four business owners strongly agreed that they had sufficient capital investments to grow as of 2019. Two-thirds of these same business owners strongly agree that they had done enough capital investments to fund their day-to-day operations that year. The same percentage of owners were planning capital investments for their businesses during 2020. Almost half of those investments were intended to buy or replace equipment and another quarter planned to expand their business or open a new location. Lastly, 23% of those surveyed had in fact opened their business in 2020 (9%) and 2021 (14%).

Table 5: Capital Investments in 2019

	To grow business		For day-to-day	
	N	%	N	%
Disagree	11	12.6	0	0
Somewhat agree	13	14.9	29	33.3
Strongly agree	63	72.4	58	66.6
Total	87	100	87	100

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table 6: Future Capital Investments

	Planning to do Capital Investment in 2020		Type of investments	
	N	%	N	%
Yes	63	68.5	Expand/Open a new location	14 25.9
No	29	31.5	Buy equipment	26 48.1
Total	92	100	Buy property for business	8 14.8
			Remodel	6 11.1
			Total	54 100

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Based on our findings, the Latino-owned businesses we surveyed felt optimistic about their businesses before the pandemic. Tables 5 and 6 indicate the business owners were eager to grow their businesses, buy necessary equipment, and make capital investments. The business owners we surveyed clearly make an essential contribution to economic growth in their direct communities.

### *Impact of COVID-19: The perception of Latino business owners*

Determining the perception of the impact of COVID-19 amongst the business owners surveyed allows us to understand how these business owners and communities may move forward with pandemic-related recovery. Within the literature reviewed, it is clear that 2020 and 2021 brought extreme financial hardship to Latino communities, and especially Latino business owners (Simon, 2020; Kuckertz, 2021). A report by Theodos (2021: 9) notes that “according to the US Chamber of Commerce, almost a quarter of businesses owned by people of color expect their revenues to reduce in 2021, while only 17 percent of businesses owned by white people do.” With the disparities in access to traditional banking institutions and emergency pandemic assistance for small businesses, understanding the perception of the pandemic on these business owners is critical to mapping out future responses for these at-risk communities. Additionally, understanding the impact of COVID-19 on Latino-owned businesses contributes heavily to the economic stability of the overall Latino community: “[T]he gap in average family net worth between Hispanics and non-Hispanic whites tends to shrink during economic expansions and grow during recessions” (Thompson and Suarez, 2017 cited in Orrenius (2021: 198). Thus, it is evident that the economic impacts of the pandemic on Latino business owners and their communities contributes to generational financial stability as well.

In this section we present an analysis of the perception of the impact of the crisis among those surveyed. The analysis is based on how difficult the crisis associated with COVID-19 was for the respondent, their business, and for their industry or sector. We also evaluated the respondents’ perception of how difficult it has been to continue providing services/products to clients for their own businesses and for similar businesses. Finally, we analyze the perceived long-term impacts this crisis will have on their business and how long it will take them to recuperate, as well as how long it will take for their community and the United States economy to recuperate.

There is no doubt that the pandemic has disrupted everyday life in every community. This, as it has been well documented, affected Latino business owners everywhere and Omaha is no exception (Duffy, 2020). Responding to their perception of the difficulty of the COVID-19 pandemic, Latino business owners overwhelmingly (69%) stated that has been the most difficult crisis they have faced as owners of their business (Table 7). They expressed not only that the

impact had been at the personal level, but 68% of respondents stated that this was additionally the most difficult crisis their business has undergone. A similar percentage of respondents stated that this has been extremely challenging for their industry/sector in general (67%).

Overall, these findings reflect the data and literature that show the disproportionately negative effects on Latinos and Latino communities due to the pandemic.

Table 7: Perception of COVID-19 Crisis' Impact

Most difficult crisis for...	I as owner/manager		My business		My industry/sector	
	N	%	N	%	N	%
Strongly Agree	79	69.3	74	68.5	77	67.5
Do not strongly agree	35	30.7	34	31.5	37	32.5
Total	114	100.0	108	100.0	114	100.0

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

### *Perceived Impact as Owner*

Current research on the impacts of COVID-19 shows that it not only had disparate effects on minority groups, but also had more pronounced effects on women business owners and workers (Simon 2020). Adding to findings that women-owned businesses are more likely to be situated in certain sectors such as health and social services (Aliaga-Linares, 2014), it is likely that these industries were harder hit by the pandemic—exacerbating the perception of difficulty for these business owners. As expected, in the case of our respondents, there are significant differences between male and female business owners. Female respondents overwhelmingly agreed with the statement that this has been the most difficult crisis for them as owner/manager of their business (82%). Noted by Simon (2020), female business owners are very concerned with their business' financial stability and viability due to impacts from the COVID-19 pandemic. On the other hand, more than half of the male respondents do not agree with this being the most difficult crisis they have had to live through as business owners (Table C.3).

Comparing the business owners by industry, those operating businesses in the food services sector overwhelmingly indicated that the COVID-19 pandemic has been the most difficult crisis for them in their position as owner/manager (94%). This is certainly due to temporary closures and shifts to delivery and take-out options, as well as the reduction in client contact. Additional difficulties were faced by business owners in the childcare services sector, clothing and retail, and businesses categorized as “other services.” As demonstrated in Table C.4, a significant amount of business owners in construction also indicated that this has been the most difficult crisis for them in their position as owner/manager (63%). Business owners in cleaning and professional services were among the least likely to agree with the difficulty of this crisis; more than half of business

owners in the cleaning services sector stated this has not been the most difficult crisis for them as owner/manager of their business, and over 60% of business owners operating in the professional services sector did not agree that this has been the most difficult crisis for them as owner/manager.

Business owners that rely on direct contact with clients to provide services or products (Table C.5) overwhelmingly agreed that the pandemic has been the most difficult crisis for them to navigate as owner/manager of their business (80%). Fewer business owners that only rely on limited or no direct contact with clients in order to provide the products or services of their business indicated that this has been the most difficult crisis for them to navigate due to the leadership position in their business (57%). These findings indicate that business owners faced difficulties in adapting to the necessary precautions of the pandemic, while trying to maintain their business' stability.

Based on the responses of business owners that operate businesses in the areas that make up South Omaha, we can conclude that these respondents faced a considerable amount of difficulty throughout the pandemic. More than 60% of business owners in zip codes 68107, 68108, and Greater Southeast Omaha indicated that the pandemic has been the most difficult crisis for them to navigate as owner/manager of their business. Only slightly more than half of business owners in North and Northwest Omaha indicated that the pandemic has been the most difficult crisis for them as owner/manager of their business (Table C.6). Perhaps unsurprisingly, businesses that have been in operation the longest (more than ten years), were amongst the least likely of business owners surveyed to indicate the pandemic has been the most difficult crisis for them as owner/manager (57%). A larger percentage of newer businesses, and businesses that have been in operation since 2011 indicated the pandemic has been the most difficult crisis for them as owner/manager, at 70% and 78% respectively (Table C.7).

Ultimately, the pandemic exposed disparities in the ease of shifting a business model for business owners to cope with the economic difficulties and public health measures.

### *Perceived Impact for Business*

Investigating the difference in the perception of the impact of COVID-19 on businesses between male and female respondents revealed that the majority of female business owners strongly agreed that this has been the most difficult crisis for their business to navigate (80%). In comparison, only 44% of male business owners men indicated that the COVID-19 crisis has been the most difficult crisis for their business (Table C.8). As Table B.11 indicates, women business owners are mostly situated in the industries and sectors that faced difficulties in transitioning to remote work, and those that faced more immediate and long-term impacts from mandated closures

and related safety measures. These industries are childcare services, clothing and retail, and food services.

In the survey we also asked about the impact of the COVID-19 pandemic on their business in particular, and whether they consider it the most difficult crisis their business has faced. Similar to the perceived impact by industry/sector, respondents who own businesses in food services overwhelmingly indicated that the pandemic has been the most difficult crisis their business has had to navigate (94%). Clothing sales, childcare services, retail and wholesale businesses and those categorized as “other” all overwhelmingly agreed that this has been the most difficult crisis their business has faced. The majority of business owners in the professional services sector disagreed that the COVID-19 pandemic has been the most difficult crisis their business has had to navigate (60%); as literature has indicated, sectors that were able to transition to remote work fared better during 2020 and 2021 than businesses that relied on direct customer contact (Table C.9).

As Table C.10 demonstrates, businesses that rely on direct contact with multiple clients overwhelmingly indicated that the COVID-19 pandemic is the most difficult crisis their business has navigated (78%). Just over half of businesses that have limited or no direct contact with clients strongly agree with the difficulty of navigating the crisis caused by the COVID-19 pandemic (54%). The remaining 46% of businesses that have limited or no direct contact with clients did not agree that this has been the most difficult crisis their business has faced. These findings complement what we understand about the shift to remote work and how businesses in food services or childcare—two essential sectors—were expected to continue to operate through the public health safety measures and economic difficulty.

The businesses’ locations also indicate that certain zip codes within Omaha were more adversely affected by the COVID-19 pandemic than others. The majority of respondents within the zip codes that make up what is known as South Omaha indicated that the pandemic is the worst crisis their business has had to fare. 74% of respondents with businesses in zip code 68108, 69% of businesses located in zip code 68107, and 75% of businesses in Southeast Omaha strongly agreed with this crisis as being the most difficult for their business (Table C.11).

Similar to business location, the length of time a business has been in operation and its perception of the COVID-19 pandemic raised interesting findings (Table C.12). Most businesses (77%) that have been in operation between three and ten years strongly agreed that this has been the most difficult crisis their business has had to navigate. The majority of businesses that have been in operation less than three years also strongly agreed that this has been the most difficult crisis for them (66%). Businesses that have been in operation longer than ten years though, that

may be more established in the community, still indicated at 59%, that this has been the most difficult crisis for their business to navigate.

Overwhelmingly, the business owners that faced the most difficulties during the pandemic have been women, indicating there are certain barriers to economic stability and intricacies that add to the complexity for female business owners to experience the same success as male business owners.

#### *Perceived Impact for Industry or Sector*

As has been established through various studies (Ong et al., 2020; Đoàn et al., 2021), the effects of the COVID-19 pandemic have not been equal across sectors, and as this study discusses, has not been equal towards minority and female business owners. When considering the impact of COVID-19 by industry and whether the business owner is male or female, our findings corroborate those of other studies that indicate women-owned businesses were more likely to be at-risk prior to the pandemic, and less likely to seek out loans (Aliaga-Linares, 2014). As displayed in Table C.13, 79% of women business owners indicated the COVID-19 pandemic as the most difficult crisis for their industry or sector, compared to 45% of male business owners who indicated the same.

Survey respondents were asked about their perception of this crisis on their industry or sector, and the results add to what we know have been the hardest hit industries since the onset of the pandemic. Almost all business owners in the food services sector (94%) indicated they strongly agree that this has been the most difficult crisis for their industry. Businesses in food services interact heavily with customers in-person and were required to quickly pivot their businesses to delivery or takeout methods to sustain themselves while in-person dining was not an option (Table C. 14).

Unsurprisingly, business owners in the professional services sector were the least likely to indicate that the pandemic has been the most difficult crisis for their industry. Those in professional services were more likely to ease into remote work transitions and shift the ways they interact with customers. A significant portion of clothing and retail business owners indicated that this crisis has been the most difficult one their industry/sector has weathered (80% and 73% respectively). Childcare, construction, and businesses categorized as “other services” were also significantly likely to indicate that this has been the most difficult crisis for their industry. A category of business owners that stood out with regard to this particular survey question were the 63% of respondents with businesses in the cleaning services who said they did not agree that this has been the most

difficult crisis for their industry. Investigating further into the perception of business owners and workers in cleaning and domestic services would complement these findings.

Businesses that rely on contact are very likely to perceive the COVID-19 pandemic as the most difficult crisis their industry) has faced due to the limitations brought on by temporary closures and the public health measures necessary to curb infection rates. As demonstrated in Table C.15, 81% of businesses that rely on direct contact with one or multiple clients agreed that this has been the most difficult crisis for their industry or sector.

Additionally, when considering the difficulty of the crisis by industry and business location, zip codes 68107 and 68108 were significantly more likely to indicate that this crisis has been the most difficult for their industry (Table C.16). Additionally, businesses located in Southeast Omaha strongly agreed with this statement (67%). The majority of business owners located in North and Northwest Omaha were the least likely to agree with this statement (46%). A larger number of Latinos in Omaha reside and operate businesses in South and Southeast Omaha, with North and Northwest Omaha containing a significantly smaller number of Latinos.

The majority of businesses agreed with the statement that the crisis caused by the COVID-19 pandemic has been the most difficult crisis for their business, regardless of how long they have been in operation. As table C.17 shows, 60% of businesses that have been in operation for 10 years or more indicated this has been the most difficult crisis for their industry, while over 75% of businesses that have been in operation between three and 10 years indicated the same. Finally, 64% businesses that were established more recently (since 2019) agreed that this has been the most difficult crisis for their industry. Investigating further into the differences between stability and perception of more recently established businesses in comparison to well-established businesses in the South Omaha community would provide more details about this finding.

The survey responses highlight the difficulties faced by businesses in specific sectors related to social services such as childcare and additionally, businesses that rely on direct contact with clients to provide products or services.

#### *Impact on businesses' everyday activities*

Businesses were asked about the level of difficulty they experienced in providing services/products during COVID-19. Specifically, business owners were asked how difficult it was for their business to provide services/products during COVID-19 and their relative impression of this for businesses similar to theirs. As we show on Table 8, 37% of business owners indicated it was “very difficult” for their business to continue providing services/products during COVID-19,

but only 25% of respondents indicated the same for businesses similar to theirs. On the other hand, 42% of business owners indicated it was “somewhat difficult” for their business to continue its operations, and more than half indicated it appeared “somewhat difficult” for similar businesses to continue providing their services/products. Very few business owners indicated they had no difficulty in providing services/products during COVID-19 (21%). Overall, business owners indicated they had difficulty in continuing operations during 2020 and 2021, and were aware of similar businesses facing challenges as well.

Table 8: Level of Difficulty to Provide Services/Products During COVID-19

Level of difficulty	For your business		Similar business	
	N	%	N	%
Very difficult	43	37.4	26	25.0
Somewhat Difficult	48	41.7	59	56.7
Not difficult	24	20.9	19	18.3
Total	115	100.0	104	100.0

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

As we have been describing throughout this report, Latina business owners are more likely to state that the crisis resulting from the COVID-19 pandemic has proven more difficult for them (Table C.18). Male owners show similar proportions between those that state that it has been very difficult for their own business and for similar business (16% and 15% respectively). Female owners are significantly more likely to state that this has been very difficult for their business (48%), compared to only 30% that argue that has been very difficult for similar business. Thus, female owners perceived that they have had it more difficult than those around them.

When comparing the difficulties of continuing to provide services or products to clients by the type of service or product provided, we do observe some interesting differences. Differences within types of products or services might be related to conversations those surveyed have with other business owners or observations of how near-by business seem to be doing (Table C.19). Differences between types of products or services are more connected to whether there is continuous or limited contact with clients (Table C.20).

In the first case, we observe that there are almost no differences on how clothing sales shop owners and those in the “other business” category perceive the impact of COVID-19 on their business and on similar businesses (Table C.19). Those in food services, childcare services, cleaning services, other retail and wholesale business perceived that they had it more difficult than their colleagues. On the other hand, a majority (53%) of those in construction state that this has not been difficult, for them and for similar business (50%). This category has, both for respondents and similar business, the lowest proportion of respondents that state that it has been very difficult

to continue providing services; with one-in-four answering that it has been very difficult for their business and one-in-ten for similar business. Lastly, only those in professional services state that this crisis has been more difficult for similar businesses (46%) than for them (29%).

As we have argued before, those who have more direct contact with clients are more likely to state that it has been very difficult to continue with their business compared to those with limited contact (40% vs. 31% respectively; Table C.20). In the case of those with more direct contact, almost half argue that it has been somewhat difficult for them compared to two-thirds that think that it has been somewhat difficult for other similar business. Among those with limited or no contact, there is an almost even distribution between the three categories (very, somewhat, not difficult) with close to one-third each. When comparing with similar businesses, they state that it has been less difficult for those business than for them, but still a majority states that it has been somewhat difficult.

Regardless of the location of the business, almost all owners consider that it has been more difficult for them than for similar businesses (Table C.21). In the case of those businesses in zip code 68108, there is a small proportion that think that similar businesses have had it more difficult, but we do not think that this difference is significant. That said, respondents in this zip code are the only group that show very similar percentages on the three levels of difficulty (very, somewhat, and not difficult) between their own and similar business. For the other three locations, in general, while owners have had it very difficult, similar business have had it somewhat difficult.

Lastly, those businesses that have been in operation between three and ten years are more likely (44%) to perceive that it has been very difficult for them, when compared with new and older business (29% and 37% respectively) (Table C.22). On the opposite side, more than 1-in-4 new business (less than three years) state that has not been difficult. This is the highest percentage among the three types of business to state that it has not been difficult. Interestingly, this is the only group (not difficult) where there are significant differences between their own and similar businesses; this indicates that there is a perception among a higher percentage of newer business that it has been not as difficult for them than it has been for businesses in the same sector or industry.

## A COMPARISON OF 2020 AND 2021, IMPACTS AND OPERATIONS

One of the complexities in confronting COVID-19 has been its perceived duration and the expectations of a definite ending to the pandemic. This does not only complicate social science research, but also how the public—in this case, Latino business owners—analyzes and responds to the pandemic. During most of the application of this survey—September 2021 to January 2022—Omaha had a significantly lower number of cases as compared to most of 2020, although it had higher cases than in the summer of 2021, and had yet to suffer the effects of the Omicron variant. Together with local and state policy changes, the lower average number of cases--compared to 2021—suggested a better moment for business in general and for Latino-owned business in particular.

In this context, we first wanted to explore whether there were differences between both “pandemic years,” without asking respondents who had opened their business before 2020 to respond as to whether those changes were positive or negative. About 88% of those who were asked this question responded, with 70% stating that there had been significant differences between both years. Comparing the responses from business owners by male and female, we can see that female business owners overwhelmingly answered that the pandemic had different effects on their business during 2020 and 2021 (73%). Male business owners also indicated that 2020 and 2021 brought different impacts to their businesses (64%), but at a lower rate than female business owners (Table 9).

Table 9: Difference in COVID-19 Effects Between 2020 and 2021 by Sex

Sex	Different effects between 2020 and 2021			Total	
	No	Yes	%	N	
Male	36.4	63.6	100.0	22	
Female	26.8	73.2	100.0	56	
Total	29.5	70.5	100.0	78	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

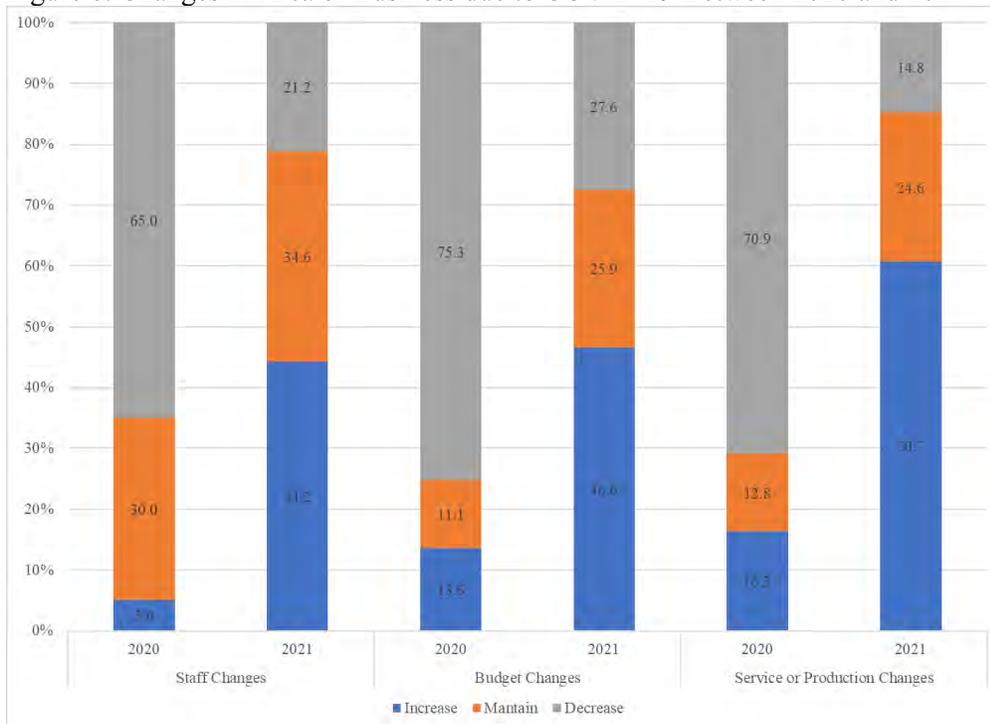
When analyzing the comparison of impacts of the COVID-19 pandemic on their business in 2020 and 2021 by the type of product or service provided, the results provided clear insight into the industries most affected (Table D.1). Of the businesses categorized as retail and wholesale, more than half answered that the effects of the pandemic between 2020 and 2021 were not different (55%). Retail and wholesale businesses were most likely to be labeled as non-essential and also to have greater ease in transitioning to online sales than other industries surveyed. Childcare and cleaning services were among the businesses that overwhelmingly answered that the effects of the pandemic were different during 2020 and 2021—although the small number of responses among cleaning services complicates this analysis. This may be due to the vaccination efforts during 2021

and the return to in-person activities that were prohibited during 2020. The trend in survey responses seems to indicate that businesses with a primary service or product in the retail area were more likely to indicate the effects were not different, and businesses conducting in-person work such as cleaning, childcare services, and construction were more likely to indicate “yes”, when asked if 2020 and 2021 had varying effects. This said, there are no significant differences between businesses that have direct contact with multiple clients and those that have limited contact with clients on the perceived difference between 2020 and 2021 (Table D.2).

We also analyzed whether the location and how long the business had been opened had any influence on this perception. First, there are some differences by location (Table D.3), as those business located in zip code 68107 are more likely to respond that there are differences between both years (72%). On the other extreme are business located on zip code 68108, who have the lower percentage of responses stating that there were differences (62%), this still constituting a majority. Second, the longer the business has been established, the more likely they were to answer “Yes” that the pandemic has had different effects during 2020 and 2021 (Table D.4). The majority of businesses that have been in operation for more than 10 years answered that the effects of the pandemic during 2020 and 2021 were different as were those businesses that have been in operation between three and ten years (about 71% in both cases). Lastly, the newest businesses were slightly less likely to answer that the effects were different (67%).

Overall, respondents had similar responses to the pandemic in 2020 regarding their staff, budget, and provision of services or products. Now, comparing changes to these responses between 2020 and 2021 we can present a preliminary response on the magnitude of the effects of COVID-19 on these businesses. The sheer magnitude of the effects of COVID-19 on these businesses can be observed in Figure 6 in the next page. Of those surveyed, 65% reduced their staff, 75% their budget, and 71% the services of products they offered in 2020. The second year of the pandemic, however, was seen with significantly more optimism. Compared with the previous year, 44% increased their staff, 47% their budget and 61% the services and products offered. This second year, however, did not represent a total recovery. Still, between 15% and 28% of these businesses reduced the areas discussed and between one-quarter and one-third maintain the levels of the previous year.

Figure 6: Changes in Area of Business due to COVID-19 Between 2020 and 2021



Source: OLLAS Survey of Latino-Owned Businesses, 2022.

When we expand the analysis to include selected characteristics of the respondents, we can observe that there is some nuance to these changes. Overall, about two-thirds of both male and female owners reduced their staff in 2020 and 44% increased it the following year (Table D.6). Latino business owners, however, were more likely than Latinas to increase their staff in 2020 (11% vs. 2%) and Latinas were more likely to reduce their staff in 2021 (24%) compared to Latino owners (17%). This pattern is similar for budget and services and products offered, but in these two cases the differences between males and females are more significant. In the first case, 81% of Latina-owned businesses reduced their budget in 2020 compared to only 64% of Latinos (Table D.6). Latinos were about 10 percentage points more likely to increase their budget in 2020 and 13 percentage points more likely the following year, when compared to Latina business-owners. Changes to services and production are significantly similar to that of budget, with Latinas being 20 percentage points more likely to reduce their services in 2020 than Latinos and 16 percentage points less likely to increase them the following year (Table D.6). As we have mentioned above, this proves the increasingly negative effect that COVID had on Latina business owners when compared to Latinos in their same position.

When comparing businesses by form of contact with clients, we observe very little difference in staff changes between those businesses that have direct contact with multiple clients and those with limited or no contact with clients (Table D.7). Contrary to what was expected, there

are slightly fewer business in the first group who reduced their staff than in the second group, although overall, about two-thirds of these business reduced their staff in 2020. In comparison, the first group seems to have responded more by maintaining their staff than by reducing it, although there is only 3 percentage points difference between both groups. The same relationship, but in the opposite direction occurs in 2021. Businesses with direct contact are slightly more likely to have increased staff, albeit with only a 5 percentage points difference.

When looking at budget changes, businesses with direct contact seem to have been more affected by the pandemic. These businesses were more likely to reduce (77%) and less likely to maintain (8%) their budgets compared with business with limited or no contact (73% and 15% respectively). The following year, however, the first group was more likely to increase (50%) their budget than the second group (42%). Also, the first group was more likely than the second to reduce their budget (31% and 23% respectively). This might signal that there are differences in the impacts within each group, that would require a more in-depth qualitative analysis. Lastly, businesses with direct contact were more likely to both reduce their services or products in 2020 (an almost 10 percentage points difference) and less likely to increase their services or products in 2021 (an 11-percentage points difference) when compared to businesses with limited or no contact, providing more evidence that contact with clients has influenced both the negative effects and recovery time among the businesses surveyed.

Lastly, comparing by business location allows us to explore which areas, where businesses are located, might have been more affected by COVID-19 (Table D.8). Overall, those businesses located in zip-code 68107 seem that have had slightly fewer negative changes than those in other areas. The reduction in staff among these businesses was 25 percentage points less than in zip code 68108 and the differences were greater compared to the other areas. The same pattern can be observed in budget changes and in service or production changes. Businesses in 68107 are 23 percentage points less likely that 68108 that have reduced their budget and almost 20 percentage points less likely to have reduce their service or production.

The following year also presents interesting comparisons. While 68107 businesses show smaller increases in staff, budget, and services or production compared to the other areas, the reductions are significantly smaller—as in the case of staff—or very similar to the other locations. The reasons for this are varied. First, the difference between 2020 and 2021 might be more related to changes in the base of comparison than anything else. As those businesses in all areas except 68107 seem that have had a more negative impact compared to 68107, the recovery might be more noticeable even though it is smaller in absolute terms. On the other hand, we can hypothesize that the effects were somewhat less negative in 68107 because of a higher concentration of Latinos in

that zip code. When looking at the three “traditional” Latino South Omaha zip codes—68105, 68107, and 68108—68107 has the largest overall Latino population of the three, representing more than half of all Latinos in South Omaha, and is one of the only zip codes in the city where Latinos are a majority, representing almost 70% of the population of the area. While 68108 is the other one, Latinos in that area represent “only” a little more than 55% of the population. The size of the population might influence the perception that 59% of 68107 Latino business owners state they felt supported by the Latino community versus 46% in the case of 68108, as we will explain in more detail in the final section of this report.

## **MOVING FORWARD: RECOVERY AND STABILITY OF LATINO-OWNED BUSINESSES**

To understand how the impacts of the pandemic could affect future growth and stability of the businesses we surveyed, we asked participants about possible long-term impacts to their businesses, and the time they estimate it will take their business, community, and the United States to recover. Additionally, we asked specifically about how the pandemic has affected their business. To further understand the disparity between male and female business owners, we also analyzed the responses according to the respondent's sex. Unsurprisingly, a significant number of female business owners indicated their business *was* affected by the COVID-19 pandemic. However, the responses indicate a resilience and optimism from business owners we surveyed.

When we asked about the long-term negative impacts of the pandemic on their businesses, those surveyed overwhelmingly answered that long-term negative impacts were not anticipated (49%). A significant portion of respondents answered that their bottom line will suffer as a result of the COVID-19 pandemic (30%), confirming challenges faced by many Latino business owners. A smaller number of respondents answered that they may not be able to grow their business long-term due to difficulties caused by the pandemic, and an even smaller percentage of respondents reported the possibility of closing or reducing their business operations (10%). These findings highlight an overall financial instability felt by Latino business owners and a concern for their bottom line, but also indicate that many business owners in this community were (as of December 2021) hopeful for a quick economic recovery.

As Table 10 demonstrates, respondents were asked how long they estimated it would take for their business, community, and the US economy to recover. The majority of respondents answered that they believe the time of recovery will be between one and 3 years for their business, their community, and for the US economy. A very small number of respondents answered that the pandemic did not affect their business, community, or the US economy, although over 30% of respondents indicated they believed it would take the US economy more than three years to recover. In general, these findings indicate that respondents are aware of the economic difficulties that faced their community and the country overall but feel that economic recovery is possible in less than 5 years.

Table 10: Time of Recovery

Time of recovery for...	Business	Community	US Economy
The crisis has not affected...	11.0	4.9	4.9
Less than a year	36.7	18.6	9.8
Between one and 3 years	43.1	55.9	52.0
More than 3 years	9.2	20.6	33.3
Total	%	100.0	100.0
	N	109	102

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

As we have been describing in this report, the impacts of the COVID-19 pandemic have not been equally felt by men and women. In general, among those surveyed, Latina business owners tend to be more pessimistic than Latino owners. More female than male business owners indicated they believed the recovery time for their community (59% vs. 49%) and the US economy (55% vs. 45%) would take between one and three years (Table E.1). However, it appears that although female business owners have been more likely to face difficulties in accessing loans and other types of aid for their businesses during the pandemic, they maintain an optimistic outlook for their own financial recovery. The disparity in economic impact due to the pandemic, however, is demonstrated by the 22% of male business owners that stated the pandemic has not affected their business at all, compared to the 6% of female business owners that stated their business was also unaffected.

In terms of recovery time related to form of contact between business owners and clients, a significant percentage of businesses that rely on direct contact with clients indicated that it will take less than a year (42%) and between one and three years (44%) for them to recover. On the other hand, businesses that rely on limited client contact or no client contact were more likely to state that the crisis had not affected them (21%) or that it will take their business less than a year to recover (28%; Table E.3).

This pattern was also present in the responses related to community recovery in that a higher percentage of businesses that rely on direct client contact to provide products or services indicated it would take their community between one and three years to recover (59%) than businesses that rely on limited or no on client contact (55%). More than half (51%) of businesses that rely on direct contact with clients estimated it would take the US economy between one and three years to recover, while 32% of these businesses estimated that recovery would take more than three years. Businesses that rely on limited to no contact with clients answered similarly, indicating they have a more optimistic view of their business' recovery than the US economy's recovery. Overall, business owners surveyed are significantly more likely to state that it will take

more than three years for the US economy to recuperate (33%) than it will take for the community (19%) or their business (9%).

When we contrasted these responses by the location of their business, survey respondents did not necessarily fall into a noticeable pattern as the responses described above. Businesses located in South Omaha displayed more optimism for their business and community’s recovery, but more concern for the US economy’s recovery (Table E.3). It appears that survey respondents are considerably more optimistic about the effects on their community and their own businesses in terms of recovery, but have concerns when it comes to the US economy recovering in the near future, though it is unclear exactly why this discrepancy in optimism appears.

### *Revenue and Recovery*

To understand the expectations for recovery from the pandemic, survey respondents were asked about their revenue in 2019 and 2020, 2021, and what they expect in the next year. Table 11 displays these comparisons.

Table 11: Comparison of Revenue and Clients in 2020, 2021, and Future 12 Months

Change	Revenue		
	2020 to 2019	2021 to 2020	Future 12 Months
Less	73.6	46.0	71.9
About the same	14.9	15.9	20.2
More	11.5	38.1	7.9
Total	% 100.0	100.0	100.0
	N 87	63	114

Change	Clients		
	2020 to 2019	2021 to 2020	Future 12 Months
Less	77.1	39.7	69.4
About the same	13.3	24.1	25.9
More	9.6	36.2	4.6
Total	% 100.0	100.0	100.0
	N 83	58	108

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Undoubtedly, the first year of the pandemic brought the most abrupt economic difficulty; 74% of respondents indicated that their revenue in 2020 was less than their revenue in 2019, and nearly the same percentage of respondents indicated that they expect revenue in the next year to be less. Comparing revenue from 2021 to 2020, almost half of business owners indicated their 2021 revenue was less than in 2020. This finding highlights the economic difficulties that began in 2020 but did not stabilize in 2021 as was initially expected and despite a significant proportion of business increasing their budgets and staff as we described in the previous section. Looking to

the future, only 8% of respondents estimated their revenue in the twelve months would be more than previous years—highlighting an ongoing recovery amongst these business owners, and possibly a pause on expansion.

Similarly, business owners were asked about the number of clients they served in 2019, 2020, and 2021, and how many they expect to serve in the next twelve months; only 5% of business owners estimate their client base will grow in the coming year, in contrast to the nearly 70% of business owners that expect their client base to be less in the next twelve months as opposed to previous years (Table 11). These findings indicate that business owners we surveyed are concerned about how their business will fare as we enter into a pandemic recovery phase and learn to navigate the possibility of COVID-19 as a continued presence.

To better understand the economic context of the businesses we surveyed, respondents were asked about their revenue in 2020, 2021, and what they estimate the next twelve months will entail. Comparing revenue from 2020 to 2019, Latina business owners overwhelmingly indicated that their business' revenue was less (80%), whereas 58% of Latino business owners reported a decrease in revenue from 2019 to 2020. Overall, both male and female business owners estimate that their revenue will be less for the next twelve months, with only 15% of Latino business owners and just over 1% of Latina business owners estimating an increase in revenue (Table E.4).

Analyzing the impact of the pandemic on the number of clients served by the businesses, it is evident that clients decreased in 2020 compared to 2019, though again, more Latina business owners reported a negative impact in this area than Latino business owners (86% compared to 58%). As with revenue, 2021 was slightly better than 2020 but still did not bring the economic stability or growth that these businesses were needing (Table E.5). Looking to the next twelve months, the estimates for client growth are not encouraging. Only 3% of Latino business owners estimate that the number of clients their business will serve in the coming twelve months will be more than previously, and only 5% of Latina business owners estimate client growth for the same period. Lastly, male owners were more likely than female owners to increase their capital investment in 2020 when compared to 2019 (35% vs. 16% respectively; Table E.6). On the other end, almost 50% of women stated that they would reduce their capital investments, compared to only 17% of males. The almost exact opposite occurs when comparing 2021 to 2020; a 33% of women mention that they will do more capital investments versus 18% of men. In this case, however, close to half of all surveyed argue that their level of capital investment was going to remain the same. The perception of the future, nevertheless, is bleak. A majority of the business owners we surveyed stated that in the future 12 months (between end of 2021 and end of 2021)

they were expecting less revenue (73%); less clients (69%), and less capital investments (62%) with women being slightly less pessimist only regarding capital investment.

### *Recovery by Form of Client Contact*

Analyzing revenue comparisons, clients served, and capital investments from 2020, 2021, and the next twelve months by form of client contact, offers insight into how businesses have faced varied effects. Comparing revenue from 2020 to 2019, businesses that rely on direct contact with multiple clients were more likely to report less revenue than those that rely on limited or no direct contact with clients. Businesses that have limited interface with clients reported their revenue was about the same in 2021 compared to 2020, whereas those engaging in direct contact with clients reported more revenue in the same period. This is perhaps due to the dip in revenue businesses with direct client contact experienced at the onset of the pandemic and as public health measures were eased, in-person businesses picked back up. Neither businesses with direct contact nor those with limited client contact estimated that their revenue for the next twelve months would be more than previous years (Table E.8).

More businesses that rely on direct contact with clients to provide products or services indicated that they served less clients in 2020 compared to 2019 (Table E.8) than those that have limited or no direct contact with clients. Again, direct contact businesses indicated an increase in client numbers in 2021 compared to 2020, following the pattern of revenue comparison as discussed earlier. Unfortunately, direct contact and limited contact businesses do not estimate that their number of clients will increase in the next twelve months, also following the pattern of revenue estimates.

Looking at capital investments prior to, during, and post-pandemic allows us to understand the full impact of the economic instability faced by the business owners we surveyed. As businesses expand, they plan needed investments to meet their growth, but if revenue and client numbers are stalling or declining, business owners may be hesitant or unable to invest in their businesses. Of the businesses that rely on direct contact with multiple clients, 43.8% indicated their capital investments were less in 2020 than in 2019. Businesses that have limited or no direct contact with clients were more evenly split between less capital investments, about the same, and more capital investments in this same period (Table E.9). Looking at 2021 in comparison to 2020, direct contact businesses were more likely to report their capital investments stayed about the same, as did limited and no contact businesses. As we discussed with revenue and client comparisons, both categories of businesses (contact versus limited/no contact) did not indicate

strong estimates for their capital investments for the next twelve months. The businesses we surveyed indicated the capital investments for this period would likely be less than previous years.

These findings indicate a hesitant recovery for the Latino business owners we surveyed. Specifically, in terms of capital investments, our report has discussed this demographic of business owners as more “at-risk” prior to the pandemic. Thus, decreased capital investments indicates their businesses were greatly impacted by the economic instability during the pandemic.

### *Recovery by Business Location*

Considering business location as important criteria for the pandemic’s impact, we analyzed a comparison of revenue, client growth, and capacity for capital investments in relation to the business’ zip code and area of Omaha. Responses that stand out in this particular analysis are from businesses located in North and Northwest Omaha; business owners from this area were more likely to report less revenue and a decrease in clients when comparing 2019, 2020, and 2021. These same businesses overwhelmingly estimated that revenue would be less in the next twelve months than previously (Table B.10). A common theme from businesses in all zip codes and areas of Omaha is that they were hesitant to estimate higher revenue for the coming months. Following the same pattern as discussed in previous sections, business owners observed a jump from 2020 to 2021 in terms of revenue, most likely due to reopening and economic stimulation by pandemic assistance.

Businesses located in the 68108-zip code also significantly indicated they were adversely impacted by the COVID-19 pandemic as 86% of these respondents indicated the number of clients they served in 2020 in comparison to 2019 was less. Industry and form of contact with clients certainly played a role in this percentage, as did interconnected factors such as health determinants that were exacerbated by the pandemic (Table E.11). Overall, businesses across Omaha reported stable levels of capital investments during the pandemic, with no one zip code or area reporting a significant decrease in investments. This, however, is not an indication of how the business owners estimate their ability to make capital investments moving forward; 76% of business owners in the 68108-zip code estimate that in the coming year, capital investments in their business will be less than previous years (Table E.12).

While these findings contribute to the overall pattern established throughout this study, business owners in North and Northwest Omaha stood out in this analysis as they indicated significant difficulties and changes in revenue, client growth, and capital investments.

### *Anticipated Long-Term Effects*

In analyzing the survey responses to understand the long-term effects of the pandemic on business owners in South Omaha and the surrounding area, we looked at the anticipated effects of COVID-19 by business owner’s sex, industry, business’ form of contact, location, and their length of time in operation. While the impacts of COVID-19 reached all business owners, cities, and industries, our findings demonstrate amongst survey respondents that female business owners were more adversely affected as well as businesses in social services such as childcare. Form of contact between clients and business owners also contributes to the perceived impact and outlook that business owners have for pandemic recovery.

Table 12 looks at anticipated long-term effects of COVID-19 by respondent’s sex and as we have established earlier in the report, female business owners reported more financial difficulties (Table B.2) and based on literature we reviewed, women were more likely to be underserved by traditional banks even prior to the pandemic. More female business owners than male owners reported they may have to close or reduce their business operations, as well as responding that they do not anticipate expanding their business in the near future. More male business owners reported not anticipating long-term negative impacts due to the pandemic, demonstrating this disparity in the pandemic’s economic impact on female business owners. Overall, however, almost half of all business stated that they did not think the pandemic was going to have long-term effects.

Table 12: Anticipated Long-Term Effect of COVID-19 by Sex

Long-term anticipated negative impact	Sex		Total
	Male	Female	
Close, relocate or reduce our operations	8.6	10.4	9.8
Bottom line will suffer	31.4	29.9	30.4
Not be able to grow for a long time	8.6	11.7	10.7
No long-term negative impacts anticipated	51.4	48.1	49.1
Total	%	100.0	100.0
	N	35	77
			112

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

As discussed, social service businesses, specifically childcare services, are more likely to be owned by women, and to rely on direct contact with clients. They indicated more than other businesses surveyed that they may have to close or reduce operations due to the COVID-19 pandemic. Childcare services reported more effects due to the pandemic likely because of related forced temporary closures, public health measures, and parents hesitating to send their children to

childcare during the peak of the pandemic. However, there was an overall consensus amongst businesses in various industries that their bottom line will suffer as a result of the pandemic. Almost 60% of businesses that expect long-term impact state that this impact will be on their bottom line, specifically, 88% of food related services, 83% of construction business, and 57% of professional services (Table E.13). There is, however, an outlier when we analyze by service or product provided. While between 50% and 60% of businesses think that there will be long-term impacts, only one-third of businesses in the construction industry expect long-term negative impacts.

As indicated earlier, businesses that rely on direct contact with clients were more likely to feel adverse effects during the pandemic as temporary closures or shifts in operation practices drastically altered their businesses' daily functions. Table E.14 demonstrates that these businesses are significantly more likely to expect a long-term impact of having to close, relocate, or reduce business operations as a result of the COVID-19 (22%), whereas only 10% of businesses that rely on limited or no direct contact indicated possible closures or reductions in operations. While both direct contact and limited/no direct contact categories indicated their bottom line will suffer and they will be unable to expand, this percentage was larger for businesses with limited or no direct contact with clients (67%) than for direct contact businesses (56%); although this percentage was significant for this business as well.

Similar to form of contact between clients and business owners, the business' location appears to be a determinant of the level of adversity the business owner has faced and will continue to face related to pandemic recovery. Businesses located in zip-code 68107 were the most likely to report possibly needing to close, relocate, or reduce operations (21%), although the difference was off only 2 percentage points with business on zip code 68108 and 3 percentage points with the other locations (Table E.15). Business in zip code 68107 were also the most likely to state that they were expecting long-term negative effects (60%) and that their bottom line will suffer (59%).<sup>5</sup> Business in zip code 68108 are more likely to expect not being able to grow (27%) when compared to the other areas, albeit a majority of them also state that long-term negative impact will be on their bottom line as well (55%). These findings indicate zip-codes that comprise the area known as South Omaha, where the highest concentration of Latinos is located, were amongst those affected the most by the pandemic and those that have more concerns about long-term impacts of this pandemic.

Finally, analyzing a business' length of time in operation provides insight into the differences between new and established businesses, and their experiences during the pandemic. Surprisingly, businesses that have been in operation for more than 10 years and those in operation

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<sup>5</sup> While business on Greater Omaha Southeast and North and Northwest Omaha have higher percentage in that category, the small number of respondents from those areas for these questions prevents us from proposing significant arguments about these percentages.

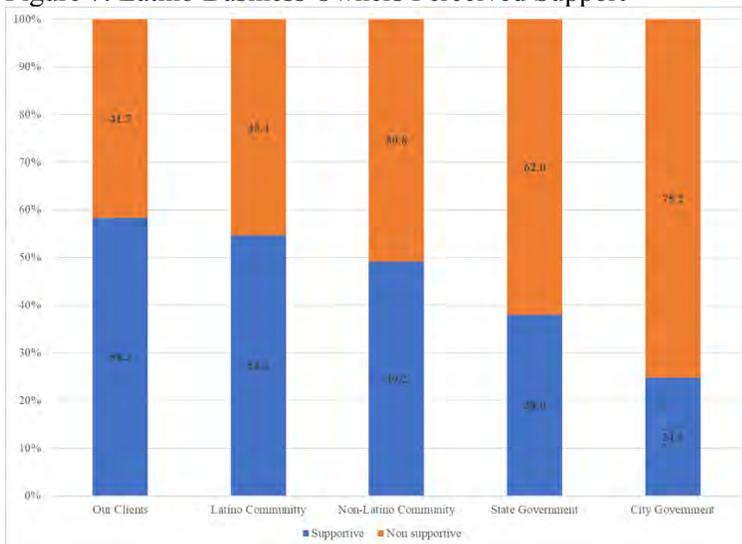
less than 3 years indicated anticipating more long-term negative effects due to the pandemic (65%; Table E16). There were some significant differences in the expected effects between these two groups. Businesses that have been open more than 10 years are more likely to state that they will not be able to grow (29%) and that they will have to close or relocate (24%). Newer business state that their bottom-line is more likely to suffer (67%). It appears that although businesses that have been open for ten years or more may have more experienced business owners, they are more concerned with the future of their business and expect broader effects than newly opened establishments (Table E.16).

## PERCEPTION OF SUPPORT FROM FEDERAL, STATE, AND LOCAL GOVERNMENT, AND SURROUNDING COMMUNITY

Important to our analysis of the impacts of COVID-19 on Latino business owners is their perception of support they received from federal, state, and local government, and their surrounding community. The type of support, whether direct financial support or indirect business support, could have an impact on how the business owner views their path to recovery and stability post-pandemic. Additionally, understanding the business owner's perception of support will allow us to see where government policies fell short or where the obstacles lay for this community of business owners. As we have demonstrated throughout this report, Latino business owners have been significantly adversely affected by the pandemic, which in the context of Omaha points to the need for more inclusive policies aimed at addressing the economic challenges occurring in South Omaha due to the pandemic.

In the graph below (Figure 7) we show the perceived support Latino business owners received from their clients, their surrounding Latino community, the non-Latino community, and state and city government. Nearly 60% of business owners report their clients as being supportive, and this remains steady for the support they received from the surrounding Latino community as well. The percentage begins to drop when survey respondents were asked about the support from the non-Latino community, in which 51% of business owners indicated the non-Latino community was *not* supportive. Unfortunately, the perceived support from state and city government are amongst the lowest (38% and 25% respectively) with the majority of Latino business owners finding state and city government unsupportive.

Figure 7: Latino Business Owners Perceived Support



Source: OLLAS Survey of Latino-Owned Businesses, 2022.

### *Perceived Support by Business Location*

Analyzing the perception of support that Latino business owners received throughout the pandemic in relation to business location, it is evident that the closer in proximity the clients, community, or government are, the more likely the business labeled this support network as *supportive* (Orozco et al. 2020; Albro 2021). For example, clients are closest in proximity to the businesses they interact directly with and support the businesses through purchases of products or services; businesses across Omaha and in the two main zip-code areas of South Omaha overwhelmingly labeled their clients as supportive. These percentage points drop slightly when asked about the support from the Latino community with generally half to two-thirds of businesses reporting the Latino community as supportive of their business (Table F.1). Interestingly, the non-Latino community is more supportive of Latino-owned business outside of the 68107 and 68108 zip codes. Overall, the greatest impact policy-wise for pandemic relief assistance comes from state and city government, which Latino business owners rated overwhelmingly as Non-supportive. Regardless of their location, between 48% and 73%) of business state that the State Government has not been supportive and between 68% and 82% perceive that the City government has not been supportive.

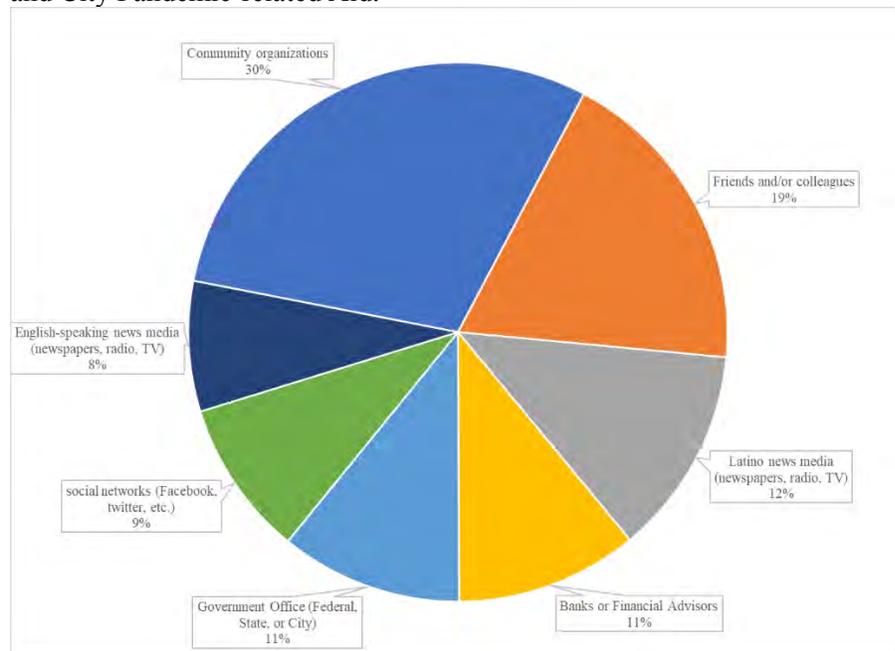
### *Informational Sources for Pandemic Related Aid and Assistance*

The same patterns discussed above are present when we look at perceived support by form of contact and other selected characteristics. Overall, businesses that either rely on direct or limited contact with clients found their clients and immediate community supportive but found the state and city government non-supportive (Table F.2). Additionally, there was no particular deviation from this pattern when we looked at whether businesses received information about government aid packages; more male business owners reported receiving information about aid packages than female business owners. As some of the literature we reviewed highlights, Latino business owners faced more difficulties in finding information about financial assistance and aid packages and were less likely to apply for such packages (Gutierrez, 2020; Ong et al., 2020).

As shown in Figure 8, Latino business owners encountered information about pandemic related aid and assistance through more informal and community channels. Community organizations, friends, and colleagues were amongst the most common sources for Latino business owners we surveyed to find information and support during the pandemic. Amongst the least common sources for information and support were English-language media sources and local, state, and federal government offices (11%). What these findings indicate is that in order to reach Latinos business owners and Latino communities, government offices must utilize the popular

channels that already exist within these communities and lean on community spaces to disperse information directly within these communities.

Figure 8: Latino Business Owners' Sources Information on Federal, State, and City Pandemic-related Aid.



Source: OLLAS Survey of Latino-Owned Businesses, 2022.

To understand the possible obstacles Latino business owners faced in accessing government pandemic aid we asked survey respondents whether it was difficult to access aid, and any factors they saw that impacted their ability to apply for aid. Tables F.4 to F.6 present these findings. Although only between 40% and 50% of all those surveyed responded, their results are interesting. Between 34% and 37% of business owners who responded to these questions indicated it was somewhat to extremely difficult to access city-related pandemic aid for their business (Table F.4). A similar percentage indicated it was difficult to access state aid. Surprisingly, 31% of respondents indicated it was somewhat easy to access federal pandemic aid. This is a similar finding across the questions related to pandemic aid.

Out of the factors we listed that would impede a business owner from successfully applying for COVID-19 related aid, between 30% and 38% of respondents indicated difficulties with the English language as a factor for city, state, and federal aid accessibility (Table F.5). Overall, the time required to fill out an application was not a significant factor. Between 27% and 39% of survey respondents that provided an answer stated that there are no aid opportunities for businesses like theirs at the city, state, and federal level. This is a significant policy barrier as small businesses are unique in their operations and their characteristics. They were also more likely to require some

sort of pandemic related assistance due to the economic impacts facing them. Some of the remaining factors impacting business owners' ability to apply for COVID-19 related aid was lack of up-to-date financial records (12% City and State and 7% Federal) and not having up-to date accounting records (12% City, 14% State, 17% Federal; Table F.6).

These findings provide an overview of the obstacles that Latino business owners faced in finding information about pandemic-related aid and in successfully applying for much needed small business loans. Although we did not inquire about how many respondents received any aid they applied for, other literature and relevant studies have concluded that a significant portion of minority applicants did not receive loans or government assistance they applied for, and minority business owners sought out aid more than white business owners. In the case of Minnesota, for example, Gutierrez (2020) reports that although 39% of Latino-owned businesses applied for aid, compared to only 8% of all businesses, they were less likely to obtain pandemic relief than other business. The constraints to successfully apply for aid which we found among our participants (Tables F.5 and F.6) also mirror those of this author. Although early pandemic relief was directed at small businesses, the difficulty in finding information and collecting the necessary documents to apply could have affected the business owner's perspective of city, state, and federal government being supportive (Gutierrez, 2020). The findings point to more systemic issues with minority business owners being excluded by government assistance due to the factors we discussed. Considering the effect on these businesses' long-term recovery, we have identified they feel less optimistic about the country's overall economic stability and that their more immediate community was more supportive throughout the pandemic.

## CONCLUSION

The Latino community in the United States has been hardly hit by the COVID-19 pandemic. This impact has been marked by a large proportion of members of this community that have died or gotten sick with COVID-19 in comparison to non-Latinos and in a similar fashion to those affecting other underserved ethnic and racial communities. The Latino community has a higher prevalence in industries that since the beginning of the pandemic have been deemed as essential, rely of direct and constant contact with clients and thus, with limited possibilities of transitioning to remote work. Pre-pandemic structural health and social vulnerabilities, concentration in industries that have become contagion “hot-spots,” among other conditions have resulted in this pandemic having significant effects in every aspect of this community’s life. On group that has sustained substantial negative impacts throughout the United States have been Latino-business owners.

The impact on the Latino community in Nebraska and Omaha has not deviated from the country-wide effects of the pandemic on this community. Latinos are consistently overrepresented among those who have gotten sick with COVID-19 in relation to their population share of the State and the City, while having as well an important proportion of those who have died. Due to the high concentration of the Latino community in the South East of Omaha, and the socio-economic characteristics of that area, we can assume that most cases of this disease have occurred there. This area, in particular the three zip codes of what is known as ‘South Omaha’ (68105, 68107, and 68108), also has the largest concentration of Latino-owned business in the city.

Even though these businesses had been growing significantly in recent years, they suffered from the same vulnerabilities than most Latino-owned business encounter in the country, such as having less access to capital from traditional banks and being commonly found to be at risk when compared with non-Latino business. These vulnerabilities put these businesses in an unsecure footing to deal with the negative economic and financial impacts that resulted from the COVID-19 pandemic. In this report we have described the effects of the COVID-19 in Latino-owned businesses mostly in South Omaha, but also in the surrounding areas. In the analysis of the data collected, we have found that our results coincide with what other similar studies have encounter in their analysis of Latino-owned business in different areas of the United States during the pandemic.

While the data analyzed for this report is not intended to be statistically representative of all Latino business owners within the United States or even Omaha, it offers a view of the impacts of the COVID-19 pandemic on Latino business owners situated in South Omaha, Nebraska.

Overall, there is a strong proportion of business among those we surveyed within what is called the “Care Industry” and small food and retail shops that are majoritarily owned by women and that rely heavily on direct contact with clients to provide their products or services. We also found an important number of businesses in other industries that have also been shown as commonly owned by Latinos men in the United States, such as construction. Lastly, there is in South Omaha a growing industry of professional services owned also by Latino men. An important number of these businesses have a relatively long history in South Omaha.

Perhaps the clearest indication of disparities in the impact of the pandemic is that, for most of those surveyed, this was the hardest crisis that they and the business have been through. Based on our analysis, we can ascertain that the pandemic will mark an inflexion point in the life of these business and, consequently, in the economic conditions of South Omaha. For these businesses it was a watershed moment that resulted in significant reductions of staff, budget, and services or products provided during 2020. Our results also show that conditions tended to improve the following year as shown by small increases on these same variables. These improvements, however, were not likely to continue in 2022. Latinas tended to be less optimistic than men, stating that in 2022 staff, budget, and services were going to decrease significantly. In part, this is due to Latinas being more concerned for their business’ recovery, estimated their business would take longer to recover, and experienced more difficulties in accessing aid and assistance. Nevertheless, there is an overall somewhat cautious optimism in a post-pandemic future, although this is mostly among male owners

The larger negative effects perceived by women are a result of the gendered structure of the economy and business ownership. The pandemic affected more negatively those industries that rely in everyday continuous contact with clients—Child care, food services, and retail—that are more consistently owned by women. As such, they were more likely to state that for them has been very difficult to continue providing services to their clients. However, the effects were significantly less damaging in 2021 than in the previous year, showing the importance of mitigation tools and vaccines in the struggle against the pandemics. This was particularly relevant for those business that rely on direct contact with clients.

Not only the respondents’ sex and its intersection with type of business influenced the perception of the effects of the pandemic, although this was the most consistent. The pandemic was felt differently according to the location of the business and how long the business had been in operation. Our results show that those business located in South Omaha, especially in zip code 68107, perceived this crisis as being the most difficult crisis, had the largest negative effects and are less optimistic about the future than any of the other zip codes or areas included in the analysis.

This might be in part related to these business owners' perception that they have received less assistance and have had more difficulty obtaining aid from the city and the state than business in other locations.

This said, there is a strong consensus among those surveyed that they have not received support from the city and the state and have not been informed about the existence of aid packages. due to a number of factors acting as obstacles for small business owners who are minorities, as research results in other areas of the country have also highlighted. There are clear implications of the pandemic's effects on Latino business owners which include less access to pandemic assistance funds, a susceptibility to financial difficulties prior to the pandemic, and a disproportionate effect both economically and health-related within Latino communities.

In most cases, business owners state that they have had to rely more on non-profit organizations and their own networks to receive information about aid possibilities and the process of applying to aid programs. While this is a perception among those surveyed, subjective experiences tend to have concrete—in this case, negative—effects and inform how people respond to policy. There is here, then, an important opportunity for city and state government to develop policy actions that will result in increasing support to these businesses and the community that surrounds them and that had been having important developments and contributions to Omaha and Nebraska's economy and cultural life.

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## APPENDIX

### *Appendix A. Tentative operationalization for Survey*

<b>Dimension:</b>	<b>General Characteristics</b>
<i>Indicator</i>	<i>Question</i>
Type of Business	What kind of product/service does your business provide?
Respondent	What is your current position within your organization?
Ownership	Have you always been the owner of this business?
Business History	When did you opened/start this business?
Expansion/ Location	How many locations does this business have?
	Before January 2020, did you ever have to close this location or any other locations of your business?
Employment	Before January 2020, how many employees did your business have?
	How many interns did you hire in 2019?
Revenue/Taxes	To the best of your knowledge, what was your total revenue in 2019?
	To the best of your knowledge, in 2019 how much did you pay in Federal income taxes?
Capital Investment	Before 2020, do you think the capital investments (land, equipment, etc.) you had in your business was...
	In 2019, were you planning to do any significant capital investments in your business during 2020?
Clients	In 2019, how did your serve/connect with your clients (percentage)
	To the best of your knowledge, in 2019, how many clients did you serve?
	In 2019, what % of your clients/customers where...
Self-Evaluation	What are your business' biggest strengths?
Pre-COVID Challenges	From the following list, please choose the 3 greatest challenges (in ranked order) for a business like yours before 2020?

<b>Dimension:</b>	<b>COVID Impact 2020</b>
<i>Indicator</i>	<i>Question</i>
Location	During 2020, did you have to close this location or any other locations of your business?
Employment	Compared to 2019, in 2020, the number of employees in your business:
	Compared to 2019, in 2020, the number of interns in your business:
Revenue/Taxes	Compared to 2019, do you think that in 2020 your revenue...
	Compared to 2019, do you think that in 2020 the percentage of your total revenue you paid in taxes...
Capital Investment	Compared to 2019, do you think that in 2020 your capital investments in your business...
Clients	During 2020, how did your serve/connect with your clients (percentage)
	Compared to 2019, in 2020, what was the number of clients you served?
	During 2020, what % of your clients/customers where...
Changes in Services/ Products	Overall, what changes or adjustments have you had to make due to the COVID-19 pandemic?

<b>Dimension:</b>	<b>COVID Impact 2021</b>
<i>Indicator</i>	<i>Question</i>
Location	As of September 2021, have you had to close this location or any other locations of your business?
Employment	Compared to 2020, in 2021, the number of employees in your business:
	Compared to 2020, in 2021, the number of interns in your business:
Revenue/Taxes	Compared to 2020, do you think that in 2021 your revenue...
	Compared to 2020, do you think that in 2021 percentage of your total revenue you paid in taxes...
Capital Investment	Compared to 2020, do you think that in 2021 your capital investments in your business...
Clients	During 2021, how are you serving/connecting with your clients (percentage)
	Compared to 2020, in 2021, what was the number of clients you served?
	During 2021, what % of your clients/customers where...
Overall Perception	Compared to 2019, How do you think 2021 is for your business?
	Compared to 2020, How do you think 2021 is for your business?

<b>Dimension:</b>	<b>COVID Impact. Perceptions and evaluation</b>
<i>Indicator</i>	<i>Question</i>
Evaluation of Crisis	During COVID-19, how much more difficult has it been for <b>your business</b> to continue providing services/products to your clients?
	During COVID-19, how much more difficult has it been for <b>businesses similar to yours</b> to continue providing services/produces to their clients?
Perception of Support	“During the pandemic, <b>the city government</b> has been supportive of businesses like mine.”
	“During the pandemic, <b>the state government</b> has been supportive of businesses like mine.”
	“During the pandemic, <b>our clients</b> have been supportive of businesses like mine.”
	“During the pandemic, <b>the Latino community</b> has been supportive of businesses like mine.”
	“During the pandemic, <b>the non-Latino community</b> has been supportive of businesses like mine.”
Challenges	Accessing city/state/federal aid for my business has been...
	What have been the main challenges of accessing city/state/federal aid for my business?
	What are one or two of the most challenging aspects that COVID-19 has created for...?
Crisis Evaluation	“This has been the most difficult crisis that I, as owner, have had to live through.”
	“This has been the most difficult crisis that my business has gone through.”
	“This has been the most difficult crisis that my industry/businesses like mine have gone through.”
Long-Term Impact	How long do you think it will take for your business/community/US economy to recuperate?
	What is the anticipated long-term impact on your business as a result of the COVID-19 pandemic?

<b>Dimension:</b>	<b>Projections 2022 and beyond</b>
<i>Indicator</i>	<i>Question</i>
12 Month Projections	Over the next 12 months, will the total number of employees at your business...
	Over the next 12 months, will the total number of interns at your business...
	Over the next 12 months, will the revenue at your business...
	Over the next 12 months, will the capital investment (land, equipment, etc.) at your business...
	In the next year, do you anticipate any of the following...
	Over the next 12 months, how are you going to serve/connect with your clients (percentage)?

*Appendix B: Sociodemographic Characteristics of Survey Respondents and their Business*

Table B.1: Respondents' Sex and Age

Respondent's Age	Sex		Total
	Male	Female	
18-34	13.2	13.3	13.2
35-44	44.7	22.9	29.8
45-54	23.7	47	39.7
55-84	18.4	16.9	17.4
Total	%	100	100
	N	38	83

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.2: Respondents' Sex and Education

Respondent's Education	Sex		Total
	Male	Female	
Less than High School	5.3	24.1	18.2
High School Graduate	31.6	39.8	37.2
Some College	26.3	15.7	19.0
Post-Secondary Degree	36.8	20.5	25.6
Total	%	100.0	100.0
	N	38	83

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.3: Respondents' Sex and Place of Birth

Respondent's Place of Birth	Sex		Total
	Male	Female	
United States	7.9	7.2	7.4
Mexico	52.6	45.8	47.9
El Salvador	7.9	24.1	19.0
Other Central America & Caribbean	7.9	14.5	12.4
Other Latin America	%	23.7	8.4
Total	N	100.0	100.0
		38	83

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.4. Respondent's Period of Arrival to the US by Sex

Period of Arrival	Sex		Total
	Male	Female	
Before 2000	37.5	59.5	52.93
Since 2000	62.5	40.5	47.1
Total	%	100.0	100.0
	N	32	74

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.5. Position within Business by Sex

What is/was your position within this business?	Sex		Total
	Male	Female	
Owner	89.5	92.8	91.7
Manager/Other	10.5	7.2	8.3
Total	% 100.0	100.0	100.0
	N 38	83	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.6. Ownership of Business by Sex

Ownership of Business	Sex		Total
	Male	Female	
Yes, I started this business	97.4	96.4	96.7
No, I bought it or inherited	2.6	3.6	3.3
Total	% 100.0	100.0	100.0
	N 38	83	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.7. Business Location (Zip Code Groups) by Sex

Business Location (Zip Code Groups)	Sex		Total
	Male	Female	
68107	42.1	55.4	51.2
68108	21.1	18.1	19.0
Greater Omaha Southeast	23.7	19.3	20.7
North and Northwest Omaha	13.2	7.2	9.1
Total	% 100.0	100.0	100.0
	N 38	83	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.8. Number of Locations by Sex

Number of Locations	Sex		Total
	Male	Female	
One	86.8	88.0	87.6
More than one	13.2	12.0	12.4
Total	% 100.0	100.0	100.0
	N 38	83	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.9. Length of Business Operation by Sex

Length of Business Operation	Sex		Total
	Male	Female	
Three years or less (since 2019)	36.8	26.5	29.8
Between three years and ten years (since 2011)	28.9	45.8	40.5
More than 10 years	34.2	27.7	29.8
Total	% 100.0	100.0	100.0
	N 38	83	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.10: Period of Arrival of Owner and Length of Business Operation

Length of Business Operation	Period of Arrival			Total
	Before 2000	Since 2000	%	N
Three years or less (since 2019)	38.5	61.5	100.0	26
Between three years and ten years (since 2011)	51.1	48.9	100.0	47
More than 10 years	66.7	33.3	100.0	33
Total	52.8	47.2	100.0	106

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.11. Service or Product by Sex

Service or Product Provided	Sex		Total
	Male	Female	
Childcare Services	0.0	24.1	16.5
Construction	28.9	9.6	15.7
Food Services	10.5	15.7	14.0
Retail and Wholesale	7.9	14.5	12.4
Professional Services	21.1	7.2	11.6
Clothing Sales	2.6	12.0	9.1
Cleaning Services	10.5	6.0	7.4
Other Services	18.4	10.8	13.2
Total	%	100.0	100.0
	N	38	83

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.12: Sex by Form of Contact.

Form of Contact when Providing Product or Service	Sex		Total
	Male	Female	
Direct contact with multiple clients	22.2	72.8	57.3
Limited or no direct contact with clients	77.8	27.2	42.7
Total	%	100.0	100.0
	N	38	83

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table B.13. Business Biggest Strength by Sex

Business Biggest Strength	Sex		Total
	Male	Female	
Human Resources (e.g., staff, board members, target population)	36.8	56.6	50.4
Past Experiences (e.g., your reputation in the community)	26.3	21.7	23.1
Activities and Processes (e.g. good supply chain, communication with clients and intermediaries)	15.8	14.5	14.9
Physical Resources (e.g., your location, building, equipment)	7.9	4.8	5.8
Financial (e.g., Well balanced budget, access to loans and credit)	10.5	1.2	4.1
Other	2.6	1.2	1.7
Total	%	100.0	100.0
	N	38	83

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

*Appendix C: Perception of the Impact of COVID-19 on Latino Business Owners*

Table C.1: Clients Served in 2019. Descriptive Statistics

Total Clients	Mean	Median	Std. Deviation	Minimum	Maximum
75,772	861.0	50.0	2,854.4	1	18,000

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.2: Employees Hired by Type of Employee in 2019. Descriptive Statistics

Type of Employees	N	Total Number of Employees	Mean	Median	Std. Dev.	Min.	Max.	
Full-time employees	Yes	49	314	6.4	2.0	11.7	1	75
	No	30						
	No Answer	14						
Part-time employees	Yes	19	39	2.1	2.0	1.4	1	6
	No	40						
	No Answer	34						
Contract workers	Yes	28	28	4.1	3.0	3.7	1	15
	No	32						
	No Answer	33						
Unpaid family members	Yes	13	13	1.5	1.0	0.7	1	15
	No	44						
	No Answer	36						

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.3: Perception of COVID Crisis' Impact on Respondent by Sex

Sex	Most difficult crisis for owner/manager			Total	
	Strongly agree	Do not strongly agree	%	N	
Male	43.2	56.8	100.0	37	
Female	81.8	18.2	100.0	77	
Total	69.3	30.7	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.4: Perception of COVID Crisis' Impact on Respondent by Service or Product Provided

Service or Product Provided	Most difficult crisis for owner/manager			Total	
	Strongly agree	Do not strongly agree	%	N	
Clothing Sales	70.0	30.0	100.0	10	
Food Services	93.8	6.3	100.0	16	
Childcare Services	78.9	21.1	100.0	19	
Cleaning Services	42.9	57.1	100.0	7	
Construction	63.2	36.8	100.0	19	
Professional Services	38.5	61.5	100.0	13	
Retail and Wholesale	73.3	26.7	100.0	15	
Other Services	73.3	26.7	100.0	15	
Total	69.3	30.7	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.5: Perception of COVID Crisis' Impact on Respondent by Form of Contact

Form of Contact when Providing Product or Service	Most difficult crisis for owner/manager			Total	
	Strongly agree	Do not strongly agree	%	N	
Direct contact with multiple clients	79.7	20.3	100	64	
Limited or No direct contact with clients	56.5	43.5	100	46	
Total	70.0	30	100	110	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.6: Perception of COVID Crisis' Impact on Respondent by Business Location

Business Location (Zip Code)	Most difficult crisis for owner/manager			Total	
	Strongly agree	Do not strongly agree	%	N	
68107	69.0	31.0	100.0	58	
68108	76.2	23.8	100.0	21	
Greater Omaha Southeast	70.8	29.2	100.0	24	
North and Northwest Omaha	54.5	45.5	100.0	11	
Total	69.3	30.7	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.7: Perception of COVID Crisis' Impact on Respondent by Length of Business Operation

Length of Business Operation	Most difficult crisis for owner/manager			Total	
	Strongly agree	Do not strongly agree	%	N	
Three years or less (since 2019)	69.7	30.3	100.0	33	
Between three years and ten years (since 2011)	78.3	21.7	100.0	46	
More than 10 years	57.1	42.9	100.0	35	
Total	69.3	30.7	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.8: Perception of COVID Crisis' Impact on Respondent's Business by Sex

Sex	Most difficult crisis for business			Total	
	Strongly agree	Do not strongly agree	%	N	
Male	44.1	55.9	100.0	34	
Female	79.7	20.3	100.0	74	
Total	68.5	31.5	100.0	108	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.9: Perception of COVID Crisis' Impact on Respondent's Business by Service or Product Provided

Service or Product Provided	Most difficult crisis for business			Total	
	Strongly agree	Do not strongly agree	%	N	
Clothing Sales	70.0	30.0	100.0	10	
Food Services	93.8	6.3	100.0	16	
Childcare Services	73.7	26.3	100.0	19	
Cleaning Services	42.9	57.1	100.0	7	
Construction	55.6	44.4	100.0	18	
Professional Services	40.0	60.0	100.0	10	
Retail and Wholesale	73.3	26.7	100.0	15	
Other Services	76.9	23.1	100.0	13	
Total	68.5	31.5	100.0	108	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.10: Perception of COVID Crisis' Impact on Respondent's Business by Form of Contact

Form of Contact when Providing Product or Service	Most difficult crisis for industry/sector			Total	
	Strongly agree	Do not strongly agree	%	N	
Direct contact with multiple clients	78.1	21.9	100	64	
Limited or No direct contact with clients	53.7	46.3	100	41	
Total	68.6	31.6	100	105	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.11: Perception of COVID Crisis' Impact on Respondent's Business by Business Location

Business Location (Zip Code)	Most difficult crisis for business			Total	
	Strongly agree	Do not strongly agree	%	N	
68107	68.5	31.5	100.0	54	
68108	73.7	26.3	100.0	19	
Greater Omaha Southeast	75.0	25.0	100.0	24	
North and Northwest Omaha	45.5	54.5	100.0	11	
Total	68.5	31.5	100.0	108	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.12: Perception of COVID Crisis' Impact on Respondent's Business by Length of Business Operation

Length of Business Operation	Most difficult crisis for business			Total	
	Strongly agree	Do not strongly agree	%	N	
Three years or less (since 2019)	65.6	34.4	100.0	32	
Between three years and ten years (since 2011)	77.3	22.7	100.0	44	
More than 10 years	59.4	40.6	100.0	32	
Total	68.5	31.5	100.0	108	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.13: Perception of COVID Crisis' Impact on Respondent's Industry or Sector by Sex

Sex	Most difficult crisis for industry/sector			Total	
	Strongly agree	Do not strongly agree	%	N	
Male	44.7	55.3	100.0	38	
Female	78.9	21.1	100.0	76	
Total	67.5	32.5	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.14: Perception of COVID Crisis' Impact on Respondent's Industry or Sector by Service or Product Provided

Service or Product Provided	Most difficult crisis for industry/sector			Total	
	Strongly agree	Do not strongly agree	%	N	
Clothing Sales	80.0	20.0	100.0	10	
Food Services	93.8	6.3	100.0	16	
Childcare Services	78.9	21.1	100.0	19	
Cleaning Services	37.5	62.5	100.0	8	
Construction	57.9	42.1	100.0	19	
Professional Services	38.5	61.5	100.0	13	
Retail and Wholesale	73.3	26.7	100.0	15	
Other Services	64.3	35.7	100.0	14	
Total	67.5	32.5	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.15: Perception of COVID Crisis' Impact on Respondent's Industry or Sector by Form of Contact

Form of Contact when Providing Product or Service	Most difficult crisis for industry/sector			Total	
	Strongly agree	Do not strongly agree	%	N	
Direct contact with multiple clients	81.3	18.8	100	64	
Limited or No direct contact with clients	51.1	48.9	100	47	
Total	68.5	31.5	100	111	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.16: Perception of COVID Crisis' Impact on Respondent's Industry or Sector by Business Location

Business Location (Zip Code)	Most difficult crisis for industry/sector			Total	
	Strongly agree	Do not strongly agree	%	N	
68107	70.2	29.8	100.0	57	
68108	72.7	27.3	100.0	22	
Greater Omaha Southeast	66.7	33.3	100.0	24	
North and Northwest Omaha	45.5	54.5	100.0	11	
Total	67.5	32.5	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.17: Perception of COVID Crisis' Impact on Respondent's Industry or Sector by Length of Business Operation

Length of Business Operation	Most difficult crisis for industry/sector			Total	
	Strongly agree	Do not strongly agree	%	N	
Three years or less (since 2019)	63.6	36.4	100.0	33	
Between three years and ten years (since 2011)	76.1	23.9	100.0	46	
More than 10 years	60.0	40.0	100.0	35	
Total	67.5	32.5	100.0	114	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.18: Level of difficulty to Continue Providing Services/Products to Clients by Sex

Level of Difficulty	For own business			For similar businesses		
	Sex		Total	Sex		Total
	Male	Female		Male	Female	
Very difficult	15.8	48.1	37.4	14.7	30.0	25.0
Somewhat difficult	50.0	37.7	41.7	58.8	55.7	56.7
Not difficult	34.2	14.3	20.9	26.5	14.3	18.3
Total	%	100.0	100.0	100.0	100.0	100.0
	N	38	77	115	34	70
						104

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.19: Level of Difficulty to Continue Providing Services/Products by Service or Product Provided

Service or Product Provided	Own business					Similar business				
	Level of Difficulty			Total		Level of Difficulty			Total	
	Very difficult	Somewhat difficult	Not difficult	%	N	Very difficult	Somewhat difficult	Not difficult	%	N
Clothing Sales	50.0	30.0	20.0	100.0	10	50.0	40.0	10.0	100.0	10
Food Services	43.8	50.0	6.3	100.0	16	14.3	78.6	7.1	100.0	14
Childcare Services	44.4	33.3	22.2	100.0	18	29.4	52.9	17.6	100.0	17
Cleaning Services	50.0	37.5	12.5	100.0	8	0.0	83.3	16.7	100.0	6
Construction	26.3	21.1	52.6	100.0	19	11.1	38.9	50.0	100.0	18
Professional Services	28.6	42.9	28.6	100.0	14	46.2	38.5	15.4	100.0	13
Retail and Wholesale	33.3	66.7	0.0	100.0	15	15.4	84.6	0.0	100.0	13
Other Services	33.3	53.3	13.3	100.0	15	30.8	53.8	15.4	100.0	13
Total	37.4	41.7	20.9	100.0	115	25.0	56.7	18.3	100.0	104

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.20: Level of Difficulty to Continue Providing Services/Products by Form of Contact

Form of Contact	Own business					Similar business				
	Level of Difficulty			Total		Level of Difficulty			Total	
	Very difficult	Somewhat difficult	Not difficult	%	N	Very difficult	Somewhat difficult	Not difficult	%	N
Direct contact with multiple clients	39.7	47.6	12.7	100.0	63	25.9	62.1	12.1	100.0	58
Limited or No direct contact with clients	31.3	37.5	31.3	100.0	48	20.5	52.3	27.3	100.0	44
Total	36.0	43.2	20.7	100.0	111	23.5	57.8	18.6	100.0	102

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.21: Level of Difficulty to Continue Providing Services/Products by Business Location

Business Location	Own business					Similar business				
	Level of Difficulty			Total		Level of Difficulty			Total	
	Very difficult	Somewhat difficult	Not difficult	%	N	Very difficult	Somewhat difficult	Not difficult	%	N
68107	37.9	43.1	19.0	100.0	58	23.6	61.8	14.5	100.0	55
68108	18.2	45.5	36.4	100.0	22	21.1	47.4	31.6	100.0	19
Greater Omaha Southeast	50.0	37.5	12.5	100.0	24	30.0	55.0	15.0	100.0	20
North & Northwest Omaha	45.5	36.4	18.2	100.0	11	30.0	50.0	20.0	100.0	10
Total	37.4	41.7	20.9	100.0	115	25.0	56.7	18.3	100.0	104

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table C.22: Level of Difficulty to Continue Providing Services/Products by Length of Business Operation

Length of Business Operation	Own business					Similar business				
	Level of Difficulty			Total		Level of Difficulty			Total	
	Very difficult	Somewhat difficult	Not difficult	%	N	Very difficult	Somewhat difficult	Not difficult	%	N
Three years or less (since 2019)	29.4	44.1	26.5	100.0	34	15.4	65.4	19.2	100.0	26
Between three years and ten years (since 2011)	43.5	37.0	19.6	100.0	46	27.3	52.3	20.5	100.0	44
More than 10 years	37.1	45.7	17.1	100.0	35	29.4	55.9	14.7	100.0	34
Total	37.4	41.7	20.9	100.0	115	25.0	56.7	18.3	100.0	104

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

*Appendix D: A Comparison of COVID-19 Impacts Between 2020 and 2021*

Table D.1: COVID Impact Difference between 2020 and 2021 by Service or Product Provided

Service or Product Provided	Different effects between 2020 and 2021			Total	
	No	Yes	%	N	
Cleaning Services	0.0	100.0	100.0	4	
Childcare Services	11.8	88.2	100.0	17	
Food Services	22.2	77.8	100.0	9	
Clothing Sales	28.6	71.4	100.0	7	
Construction	35.7	64.3	100.0	14	
Professional Services	37.5	62.5	100.0	8	
Other Services	37.5	62.5	100.0	8	
Retail and Wholesale	54.5	45.5	100.0	11	
Total	29.5	70.5	100.0	78	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table D.2: Difference in COVID Effects between 2020 and 2021 by Form of Contact

Form of Contact	Different effects between 2020 and 2021			Total	
	No	Yes	%	N	
Direct contact with multiple clients	29.2	70.8	100.0	22	
Limited or No direct contact with clients	27.6	72.4	100.0	56	
Total	28.6	71.4	100.0	78	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table D.3: Difference in COVID Effects between 2020 and 2021 by Business Location

Business Location (Zip Code)	Different effects between 2020 and 2021			Total	
	No	Yes	%	N	
68107	28.2	71.8	100.0	39	
68108	38.5	61.5	100.0	13	
Greater Omaha Southeast	31.3	68.8	100.0	16	
North and Northwest Omaha	20.0	80.0	100.0	10	
Total	29.5	70.5	100.0	78	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table D.4: COVID Impact Difference between 2020 and 2021 by Length of Business Operation

Length of Business Operation	Different effects between 2020 and 2021			Total	
	No	Yes	%	N	
Three years or less (since 2019)	33.3	66.7	100.0	6	
Between three & ten years (since 2011)	29.5	70.5	100.0	44	
More than 10 years	28.6	71.4	100.0	28	
Total	29.5	70.5	100.0	78	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table D.6: Changes in Area of Business due to COVID-19 between 2020 and 2021 by Sex

Sex	2020					2021				
	Staff Changes				Total	Staff Changes				Total
	Increase	Maintain	Reduce	%		Increase	Maintain	Reduce	%	
Male	10.5	26.3	63.2	100.0	19	44.4	38.9	16.7	100.0	18
Female	2.4	31.0	66.7	100.0	42	44.1	32.4	23.5	100.0	34
Total	4.9	29.5	65.6	100.0	61	44.2	34.6	21.2	100.0	52
Sex	Budget Changes					Budget Changes				
	Increase	Maintain	Reduce	%	Total	Increase	Maintain	Reduce	%	Total
	Male	20.0	16.0	64.0		100.0	25	55.6	27.8	
Female	10.5	8.8	80.7	100.0	57	42.5	25.0	32.5	100.0	40
Total	13.4	11.0	75.6	100.0	82	46.6	25.9	27.6	100.0	58
Sex	Service or Production Changes					Service or Production Changes				
	Increase	Maintain	Reduce	%	Total	Increase	Maintain	Reduce	%	Total
	Male	19.2	23.1	57.7		100.0	26	72.2	22.2	
Female	14.8	8.2	77.0	100.0	61	55.8	25.6	18.6	100.0	43
Total	16.1	12.6	71.3	100.0	87	60.7	24.6	14.8	100.0	61

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table D.7: Changes in Area of Business due to COVID-19 between 2020 and 2021 by Form of contact

Form of Contact	2020					2021				
	Staff Changes			Total		Staff Changes			Total	
	Increase	Maintain	Reduce	%	N	Increase	Maintain	Reduce	%	N
Direct contact with multiple clients	5.7	31.4	62.9	100.0	35	46.4	32.1	21.4	100.0	28
Limited or No direct contact with clients	4.0	28.0	68.0	100.0	25	41.7	37.5	20.8	100.0	24
Total	5.0	30.0	65.0	100.0	60	44.2	34.6	21.2	100.0	52
Form of Contact	Budget Changes					Budget Changes				
	Budget Changes			Total		Budget Changes			Total	
	Increase	Maintain	Reduce	%	N	Increase	Maintain	Reduce	%	N
Direct contact with multiple clients	14.6	8.3	77.1	100.0	48	50.0	18.8	31.3	100.0	32
Limited or No direct contact with clients	12.1	15.2	72.7	100.0	33	42.3	34.6	23.1	100.0	26
Total	13.6	11.1	75.3	100.0	81	46.6	25.9	27.6	100.0	58
Form of Contact	Service or Production Changes					Service or Production Changes				
	Service or Production Changes			Total		Service or Production Changes			Total	
	Increase	Maintain	Reduce	%	N	Increase	Maintain	Reduce	%	N
Direct contact with multiple clients	15.7	9.8	74.5	100.0	51	55.9	26.5	17.6	100.0	34
Limited or No direct contact with clients	17.1	17.1	65.7	100.0	35	66.7	22.2	11.1	100.0	27
Total	16.3	12.8	70.9	100.0	86	60.7	24.6	14.8	100.0	61

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table D.8: Staff Changes in 2020 and 2021 due to COVID-19 by Business Location

Business Location	2020					2021				
	Staff Changes				Total	Staff Changes				Total
	Increase	Maintain	Reduce	%	N	Increase	Maintain	Reduce	%	N
68107	8.3	38.9	52.8	100.0	36	43.3	40.0	16.7	100.0	30
68108	0.0	22.2	77.8	100.0	9	71.4	0.0	28.6	100.0	7
Greater Omaha	0.0	10.0	90.0	100.0	10	25.0	50.0	25.0	100.0	8
Southeast										
North and	0.0	16.7	83.3	100.0	6	42.9	28.6	28.6	100.0	7
Northwest Omaha										
Total	4.9	29.5	65.6	100.0	61	44.2	34.6	21.2	100.0	52
Business Location	Budget Changes					Budget Changes				
	Budget Changes				Total	Budget Changes				Total
	Increase	Maintain	Reduce	%	N	Increase	Maintain	Reduce	%	N
68107	20.0	11.1	68.9	100.0	45	45.5	27.3	27.3	100.0	33
68108	0.0	8.3	91.7	100.0	12	66.7	11.1	22.2	100.0	9
Greater Omaha	6.7	13.3	80.0	100.0	15	33.3	33.3	33.3	100.0	9
Southeast										
North and	10.0	10.0	80.0	100.0	10	42.9	28.6	28.6	100.0	7
Northwest Omaha										
Total	13.4	11.0	75.6	100.0	82	46.6	25.9	27.6	100.0	58
Business Location	Service or Production Changes					Service or Production Changes				
	Service or Production Changes				Total	Service or Production Changes				Total
	Increase	Maintain	Reduce	%	N	Increase	Maintain	Reduce	%	N
68107	19.1	14.9	66.0	100.0	47	47.1	38.2	14.7	100.0	34
68108	14.3	0.0	85.7	100.0	14	80.0	10.0	10.0	100.0	10
Greater Omaha	12.5	18.8	68.8	100.0	16	70.0	10.0	20.0	100.0	10
Southeast										
North and	10.0	10.0	80.0	100.0	10	85.7	0.0	14.3	100.0	7
Northwest Omaha										
Total	16.1	12.6	71.3	100.0	87	60.7	24.6	14.8	100.0	61

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

*Appendix E: Recovery and Stability of Latino-Owned Business*

Table E.1: Time of Recovery by Sex

Area	Sex	Time of Recovery				Total	
		The crisis has not affected...	Less than a year	Between one and 3 years	More than 3 years	%	N
Business	Male	22.2	27.8	44.4	5.6	100.0	36
	Female	5.5	41.1	42.5	11.0	100.0	73
	Total	11.0	36.7	43.1	9.2	100.0	109
Community	Male	12.1	12.1	48.5	27.3	100.0	33
	Female	1.4	21.7	59.4	17.4	100.0	69
	Total	4.9	18.6	55.9	20.6	100.0	102
US Economy	Male	9.7	3.2	45.2	41.9	100.0	31
	Female	2.8	12.7	54.9	29.6	100.0	71
	Total	4.9	9.8	52.0	33.3	100.0	102

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.2: Time of Recovery by Form of Contact

Area	Form of Contact	Time of Recovery				Total	
		The crisis has not affected...	Less than a year	Between one and 3 years	More than 3 years	%	N
Business	Direct contact with multiple clients	4.8	41.9	43.5	9.7	100.0	62
	Limited or No direct contact with client	20.9	27.9	44.2	7.0	100.0	43
	Total	11.4	36.2	43.8	8.6	100.0	105
Community	Direct contact with multiple clients	3.4	20.7	58.6	17.2	100.0	58
	Limited or No direct contact with client	7.1	16.7	54.8	21.4	100.0	42
	Total	5.0	19.0	57.0	19.0	100.0	100
US Economy	Direct contact with multiple clients	5.1	11.9	50.8	32.2	100.0	59
	Limited or No direct contact with client	4.9	7.3	53.7	34.1	100.0	41
	Total	5.0	10.0	52.0	33.0	100.0	100

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.3: Time of Recovery by Business Location

Area	Business Location	Time of Recovery				Total	
		The crisis has not affected...	Less than a year	Between one and 3 years	More than 3 years	%	N
Business	68107	14.5	29.1	45.5	10.9	100.0	55
	68108	4.8	52.4	38.1	4.8	100.0	21
	Greater Omaha Southeast	9.1	50.0	36.4	4.5	100.0	22
	North and Northwest Omaha	9.1	18.2	54.5	18.2	100.0	11
	Total	11.0	36.7	43.1	9.2	100.0	109
Community	68107	60.0	20.0	0.0	20.0	100.0	5
	68108	47.4	15.8	21.1	15.8	100.0	19
	Greater Omaha Southeast	54.4	22.8	15.8	7.0	100.0	57
	North and Northwest Omaha	52.4	9.5	28.6	9.5	100.0	21
	Total	52.9	18.6	18.6	9.8	100.0	102
US Economy	68107	5.6	9.3	48.1	37.0	100.0	54
	68108	10.0	10.0	60.0	20.0	100.0	20
	Greater Omaha Southeast	0.0	5.3	57.9	36.8	100.0	19
	North and Northwest Omaha	0.0	22.2	44.4	33.3	100.0	9
	Total	4.9	9.8	52.0	33.3	100.0	102

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.4: Revenue Comparison 2020, 2021, and Future 12 Months by Sex

Range of Comparison	Sex	Revenue			Total	
		Less	About the same	More	%	N
2020 to 2019	Male	57.7	26.9	15.4	100.0	26
	Female	80.3	9.8	9.8	100.0	61
	Total	73.6	14.9	11.5	100.0	87
2021 to 2020	Male	52.6	31.6	15.8	100.0	19
	Female	43.2	9.1	47.7	100.0	44
	Total	46.0	15.9	38.1	100.0	63
Future 12 Months	Male	69.2	15.4	15.4	100.0	39
	Female	75.3	23.3	1.4	100.0	73
	Total	73.2	20.5	6.3	100.0	112

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.5: Number of Clients Comparison 2020, 2021, and Future 12 Months by Sex

Range of Comparison	Sex	Number of Clients			Total	
		Less	About the same	More	%	N
2020 to 2019	Male	57.7	30.8	11.5	100.0	26
	Female	86.0	5.3	8.8	100.0	57
	Total	77.1	13.3	9.6	100.0	83
2021 to 2020	Male	47.1	47.1	5.9	100.0	17
	Female	36.6	14.6	48.8	100.0	41
	Total	39.7	24.1	36.2	100.0	58
Future 12 Months	Male	73.5	23.5	2.9	100.0	34
	Female	67.6	27.0	5.4	100.0	74
	Total	69.4	25.9	4.6	100.0	108

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.6: Capital Investment Comparison 2020, 2021, and Future 12 Months by Sex

Range of Comparison	Sex	Capital Investment			Total	
		Less	About the same	More	%	N
2020 to 2019	Male	26.9	38.5	34.6	100.0	26
	Female	49.1	35.1	15.8	100.0	57
	Total	42.2	36.1	21.7	100.0	83
2021 to 2020	Male	29.4	52.9	17.6	100.0	17
	Female	20.9	46.5	32.6	100.0	43
	Total	23.3	48.3	28.3	100.0	60
Future 12 Months	Male	65.7	25.7	8.6	100.0	35
	Female	59.5	35.1	5.4	100.0	74
	Total	61.5	32.1	6.4	100.0	109

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.7: Revenue Comparison 2020, 2021, and Future 12 Months by Form of Contact

Range of Comparison	Form of Contact	Revenue			Total	
		Less	About the same	More	%	N
2020 to 2019	Direct contact with multiple clients	78.4	11.8	9.8	100.0	51
	Limited or No direct contact with client	65.7	20.0	14.3	100.0	35
	Total	73.3	15.1	11.6	100.0	86
2021 to 2020	Direct contact with multiple clients	43.2	8.1	48.6	100.0	37
	Limited or No direct contact with client	50.0	26.9	23.1	100.0	26
	Total	46.0	15.9	38.1	100.0	63
Future 12 Months	Direct contact with multiple clients	71.9	20.3	7.8	100.0	64
	Limited or No direct contact with client	73.9	17.4	8.7	100.0	46
	Total	72.7	19.1	8.2	100.0	110

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.8: Number of Clients Comparison 2020, 2021, and Future 12 Months by Form of Contact

Range of Comparison	Form of Contact	Number of Clients				Total	
		Less	About the same	More	%	N	
2020 to 2019	Direct contact with multiple clients	85.4	6.3	8.3	100.0	48	
	Limited or No direct contact with client	64.7	23.5	11.8	100.0	34	
	Total	76.8	13.4	9.8	100.0	82	
2021 to 2020	Direct contact with multiple clients	38.2	14.7	47.1	100.0	34	
	Limited or No direct contact with client	41.7	37.5	20.8	100.0	24	
	Total	39.7	24.1	36.2	100.0	58	
Future 12 Months	Direct contact with multiple clients	69.8	27.0	3.2	100.0	63	
	Limited or No direct contact with client	71.4	21.4	7.1	100.0	42	
	Total	70.5	24.8	4.8	100.0	105	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.9: Capital Investment 2020, 2021, and Future 12 Months by Form of Contact

Range of Comparison	Form of Contact	Capital Investment				Total	
		Less	About the same	More	%	N	
2020 to 2019	Direct contact with multiple clients	43.8	35.4	20.8	100.0	48	
	Limited or No direct contact with client	38.2	38.2	23.5	100.0	34	
	Total	41.5	36.6	22.0	100.0	82	
2021 to 2020	Direct contact with multiple clients	25.7	45.7	28.6	100.0	35	
	Limited or No direct contact with client	20.0	52.0	28.0	100.0	25	
	Total	23.3	48.3	28.3	100.0	60	
Future 12 Months	Direct contact with multiple clients	58.7	34.9	6.3	100.0	63	
	Limited or No direct contact with client	67.4	25.6	7.0	100.0	43	
	Total	62.3	31.1	6.6	100.0	106	

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.10: Revenue Comparison 2020, 2021, and Future 12 Months by Business Location

Range of Comparison	Business Location	Revenue				Total
		Less	About the same	More	%	N
2020 to 2019	68107	67.4	17.4	15.2	100.0	46
	68108	86.7	6.7	6.7	100.0	15
	Greater Omaha Southeast	75.0	12.5	12.5	100.0	16
	North and Northwest Omaha	80.0	20.0	0.0	100.0	10
	Total	73.6	14.9	11.5	100.0	87
2021 to 2020	68107	44.4	19.4	36.1	100.0	36
	68108	55.6	11.1	33.3	100.0	9
	Greater Omaha Southeast	30.0	10.0	60.0	100.0	10
	North and Northwest Omaha	62.5	12.5	25.0	100.0	8
	Total	46.0	15.9	38.1	100.0	63
Future 12 Months	68107	72.1	14.0	14.0	100.0	43
	68108	85.7	7.1	7.1	100.0	14
	Greater Omaha Southeast	75.0	18.8	6.3	100.0	16
	North and Northwest Omaha	90.0	10.0	0.0	100.0	10
	Total	77.1	13.3	9.6	100.0	83

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.11: Number of Clients Comparison 2020, 2021, and Future 12 Months by Business Location

Range of Comparison	Business Location	Number of Clients				Total
		Less	About the same	More	%	N
2020 to 2019	68107	72.1	14.0	14.0	100.0	43
	68108	85.7	7.1	7.1	100.0	14
	Greater Omaha Southeast	75.0	18.8	6.3	100.0	16
	North and Northwest Omaha	90.0	10.0	0.0	100.0	10
	Total	77.1	13.3	9.6	100.0	83
2021 to 2020	68107	40.0	30.0	30.0	100.0	30
	68108	55.6	11.1	33.3	100.0	9
	Greater Omaha Southeast	18.2	18.2	63.6	100.0	11
	North and Northwest Omaha	50.0	25.0	25.0	100.0	8
	Total	39.7	24.1	36.2	100.0	58
Future 12 Months	68107	69.8	28.3	1.9	100.0	53
	68108	77.3	13.6	9.1	100.0	22
	Greater Omaha Southeast	65.2	30.4	4.3	100.0	23
	North and Northwest Omaha	60.0	30.0	10.0	100.0	10
	Total	69.4	25.9	4.6	100.0	108

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.12: Capital Investment Comparison 2020, 2021, and Future 12 Months by Business Location

Range of Comparison	Business Location	Capital Investment			Total	
		Less	About the same	More	%	N
2020 to 2019	68107	37.2	39.5	23.3	100.0	43
	68108	42.9	42.9	14.3	100.0	14
	Greater Omaha Southeast	50.0	31.3	18.8	100.0	16
	North and Northwest Omaha	50.0	20.0	30.0	100.0	10
	Total	42.2	36.1	21.7	100.0	83
2021 to 2020	68107	29.0	48.4	22.6	100.0	31
	68108	10.0	70.0	20.0	100.0	10
	Greater Omaha Southeast	18.2	36.4	45.5	100.0	11
	North and Northwest Omaha	25.0	37.5	37.5	100.0	8
	Total	23.3	48.3	28.3	100.0	60
Future 12 Months	68107	56.4	40.0	3.6	100.0	55
	68108	76.2	19.0	4.8	100.0	21
	Greater Omaha Southeast	62.5	25.0	12.5	100.0	24
	North and Northwest Omaha	55.6	33.3	11.1	100.0	9
	Total	61.5	32.1	6.4	100.0	109

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.13: COVID Anticipated Long-Term Impact in Business by Service or Product Provided

Service or Product Provided	Long-term anticipated negative impact			Total		No long-term negative impacts anticipated	N
	Close, relocate or reduce our operations	Bottom line will suffer	Not be able to grow for a long time	%	N		
Clothing Sales	0.0	66.7	33.3	100.0	3	70.0	10
Food Services	12.5	87.5	0.0	100.0	8	50.0	16
Childcare Services	36.4	36.4	27.3	100.0	11	42.1	19
Cleaning Services	50.0	50.0	0.0	100.0	4	42.9	7
Construction	0.0	83.3	16.7	100.0	6	66.7	18
Professional Services	0.0	57.1	42.9	100.0	7	41.7	12
Retail and Wholesale	20.0	40.0	40.0	100.0	10	33.3	15
Other Services	25.0	75.0	0.0	100.0	8	46.7	15
Total	19.3	59.6	21.1	100.0	57	49.1	112

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.14: COVID Anticipated Long-Term Impact in Business by Form of Contact

Form of Contact	Long-term anticipated negative impact			Total		No long-term negative impacts anticipated	N
	Close, relocate or reduce our operations	Bottom line will suffer	Not be able to grow for a long time	%	N		
Direct contact with several clients at the same time	21.9	56.3	21.9	100.0	32	50.0	64
Limited or No direct contact with clients	9.5	66.7	23.8	100.0	21	52.3	44
Total	17.0	60.4	22.6	100.0	53	49.1	112

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.15: Anticipated Long-Term Effect of COVID by Business Location

Business Location (Zip Code)	Long-term anticipated negative impact			Total		No long-term negative impacts anticipated %	N
	Close, relocate or reduce our operations	Bottom line will suffer	Not be able to grow for a long time	%	N		
68107	20.6	58.8	20.6	100.0	34	39.3	56
68108	18.2	54.5	27.3	100.0	11	50.0	22
Greater Omaha Southeast	16.7	66.7	16.7	100.0	6	73.9	23
North and Northwest Omaha	16.7	66.7	16.7	100.0	6	45.5	11
Total	19.3	59.6	21.1	100.0	57	49.1	112

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table E.16: COVID Anticipated Long-Term Impact in Business by Length of Business Operation

Length of Business Operation	Long-term anticipated negative impact			Total		No long-term negative impacts anticipated %	N
	Close, relocate or reduce our operations	Bottom line will suffer	Not be able to grow for a long time	%	N		
Three years or less (since 2019)	19.0	66.7	14.3	100.0	21	36.4	33
Between three & ten years (since 2011)	13.3	66.7	20.0	100.0	15	67.4	46
More than 10 years	23.8	47.6	28.6	100.0	21	36.4	33
Total	19.3	59.6	21.1	100.0	57	49.1	112

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

*Appendix F: Perception of Support from Federal, State, and Local Government, and Surrounding Community*

Table F.1: Latino Business Owners Perceived Support by Business Location

Group	Support	Business Location				Total
		68107	68108	Greater Omaha Southeast	North and Northwest Omaha	
Our clients	Non-supportive	42.6	43.5	44.0	27.3	41.7
	Supportive	57.4	56.5	56.0	72.7	58.3
	Total	% 100.0	100.0	100.0	100.0	100.0
		N 61	23	25	11	120
Latino community	Non-supportive	41.0	54.5	52.0	36.4	45.4
	Supportive	59.0	45.5	48.0	63.6	54.6
	Total	% 100.0	100.0	100.0	100.0	100.0
		N 61	22	25	11	119
Non-Latino community	Non-supportive	53.2	50.0	48.0	45.5	50.8
	Supportive	46.8	50.0	52.0	54.5	49.2
	Total	% 100.0	100.0	100.0	100.0	100.0
		N 62	22	25	11	120
State government	Non-supportive	62.9	69.6	48.0	72.7	62.0
	Supportive	37.1	30.4	52.0	27.3	38.0
	Total	% 100.0	100.0	100.0	100.0	100.0
		N 62	23	25	11	121
City government	Non-supportive	75.8	78.3	68.0	81.8	75.2
	Supportive	24.2	21.7	32.0	18.2	24.8
	Total	% 100.0	100.0	100.0	100.0	100.0
		N 62	23	25	11	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table F.2: Latino Business Owners Perceived Support by Form of Contact

Group	Support	Form of Contact		Total	
		Direct contact with multiple clients	Limited or No direct contact with client		
Our Clients	Non-supportive		46.3	34.7	41.4
	Supportive		53.7	65.3	58.6
	Total	%	100.0	100.0	100.0
		N	67	49	116
Latino Community	Non-supportive		45.5	49.0	47.0
	Supportive		54.5	51.0	53.0
	Total	%	100.0	100.0	100.0
		N	66	49	115
Non-Latino Community	Non-supportive		56.7	42.9	50.9
	Supportive		43.3	57.1	49.1
	Total	%	100.0	100.0	100.0
		N	67	49	116
State Government	Non-supportive		61.2	64.0	62.4
	Supportive		38.8	36.0	37.6
	Total	%	100.0	100.0	100.0
		N	67	50	117
City Government	Non-supportive		76.1	76.0	76.1
	Supportive		23.9	24.0	23.9
	Total	%	100.0	100.0	100.0
		N	67	50	117

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table F.3: Received Information about Aid Packages by Selected Characteristics

Selected Categories		Received information about aid packages			Total
		Yes	No	%	N
Business Location	68107	61.3	38.7	100.0	62
	68108	52.2	47.8	100.0	23
	Greater Omaha Southeast	48.0	52.0	100.0	25
	North and Northwest Omaha	54.5	45.5	100.0	11
	Total	56.2	43.8	100.0	121
Sex	Male	65.8	34.2	100.0	38
	Female	51.8	48.2	100.0	83
	Total	56.2	43.8	100.0	121
Form of Contact	Direct contact with multiple clients	50.7	49.3	100.0	67
	Limited or No direct contact with client	64.0	36.0	100.0	50
	Total	56.4	43.6	100.0	117
Total		56.2	43.8	100.0	121

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table F.4: Difficulty Accessing COVID-19 Aid for Your Business

Level of difficulty		City	State	Federal
Extremely difficult		37.2	29.3	16.1
Somewhat difficult		34.9	32.8	30.6
Somewhat easy		11.6	19.0	30.6
Extremely easy		16.3	19.0	22.6
Total	%	100.0	100.0	100.0
	N	43	58	62
Not responded		64.5	52.1	48.8

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table F.5: Factors Impacting Ability to Successfully Apply to COVID-19 Related Aid

Factors		City	State	Federal
Language (Do not read/understand English well)		30.4	30.0	38.6
Time (Takes too long, did not had time to apply)		17.4	26.0	20.5
There are not aid opportunities for businesses like mine		39.1	32.0	27.3
I did not need to apply		13.0	12.0	13.6
Total	%	100.0	100.0	100.0
	N	46	50	44
Not responded		62.0	58.7	63.6

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

Table F.6: Factors Impacting Ability to Apply for COVID-19 Related Aid

Factors		City	State	Federal
Lack of up-to-date financial records		11.9	11.6	7.3
Lack of registration with the State of Nebraska		7.1	7.0	2.4
Lack of up-to-date accounting records		11.9	14.0	17.1
Misclassifications of staff and contractors		7.1	7.0	9.8
I did not need to apply		26.2	16.3	14.6
Other		35.7	44.2	48.8
Total	%	100.0	100.0	100.0
	N	42	43	41
Not responded		65.3	64.5	66.1

Source: OLLAS Survey of Latino-Owned Businesses, 2022.

# PREVIOUS OLLAS REPORTS

A complete list of the OLLAS Reports and their pdf files are available at [www.unomaha.edu/ollas](http://www.unomaha.edu/ollas)

1. Gouveia, Lourdes and Powell, Mary Ann (2005). Educational Achievement and the Successful Integration of Latinos in Nebraska: A Statistical Profile to Inform Policies and Programs. OLLAS Special Report No. 1. Omaha, NE: Office of Latino Latin American Studies (OLLAS) at the University of Nebraska at Omaha. <https://doi.org/10.32873/uno.dc.ollas.1012>.
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Office of Latino/Latin American Studies (OLLAS)  
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ISSN 2768-1963