

Community Involvement and Comprehensive Strategies for Small Businesses' Survival in the US

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ABSTRACT

Small businesses are the heartbeat of local economies, shaping the character and daily life of our neighborhoods. Yet, many face a tough climb against big corporations, soaring rents, and a constantly shifting economy. This paper takes a closer look at what helps small businesses in the United States survive and thrive while continuing to contribute to both economic and cultural value in their communities. To shed light on this, the research focuses on Austin, Texas, and Oakland, California, two cities with very different business climates, regulations, and local cultures. By weaving together reports from organizations such as HUD, the Urban Displacement Project, and NBER, along with insights from local case studies, the study explores how small businesses fare across a range of neighborhoods, from city centers to suburbs and culturally distinct areas. The findings point to a mix of factors, supportive local policies, affordable spaces, flexible management, and a strong sense of community, that help these businesses stay resilient. More than just economic engines, small businesses act as gathering places and symbols of neighborhood pride. Their future depends on fair policy, digital tools, and the active involvement of the people around them, elements that will shape the sustainability of cities and regions for years to come.

Keywords: Business, Economic Development, Small Business Competitiveness, Community Economics, Economic Resilience.

INTRODUCTION

Large corporations are unmistakable fixtures across industries, from retail and dining to information technology and logistics. Their brands are present in daily life, shaping consumer habits and expectations. Yet, small businesses remain the backbone of the American economy, influencing the day-to-day experiences of countless people. While they may not possess the vast resources or widespread brand recognition of major firms, small businesses offer distinct value: they forge strong local connections, provide attentive and personalized service, and enrich the unique character of their communities.

That role is getting harder to hold onto. Recent research suggests that advances in information technology

have accelerated industrial concentration, giving dominant firms greater market power while raising the barriers smaller competitors must clear.¹ The study shows that increasing market concentration allows highly productive “superstar” firms to capture a growing share of industry sales compared to the small firms which is exactly why community support and smart public policy matter so much - without them, the gap only widens.¹

This paper explores how small businesses in the U.S. can effectively compete against corporate giants and why they are essential to the communities they serve. To achieve this, I will compare two cities, Austin, Texas, and Oakland, California, by examining three types of neighborhoods in each: an urban center, a suburban area, and a neighborhood with a strong ethnic identity. Each of these settings presents distinct challenges and opportunities for small businesses. This research will analyze the factors that contribute to the success of small businesses, the obstacles they encounter, and the significance of these factors. The analysis will be based on real case studies, reports, and data.

Background: Small Businesses vs. Corporate Giants

Over the last few decades, large corporations have become a familiar presence in nearly every corner of our lives. Chain stores and internet platforms now dot the landscape, promising low prices, convenience, and the comfort of recognizable brands. Names like Amazon, Walmart, and Starbucks have changed how we shop, dine, and connect with businesses - sometimes causing the world to feel both smaller and more predictable. While this growth has made certain aspects of life easier, it has also delivered significant challenges for small businesses. Nationally, small business formation has slowed; the Brookings Institution (2014) reports that the share of new U.S. firms has fallen by nearly half since the 1980s, highlighting the magnitude of this ongoing decline. Their findings are summarized and illustrated in Figure 1. Additionally, small businesses today account for 99.9% of U.S. business establishments, contribute over 43% of the country’s GDP, and employ nearly 46% of the American workforce.^{3,4}

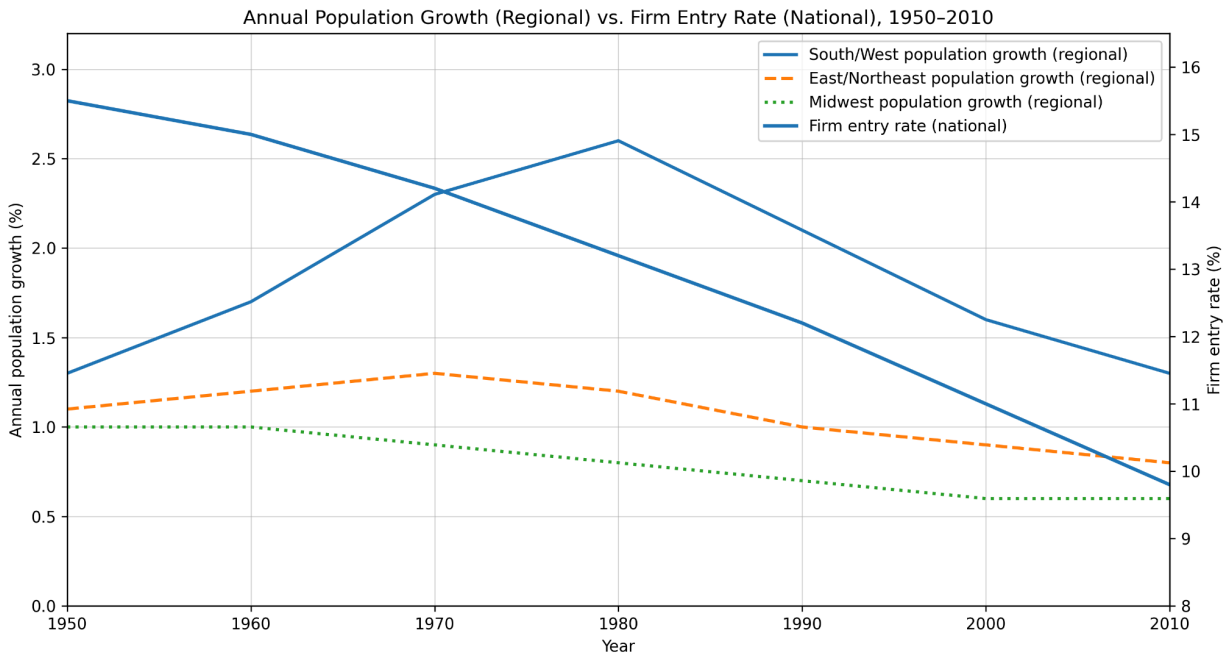


Figure 1. Annual population growth (regional) vs. firm entry rate (national), Brookings Institution 2014. Although population growth varies in each region, the rate at which new firms are created nationwide has steadily declined. This pattern suggests that broader structural and economic challenges are causing the decline in new small businesses.

Small businesses are typically locally owned and often run by families or individual entrepreneurs. Unlike major companies, they usually function with smaller budgets and have limited advertising resources. While they may not always offer the lowest prices or fastest delivery, they provide other valuable features such as personalized service, unique products, cultural representation, and direct investment in the community.

In spite of these strengths, small businesses face many challenges. Rising rental costs, restricted access to loans or grants, and the invasion of national chains into local neighborhoods have forced many small businesses to close or adapt rapidly. The COVID-19 pandemic aggravated these issues, notably for businesses in urban and lower-income areas. General economic uncertainty, which has increased over the past few years, presents additional complications for small businesses in terms of planning their supply chains and cash flows effectively. According to the Federal Reserve's 2025 Survey of Business Resource Organizations, many local support networks report rising demand from struggling small firms but declining capacity to help them, signaling that more businesses are facing liquidity and operational strain.⁵

However, small businesses have not vanished. In many cities, they are making a comeback, often stronger and more innovative than before. With support from local governments, community members, and business alliances, some have found ways to compete with larger companies by stressing their unique

qualities. This research examines these differences and explores what truly enables small companies to prosper, particularly across different community types.

METHODOLOGY

This study chose a comparative case study approach focusing on two cities: Austin, Texas, and Oakland, California. These cities were selected because they represent diverse populations and have both faced challenges in helping small businesses survive alongside major companies and real estate developers. They are also located in two of the largest states—Texas and California—which take very different approaches to regulation and business development, offering a useful contrast.

This literature review adopts a mixed-method approach, drawing on both quantitative data—such as reports, economic statistics, and housing studies—and qualitative data, including published case studies, existing interviews, and city documents. No original interviews or surveys were conducted for this study. All qualitative evidence was obtained from previously published sources. This approach illustrated not only the numerical aspects of small-business struggles but also the real-life stories and community impacts behind them.

All data were gathered from government reports, academic studies, and official local sources, including HUD, the Urban Displacement Project, City Chambers of Commerce, and educational organizations. Every source used for the case studies was published after 2015 so that the information reflected modern challenges, especially those arising from the post-COVID economic landscape.

By comparing the policies and developments in Oakland and Austin, this literature review intends to identify the strategies that effectively support small businesses and pinpoint areas that still require improvement. These conclusions informed the development of the recommendations on how small businesses across the U.S. can better compete with large corporations and highlighted the importance of this competition to local communities.

Theoretical Framework

Research on small business survival reveals that upscaling, lack of capital, and competition from larger businesses are significant threats, particularly in urban areas. In both Austin and Oakland, city planners have examined how these factors contribute to an uneven playing field for small businesses.

A HUD case study on Sawyer & Co. in Austin demonstrated that small businesses can thrive with access to targeted financial tools, such as Section 108 loan guarantees, enabling them to renovate and expand despite market pressures.⁶ The Austin Disparity Report by NERA Consulting (2015) also highlighted that minority-owned businesses face systemic obstacles when it comes to securing city contracts and

competing for space against national brands.⁷

In Oakland, the Urban Displacement Project found that long-standing businesses—especially those owned by people of color—are often displaced when larger companies move into their neighborhoods.⁸ Their report emphasizes that cultural and social values should be considered when creating economic policies. Additional research from Cal State emphasizes that community partnerships and access to funds are essential for helping local entrepreneurs remain viable.⁹

This literature review is based on a theoretical framework that emphasizes economic fairness and community sustainability. It is dedicated to identifying the key factors that force small businesses to compete with much larger corporations, such as limited access to capital, rising rents, and a lack of government support. The framework also aims to explore how these cities can create a more level playing field, including by implementing zoning protections and funding programs. In addition, this review draws on principles from community economics, focusing on how small businesses strengthen communities and neighborhoods and create local jobs.

Overall, the literature suggests that protecting small businesses is not just an economic issue; it is a community issue that cities can influence directly through effective policies and strategic investments.

Building on this foundation, this study conducts a comparative analysis of Austin, Texas, as shown in Figure 2, and Oakland, California, as shown in Figure 3, two cities that represent distinct regulatory, cultural, and economic landscapes. By examining each city's urban, suburban, and ethnic neighborhoods, this review identifies how geography influences small business survival, from downtown cores shaped by real estate and policy pressures to suburban areas defined by affordability and infrastructure. Through these comparisons, the paper highlights the main attributes that make small businesses competitive, including community integration, cultural identity, and adaptability to shifting economic situations. Together, the experiences of Oakland and Austin provide an applied understanding of how different local environments promote small business resilience.

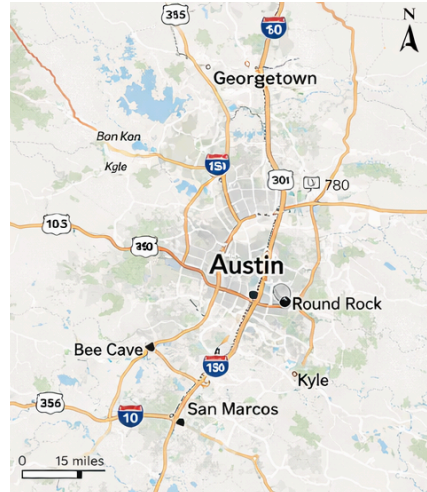


Figure 2. Austin, Texas metropolitan area. This map shows the geographic expansion of the Austin metropolitan region, which has undergone rapid economic and population growth in recent years. While this growth creates new market opportunities for small businesses, it also drives up property values and intensifies competition, both of which significantly influence their chances of long-term survival.

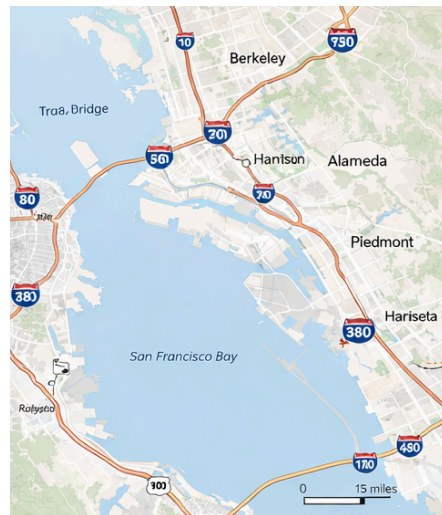


Figure 3. Oakland, California. The map highlights Oakland's dense urban layout within the larger Bay Area economy, where high commercial rents and growth pressures strongly impact small businesses. This geographic context helps explain the financial and competitive challenges discussed in the analysis of business survival.

RESULTS AND DISCUSSION

This comparison of Austin and Oakland highlights three key factors shaping small business outcomes in both cities: the economic and policy environment, location and cost pressures, and community and cultural ties. These factors are present in all kinds of neighborhoods, urban cores, growing suburbs, and culturally distinct districts, but their impact varies between the two cities. Through the comparison, the review provides a more comprehensive understanding of which challenges arise from national trends and which result from local policy decisions.

Economic and Policy Environment

Austin and Oakland begin from opposite regulatory positions, and that difference shapes which kinds of businesses take root in each city. Austin operates within a lighter regulatory framework supported by state-level incentive and financing programs administered through Texas's economic development office, which lower the cost of opening and expanding a business.¹⁰ The result is a business base concentrated in technology and professional services, along with the food service, hospitality, and retail firms that grow around that workforce.¹¹ On the contrary, Oakland's small businesses face higher operating costs, stricter zoning, and a wage floor that carries real consequences for thin-margin firms. Luca and Luca found that higher minimum wages across the Bay Area were associated with a measurable increase in the closure rate of small, low-wage businesses, with Oakland among the most affected areas.¹² Oakland's business base shows this cost structure. It includes restaurants and food service, especially in Chinatown.¹³ It also incorporates personal and professional service firms, such as clinics, salons, and tutoring centers, as well as neighborhood retail.⁹ In short, Austin's policy environment encourages businesses to form and grow, while Oakland's environment rewards businesses that can survive on tight margins and maintain loyal customers.

Both cities intervene directly through funding, but the purpose of that funding differs. Austin's programs focus on growth: as of early 2021, the city's Business Expansion Program reported an 88% retention rate among participating firms.¹¹ Federal Section 108 loan guarantees helped businesses like Sawyer & Co. renovate and expand despite market pressures that might have otherwise forced them out.⁶ In contrast, Oakland's most significant intervention was stabilization rather than expansion. Bartlett and Morse found that firms receiving grants during the COVID-19 crisis were roughly 20 percentage points more likely to survive over the following two years than otherwise similar businesses that received no aid.¹⁴ That gap is one of the clearest findings in this study: targeted money, delivered quickly, changes survival outcomes more than any single characteristic of the business itself. Both funding models appear in the second row of Figure 4, where Austin's focus is on retention, and Oakland's on survival. The distinction matters because it suggests two different policy models: one that helps strong businesses grow, and one that keeps viable businesses from failing during a shock.

Economic growth has a distinct character in each city. In Austin, the booming tech sector brings in more customers and fuels local demand, opening new doors for service-focused and identity-driven businesses

to compete, even with national chains.¹¹ Meanwhile, Oakland's growth story is largely about real estate, not technology. According to the Urban Displacement Project, this means that long-established businesses, specifically those owned by people of color, are pushed out when larger firms move in.⁸ So, while rising demand and new investment can create opportunities in Austin, those same forces frequently lead to displacement in Oakland. What matters is whether growth creates opportunities for more people or simply intensifies the competition for already scarce resources. Figure 4 places the two pathways side by side, revealing that they diverge early. The left column follows Austin's trajectory from lighter regulation and growth funding to a tech-driven business base, while the right column displays how Oakland's higher costs make targeted aid essential for sustaining local businesses.

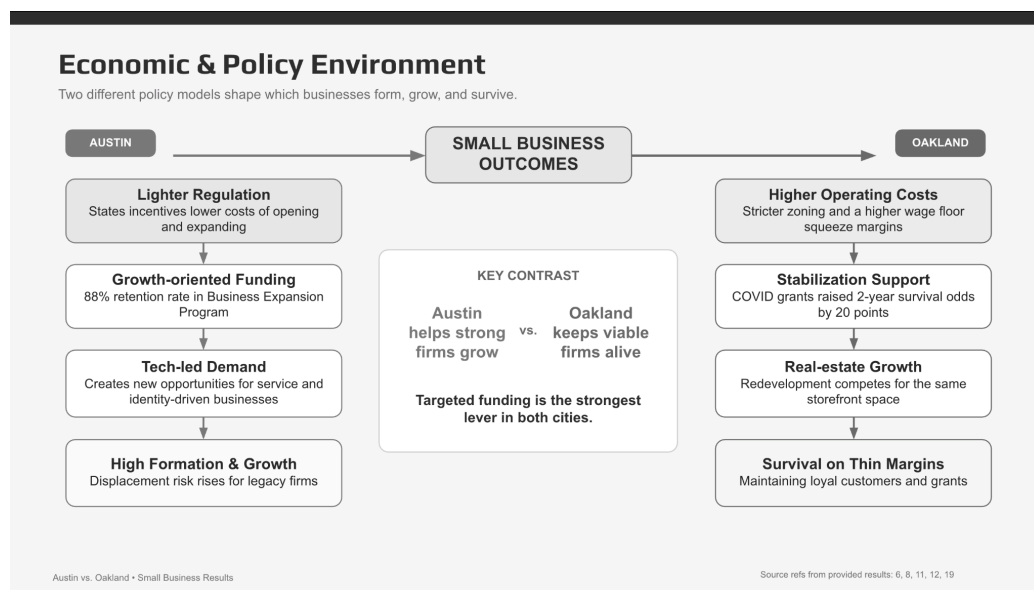


Figure 4. Comparison of economic and policy environment between Austin and Oakland

Location, Expense, and Development Pressures

Both Austin's and Oakland's downtowns are expensive, but the mechanism driving the cost is different. Austin's rent increases are demand-driven, produced by rapid population growth, job creation, and an influx of wealthier transplants that has made aggressive commercial development profitable.¹¹ The effect on existing tenants is severe: Enders found that more than 60 percent of small ethnic business owners in East Austin reported rent increases exceeding 25 percent between 2016 and 2022, with many relocating or closing as property values rose.¹⁴ Figure 5 contrasts the two urban cores by focusing on the underlying mechanisms rather than just the outcomes. For example, the left panel traces the sequence from population growth to rising rents. Oakland's rents are influenced more by scarcity than by new growth in a dense Bay Area market where gentrification pressures increase the limited supply. Businesses in Chinatown show this effect; they attempt to draw new customers with unique cultural offerings, but rising commercial rents are threatening long-standing businesses, making it hard for them to relocate.¹³ In

Austin, businesses face rising prices in a growing market, whereas in Oakland, businesses are priced out in a market that has no room to grow.

Suburban conditions in both regions are more stable, largely because local governments there compete for businesses rather than simply managing them. Round Rock's Economic Development Department markets the city as business-friendly and backs that claim with fast-track permitting, site selection assistance, infrastructure, and funding.¹⁵ According to HUD, the Austin–Round Rock metro area stands out for its practical advantages: steady population growth, affordable commercial properties, and growing demand.¹¹ Walnut Creek's experience is much the same, but the community reached this point by following its own unique journey. The city's community survey reports a highly educated population and a median household income well above the California average, and nearly 80 percent of residents said downtown retail options met or exceeded their expectations — a direct signal of sustained local demand.¹⁶ The city's Economic Development Division supports that demand with grants, permitting guidance, and marketing assistance.¹⁷ However, neither suburb is free of pressure. Commercial rents in Walnut Creek have continued to rise, and the city's focus on visual consistency and strict zoning rules means it's harder for many businesses to get started.⁹

These patterns indicate that development pressure is not necessarily harmful. The key issue is whether a city's growth strategy incorporates the businesses that are already there. Rapid development in Austin created real market opportunities but also displaced local businesses that defined neighborhoods.^{11,14} In Oakland, redevelopment has been closely linked to the displacement of older businesses in established commercial areas. A common finding in both cities is that suburban areas generally provide the most stable conditions for small businesses, while urban centers and culturally unique neighborhoods face the greatest rent and development pressure. Figure 5 illustrates this distinction directly, showing that development itself is not the problem so much as development that excludes existing businesses.

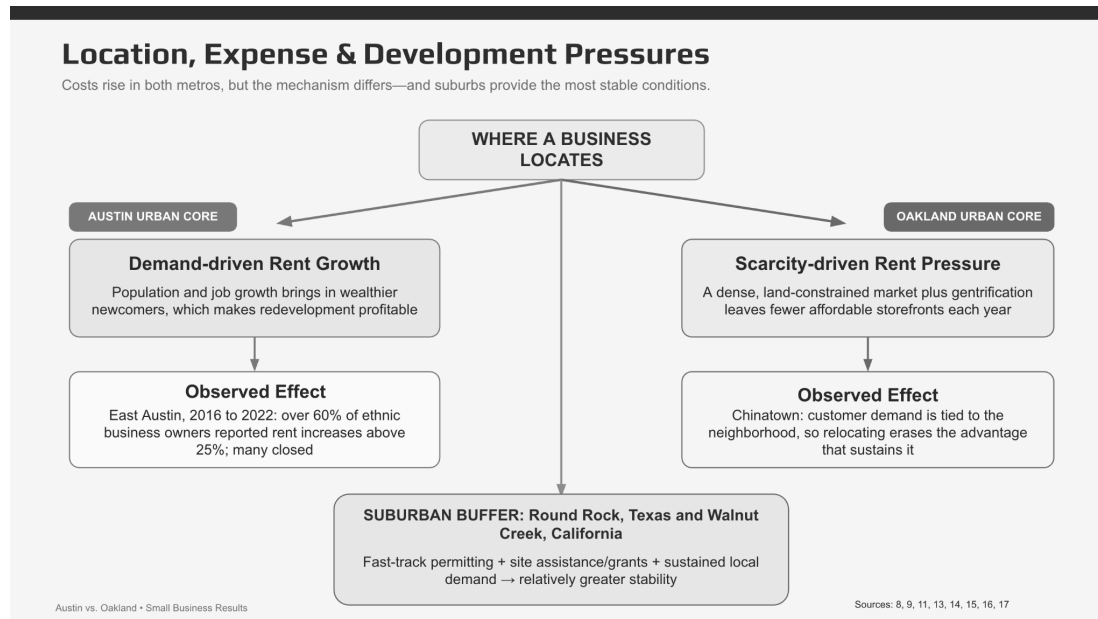


Figure 5. Comparison of location, expense, and development pressures between Austin and Oakland.

Community, Culture, and Business Resilience

The cultural geography of each city also significantly impacts how businesses operate. In Austin, diversity appears in neighborhoods such as East Austin and East Riverside; Latino, Asian, and other immigrant communities help businesses succeed. They benefit from high foot traffic, unique cultural demand, and the loyalty built through community connections.¹⁴ In Oakland, cultural identity is more centered in ethnic areas, where one cultural tradition stands out, and businesses cluster.¹³ This focus can be an advantage for policy. The Urban Displacement Project found that when cities invested in cultural districts, neighborhood revenues increased by 10 to 15 percent over five years, which helped stabilize long-standing businesses.⁸ Concentration makes cultural identity easier to protect through policy, while distribution makes it more resilient to any single redevelopment project.

The continued success of these businesses stems less from financial capital than from social infrastructure. Research on Oakland's Chinatown demonstrates that business owners rely heavily on strong community networks and family support to resist financial pressures that might otherwise force closure.⁹ A similar pattern appears among Latino-owned businesses in Austin, where those integrated into local networks, and whose owners have access to municipal programs, are more likely to endure than those operating in isolation.¹⁸ The economic weight of these networks is substantial: Hispanic-owned businesses in the Austin area employ over 15,000 people and generate approximately \$4.2 billion in annual revenue.¹⁸ At the top of Figure 6, we see the chain run from cultural identity through community networks and customer loyalty to resilience. Community connection, in other words, is not a soft benefit that follows business success; it is a measurable input to survival.

Businesses adapt to competitive pressure through tools that extend those networks rather than replace them. In Oakland, restaurants and personal service firms that adopted delivery applications or touchless payment systems weathered the pandemic downturn more effectively than comparable businesses that did not, and broader research on small business innovation indicates that firms integrating new technology into operations improve both customer engagement and efficiency.^{19, 20} Multilingual marketing serves a similar role by expanding reach and supporting cultural authenticity. The NERA disparity study highlights the cost of ignoring language access and found that many minority-owned firms in Austin missed out on public contracts. This happened due to documentation and language issues, not because of any lack of ability.⁷ Adaptation, then, works in two directions: businesses reach new customers, and institutions must reach businesses that existing systems have overlooked.

Cultural identity is both the biggest competitive edge and the most significant weakness for these businesses. It fosters loyalty and specialization that corporate rivals cannot duplicate. Nonetheless, it is linked to specific locations that are under the greatest development pressure. Enders describes this as cultural displacement. Long-standing community businesses are replaced by upscale establishments that do not represent the neighborhood, weakening both local identity and consumer trust.¹⁴ When those supports disappear, as shown in the lower row of Figure 6, the result is cultural displacement and a breakdown of community trust. The main finding across both Austin and Oakland is that strong community relationships and cultural identity meaningfully improve small business competitiveness, but only when paired with financial and policy support. Without that aid, the same identity that draws customers also anchors a business to a location it may not be able to afford to keep.

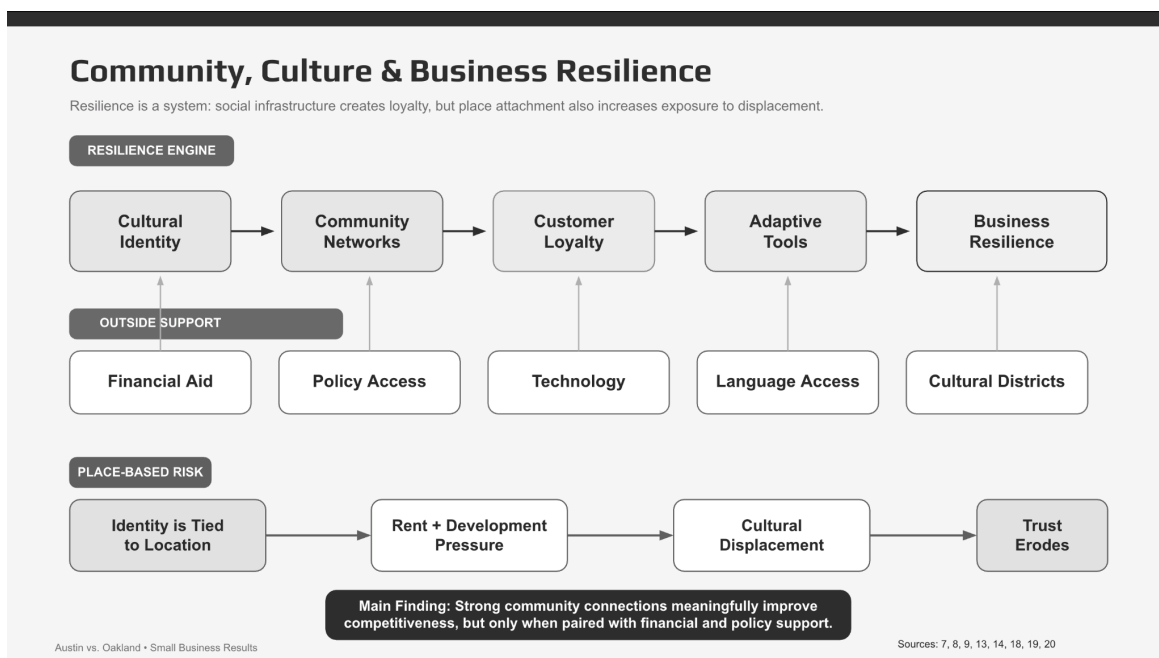


Figure 6. How cultural identity and outside support shape small business resilience in Austin and Oakland.

RECOMMENDATIONS

The analysis of Austin and Oakland highlights the challenges that small businesses face, including rising rents, inconsistent policy support, and exclusion. Despite these tensions, their resilience and innovation reveal potential pathways for improvement. The following recommendations are specified for three groups: business owners, city governments, and local communities. These suggestions place a central focus on the economic and cultural importance of local businesses.

For Small Business Owners: Owners should focus on niche and identity-based values to avoid becoming too similar to others. The Greater Austin Hispanic Chamber of Commerce reports that Hispanic-owned businesses in the Austin area employ over 15,000 people and generate approximately \$4.2 billion in annual revenue. This shows that ethnic identity can also drive economic growth.¹⁸ Entrepreneurs need to adopt digital platforms, which have become essential during COVID-19, in addition to focusing on their brand identity. In Oakland, Bartlett (2020) found that restaurants and personal service providers who adopted delivery apps or touchless payments weathered the downturn more effectively than peers.²¹ Cross-collaboration provides stability, as illustrated by the Austin HUD case, where multiple Latino-owned restaurants worked together to promote and attract customers from across Travis County.¹¹

For City Governments: One way to help is by creating more affordable commercial space. This could be similar to Austin's Section 108 loan pool, which helped finance Arkie's Grill relocation. This approach protected both jobs and the community's cultural identity.⁶ Oakland provides another example: the Urban Displacement Project found that when cities funded cultural districts, neighborhood revenues increased by 10–15% over five years, helping to stabilize legacy businesses.⁸ Governments should also offer multilingual, location-based services. The Austin disparity study noted that many minority-owned firms failed to qualify for public contracts simply due to paperwork and language barriers.⁷ Expanding assistance centers in multiple languages would directly reduce this gap.

For Local Communities: Consumers in the neighborhood and organizations play a vital role in sustaining the community. The HUD Austin report shows that when local campaigns encouraged dining in Latino-owned establishments, restaurants reported 15-20% higher weekend traffic compared to non-participants.¹¹ Advocacy is important; In Oakland's Chinatown, neighborhood associations successfully stopped high-rise projects near 8th Street. This action helped protect small groups of storefronts.¹³ Finally, promoting business diversity keeps neighborhoods multi-functional. As stated by Ling (2024), Asian women entrepreneurs in Oakland frequently establish professional service firms—such as clinics, salons, and tutoring centers. This diversification improves cultural visibility and promotes community well-being.⁹

It is worth noting that these recommendations should be taken with caution. There are several limitations for this study. Because the analysis focuses on only Austin and Oakland, its findings may not fully represent the experience of small businesses in other U.S. cities or rural areas. In addition, the study relies primarily on existing reports, case studies and published data. These may result in biased views or

outdated information. Therefore, the recommendations should be interpreted as a comparative analysis of these two cities rather than applying uniformly to all small businesses.

CONCLUSION

The comparison between Austin and Oakland reveals how small businesses are shaped by geography, culture, and policy. In Austin, the expansion of the tech industry has elevated rents but also created opportunities for service-based and identity-driven businesses to seize new markets. In Oakland, long-standing businesses face increased pressure to leave because of real estate changes. However, cultural districts and community support have helped protect them. In both cities, neighborhoods like East Austin's Latino community and Oakland's Chinatown show how cultural connections can lead to strong customer loyalty and economic strength.

Small businesses should be viewed not only as participants in the market but also as vital community institutions. They help preserve cultural heritage, provide jobs for residents, and foster the personal connections that larger corporations often neglect. According to the HUD Austin report and Bartlett's studies on Oakland, targeted support can be crucial in determining whether these businesses thrive or face collapse.^{11,12,19}

The competitiveness of small businesses in the future will rely on support at multiple levels. Owners can adapt through technology and collaboration, governments can expand access to space and financing, and communities can sustain buy-local campaigns and advocacy. When all three elements are in harmony, neighborhoods thrive both economically and socially. Supporting small businesses is essential for preserving jobs, identity, continuity, and community well-being in cities experiencing rapid change.

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