“I HAD TO TRY TO ESTABLISH AN IDENTITY WITHOUT A BUSINESS”: BUSINESS INTERRUPTION, IDENTITY DISRUPTION, AND INNOVATIVE RECOVERY STRATEGIES AMONG SMALL BUSINESS OWNERS FOLLOWING THE 2013 COLORADO FLOODS

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"I Had to Try to Establish an Identity without a Business": Business Interruption, Identity Disruption, and Innovative Recovery Strategies among Small Business Owners Following the 2013 Colorado Floods

Thesis directed by Professor Kathleen J. Tierney

Disaster scholars have researched and documented the many ways in which small businesses are more vulnerable to disasters than larger firms, citing such post-disaster challenges as limited resources, a lack of redundancy, and disadvantages regarding insurance. Much of this literature takes an organizational approach, and when scholars discuss business owners themselves, these discussions are usually limited to correlations between an owner's demographic characteristics and business recovery outcomes, such as whether an organization will survive. The literature lacks discussions on how business recovery may affect the business owners themselves, overlooking personal consequences such as changes in self-perceptions as post-disaster conditions challenge an owner's identity. This study addresses this gap by examining small business owners' experiences and perceptions following the 2013 Colorado Flood. Drawing on interviews with seventeen small firm owners from Estes Park and Lyons, Colorado, I discuss business recovery experiences and the relationship between responses to post-flood challenges and self-perceptions. Participants described how they were troubled by their dependence on aid at a time when they were incapable of providing for others, usually a valued element of their identities. Challenges like business interruption provided opportunities for small business owners to act in entrepreneurial ways to recover as they came up with innovative strategies to meet both

financial and personal goals. Some improvised methods used for business-related goals—like mitigating financial losses—ended up being long-term better business practices.

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INTRODUCTION

Scholars have conducted research on the post-disaster recovery of businesses for decades and have identified a number of factors that influence business recovery outcomes. For example, researchers have found that the size of a business strongly influences disaster vulnerability and recovery, with larger businesses experiencing better outcomes (Alesch et al. 2001; Chang and Rose 2012; Dahlhamer and Tierney 1997; Phillips 2009; Tierney 2007; Tierney and Webb 2001). This is particularly worrisome because small businesses constitute a vital part of the economy. Other risk factors include the demographic characteristics of small businesses' owners themselves, such as race and gender. However, as management scholars have noted, because "businesses become an extension of entrepreneurs, there is a need to consider the personal implications of a crisis" (Doern, Williams, and Vorley 2016:471)—that is, to go beyond focusing on owner demographics. This seems especially clear considering that scholars using self-concept-based approaches have found that entrepreneurial identity, motivation, and emotion are linked to business owners' behaviors (Cardon et al. 2009; Murnieks, Mosakowski, and Cardon 2014). Entrepreneurs' self-perceptions influence their business decisions (Farmer, Yao, and McIntyre 2011; Mathias and Williams 2014), including whether they take advantage of available opportunities, or even whether they choose to reopen following a disaster (Dinger, Conger, and Bustamante 2012).

This study adds to this body of literature by examining small business owners' self-perceptions as they experienced both their businesses' recovery and their own personal recovery. It draws on interviews with seventeen small business owners in two Colorado towns, Estes Park and Lyons, which experienced extensive damage during the 2013 Colorado Floods, the most costly and disruptive disaster in the state's history. The research questions that guided my study were:

1. How did small business owners fare in the aftermath of the floods and what challenges did owners face?
2. How did the flood recovery experience affect owners' identities?

Residents and businesses lost access to vital utilities such as electricity, sewage, and phones and were cut off from other areas due to extensive road damage. The flooding damaged many small businesses and caused business interruption for many more, as both towns were difficult for tourists and other potential customers to reach. In this paper, I describe the experiences of these small business owners following the floods, particularly with regard to damages, losses, and resulting business interruption, as well as processes of seeking and receiving aid. I then discuss small business owners' identities as entrepreneurs, how their self-perceptions conflict with actions and constraints related to post-disaster assistance, and the use of entrepreneurial innovation in responding to financial adversity experienced after the floods.

LITERATURE REVIEW

Small Businesses and Disasters

Disaster scholars have studied the vulnerabilities of small businesses for decades and have identified a number of barriers to their recovery. Most broadly, scholars have found that the preexisting conditions that make small businesses vulnerable during non-disaster times lead to increased vulnerability during and after disaster events. Compared to larger corporations, small businesses experience a greater amount of financial stress even during non-disaster times. What Aldrich and Auster (1986) call a "liability of smallness"—the notion that the small size of an organization influences its chances of survival—comes from small firms having fewer financial resources and fewer pathways to access financial support from other sources, thus leaving them vulnerable during times of economic turmoil (Kale and Arditi 1998). Financial resources are important to businesses for obvious reasons, but they also act as a buffer to external sources of economic instability that may occur.

Smaller businesses usually have smaller cash reserves and fewer employees during non-disaster times, and thus they have less access to physical and financial resources after a disaster occurs (Phillips 2009; Tierney 2007; Zhang, Lindell, and Prater 2009). In their recovery-focused advice for small business owners, Alesch, Holly, Mittler, and Nagy (2002:1) emphasize that "business survival is not assured by reopening the doors." Even if a business can avoid direct damages, indirect damages—which are incurred when a disaster does not physically damage an organization but causes business disruption—also determine whether it will lose a significant amount of revenue, for example due to a decrease in or loss of customers (Chang and Rose 2012). For businesses to avoid or recover from indirect damages, they must have the "regional capacity to recover" (Phillips 2009:237); that is, the area in which a business is located must have little enough infrastructural damage that the business can receive its supplies, remain accessible to potential customers, and have access to electricity, water, and other necessary lifelines. In previous disasters, community-wide loss of electrical power has resulted in the shutting down of businesses that were otherwise undamaged, as was the case in downtown Chicago after underground flooding occurred in 1992 and in Des Moines, Iowa after the 1993 Midwest floods (Tierney 2007). Though local infrastructural damage and lifeline loss may affect any business facility, small businesses are particularly likely to suffer from indirect losses because they tend to lack redundancy and often cannot rely on resources and support from locations outside of the disaster-affected area (Chang and Rose 2012; Tierney and Dahlhamer 1995). Indirect impacts such as highway and bridge damage can also deter outside consumers from reaching disaster-affected areas. Even if a building has little to no damage and can presumably open back up right away, roadblocks, debris, and dangerous downed power lines may prevent access to incoming customers. In the same vein, damaged infrastructure may stall business recovery by inhibiting the delivery of products needed for business operations. After Hurricane Katrina, businesses that were otherwise ready to open experienced at least a 48-hour delay after the storm had passed because of such obstacles (Runyan 2006). Without the ability for suppliers or tourists to physically access a disaster-stricken area, essential recovery supplies, sellable products, and nonlocal customers may not be able to begin flowing back in.

Small businesses are less likely to be able to afford business interruption insurance than larger ones and usually opt for standard property and casualty insurance packages (Alesch et al. 1993, 2001; Zhang, Lindell, and Prater 2009). Though business owners sometimes expect that their standard business insurance policies will cover damages and losses following a disaster, coverage often depends on the type of disaster, and flood losses are usually excluded (Alesch et al. 2001; Tierney 2007) as they are considered to be "acts of God," a legal term used to describe a "violent and catastrophic event caused by forces of nature, which could not have been prevented or avoided by foresight or prudence. An act of God that makes performance of a contractual duty impossible may excuse performance of that duty" (Friedman 2012:10).

If there is a disaster declaration, a small business owner can apply for a government loan from the Small Business Administration (SBA) to cover losses that are not covered by insurance, including real estate, personal property, machinery and equipment, and inventory and business assets. In order to be eligible for these loans, an organization must meet the SBA's small business standards. It must therefore be a firm that is "independently owned and operated, is organized for profit, and is not dominant in its field"; the SBA also takes into consideration the "the average number of employees for the preceding twelve months or on sales volume averaged over a three-year period," though the maximum number of employees varies by sector (U.S. Small Business Administration n.d.).[1] The maximum loan amount to cover physical damage and economic injury is two million dollars (U.S. Small Business Administration 2015). Scholars have researched the effectiveness of formal financial resources such as SBA loans (McDonald, Florax, and Marshall 2014:34), finding that recipients are more likely to reopen their businesses and "engage in adaptive activities like elevating their business structure or relocating to a less vulnerable area" than other small business owners. Others, however, have questioned their effectiveness and identified problems with the unequal distribution of loans. Haynes, Danes, and Stafford (2011) as well as Alesch et al. (2001) argue that such aid does not increase the likelihood of the business's survival. Additionally, scholars have found evidence of demographic inequality in who receives these loans. For example, researchers have found that women (Nigg

[1] Please see Appendix A for more information on what qualifies as a small business with respect to SBA standards.

and Tierney 1990) and minority group members are less likely to receive SBA loans than white applicants (Josephson and Marshall 2014, 2016; Nigg and Tierney 1990).

Despite the many studies that have examined structural and organizational drivers of poor business recovery outcomes, few have focused their work on small business owners or their experiences as they face obstacles like those discussed above. In an effort to better understand differences between firms that survive and those that experience demise following the Northridge earthquake, Alesch and colleagues (2001:55) found that “entrepreneurial skill in adapting to new circumstances” was the most significant factor for survival, and thus that a business’s proprietor plays a crucial role in its recovery outcome. This argument treats a business owner’s level of skill as a characteristic of the business itself, calling attention to organizations’ traits that are associated with its survival or demise, as opposed to primarily focusing on the individual business owner as the specific topic of interest. De Mel, McKenzie, and Woodruff (2008) have acknowledged this gap and sought to better understand business owners’ own well-being rather than merely treating an owner’s characteristics as variables. They conducted longitudinal research on the relationship between Sri Lankan small business owners’ economic recovery and mental health recovery, but their study did not look at participants’ lived experiences, and they failed to identify a statistically significant relationship between the two types of recovery. I address this gap in the disaster recovery literature regarding the self-perceptions and experiences of small business owners by drawing on social psychological and entrepreneurship studies.

The Identity of an Entrepreneur

Scholars in management and entrepreneurship studies have been debating the definition and key elements of the concept “entrepreneur” for decades. Over thirty years ago Carland and colleagues (1984:358) offered a definition to guide future research: “an individual who establishes and manages a business for the principal purposes of profit and growth. The entrepreneur is characterized principally by innovative behavior and will employ strategic management practices in the business.” In contrast, they stated, small business owners, as opposed to entrepreneurs, are focused on personal goals that take priority over economic ones, providing the definition:

> an individual who establishes and manages a business for the principal purpose of furthering personal goals. The business must be the primary source of income and will consume the majority of one's time and resources. The owner perceives the business as an extension of his or her personality, intricately bound with family needs and desires. (P. 358)

More recently, however, this distinction has been challenged (Doern, Williams, and Vorley 2016; Rauch and Frese 2007a, 2007b), and scholars have drawn on the field of social psychology to emphasize the personal nature of entrepreneurship and an entrepreneurship as an identity in and of itself (see Cardon et al. 2009; Murnieks, Mosakowski, and Cardon 2014).

Before further discussing this concept in the context of entrepreneurship studies, it is important to understand the broader term *identity*, which has been defined as the internalization and incorporation of expected behaviors and characteristics into one’s own sense of self (Gecas 1982; Murnieks and Mosakowski 2007). Important in the social psychology literature, an individual’s sense of self consists of multiple identities that vary in *centrality*—the importance of one identity in relation to others—and *saliency*—the readiness of an identity “being brought into play in a given situation” (Stryker and Serpe 1982:206). They are organized into a hierarchy based on their salience and how committed an individual is to them (Howard 2000; Stryker 1968,1989; Stryker and Serpe 1982). As an example, prior research has found that one’s gender identity may become more salient when working in as part of a mixed-gender group (McLoed and Lively 2006) and that after the September 11th attacks, religion became more salient to the identities of Muslim Americans (Peek 2005).

Murnieks, Mosakowski, and Cardon (2014:1589) put identity into the context of entrepreneurship, explaining that "an entrepreneurial identity forms when an individual internalizes the external meanings associated with the entrepreneurial role and makes those meanings self-defining; the individual begins to call himself or herself an 'entrepreneur.'" Other entrepreneurship scholars such as Hoang and Gimeno (2010) have noted that the centrality of an identity as a business owner, founder, manager, or entrepreneur varies for different people in different circumstances, acknowledging that one individual may feel that their identity as a business owner is central to who they are while another may own a business but feel that their identity as a parent is a much more important element of their self-concept. Powell and Baker (2012:3) further emphasize the self-defined aspect of the concept, stating that entrepreneurial identity is "the set of identities that is chronically salient to an entrepreneur in her/his day-to-day work."

Among the various approaches to refining the concept of the entrepreneurial identity, many have argued that it is defined by specific behaviors and characteristics. Through a meta-analysis of 104 articles that examined a total of 51 personality traits and entrepreneurial activity, Rauch and Frese (2007b) found that entrepreneurs exhibit six characteristics: *Need for autonomy*: the desire to be in control, particularly with regard to goal-setting, planning, and achievement of goals (2007b:359); *stress tolerance*: ability to tolerate stressful situations, such as those that require the person to take risks or that involve high levels of pressure and insecurity (2007b:359); *self-efficacy*: belief in the ability to perform a certain action effectively (2007a:19); *proactiveness*: exhibiting initiative-taking behavior (2007b:359); *innovativeness*: a person's willingness and interest to look for novel ways of action (2007b:358); and *need for achievement*: "prefer[ing] moderately challenging tasks rather than routine or very difficult tasks, tak[ing] personal responsibility for their performance, seek[ing] feedback about their performance, and search[ing] for new and better ways to improve their performance (2007a:13). One of the most agreed-upon traits associated with entrepreneur identity is the capacity to innovate (Carland et al. 1984; Runyan, Droge, and Swinney 2008); in fact, Schumpeter, one of the first scholars to identify entrepreneurship as a distinct topic of study, argued not only that innovativeness was the most fundamental entrepreneurial characteristic, but even that a behavior can only be considered entrepreneurial if the actor is being innovative (Carland et al. 1984).

In addition to research that has been conducted to refine the definition of entrepreneur (Runyan, Droge, and Swinney 2008), the entrepreneurship literature includes studies on the relationships between one's identity as an entrepreneur, their self-perceptions, one's behavior, and firm performance (Alsos et al. 2016; Farmer, Yao, and Kung-Mcintyre 2011; Murnieks, Mosakowski, and Cardon 2014). Compared to larger corporations, small business owners' characteristics have a greater impact on the business's decisions (Culkin and Smith 2000), emphasizing the importance of these individuals' traits, which may affect outcomes for businesses themselves.

Of course, these relationships and even the structure of entrepreneurial identity are potentially much more complex than scholars argue today. It is worth calling attention to a finding from one particular study: challenging prior understandings of entrepreneurial identity, several of the eligible participants in Powell and Baker's 2012 study[2] did not identify themselves in this way. The authors argue that this challenges prior assumptions that those who perform

[2]

entrepreneurial actions and embody entrepreneurial characteristics will consciously self-identify as entrepreneurs. For the purposes of my own research, I do not exclude small business owners who did not explicitly refer to themselves as entrepreneurs from my discussion of entrepreneurial identity.

Small Business Owners, Entrepreneurs, and Adversity

Little research has combined the entrepreneur identity and the disaster literatures. In fact, in 2016, the journal *Entrepreneurship & Regional Development* published a call for contributors for a special issue on entrepreneurship and crises (Doern, Williams, and Vorley 2016), stating that there is a need for entrepreneurship and crisis research to move beyond focuses on barriers to business survival and business failure to include a broader range of societal, organizational, and individual-level perspectives.

Much of the literature that connects entrepreneurial identity and adversity focuses on business failure. Scholars offer various definitions of business failure; Shepherd's (2003:318) definition is useful in the context of adverse events as opposed to new ventures:

> Business failure occurs when a fall in revenues and/or a rise in expenses are of such a magnitude that the firm becomes insolvent and is unable to attract new debt or equity funding; consequently, it cannot continue to operate under the current ownership and management.

Ucbasaran et al. (2013) compare the findings from previous studies to note the fine line associated with learning outcomes resulting from experiencing business demise. They state that although it is possible for business failure to provide an entrepreneur with a valuable learning opportunity, "it may also be an emotional and traumatic experience that obstructs learning" (Cope 2011 and Shepherd 2003 as cited in Ucbasaran et al. 2013:164). Business failure can be particularly traumatic for an owner who identifies as an entrepreneur or sees his or her business as an essential part of who they are because such incongruence between how an individual identifies and how they perceive their own performance—particularly if they believe that their actions contributed to the failure—can lead to negative self-perceptions, or feelings about oneself (Shepherd 2003). For such individuals, even the potential for failure would pose a threat to how they see themselves and lead them to fear that they are incapable of meeting the entrepreneurial goals they have internalized (Mitchell and Shepherd 2010).

Though the research is limited, other entrepreneurship scholars have studied the relationship between a business founder's identity (or multiple identities) and his or her organization's resilience when threatened by challenging circumstances. To examine how business founders with different identity structures make business decisions during times of adversity, Powell and Baker (2012, 2014) studied businesses in the textile industry that were challenged by resource constraints such as limited financial capital and difficulty locating and accessing equipment and other materials necessary for operation. They found that those with different identity structures—that is, with singular identities as founders or with multiple salient identities that were either congruent or conflicted with each other—responded to adversity in different ways because their identities informed how they defined the adverse situation at hand, thinking of their challenging conditions as opportunities, challenges, or threats to their goals. In this way, they explain, "entrepreneurs' notions of who they were and who they wanted to be shaped how they defined and responded to the intense challenges their firms faced" (2012:2). These insights are very important in understanding how one's identity can influence business recovery strategies and outcomes, though they do not tell us how circumstances that threaten an organization may influence a firm owner's self-perceptions.

In reviewing the literature, I was able to identify two studies in which researchers were interested in business owners, identity, and disasters, though neither focused on identity at the individual level. Dinger, Conger, and Bustamante (2012) employed a survey to understand how a business owner’s identification as a member of his or her community influenced decisions to rebuild in Joplin, Missouri following the May 2011 tornado. By studying Joplin business owners’ social identities (as opposed to individual entrepreneurial identities), they found that owners are more likely to rebuild when they see local businesses as interdependent and when they have a positive view of the local business community. Though they apply a social psychological approach to entrepreneurs’ business recovery decision-making, their research aimed to find a relationship between business owners’ identification with their community and business rebuilding decisions, hypothesizing that the former influenced the latter. In other words, they were interested in how aspects of entrepreneurs’ identities affect business recovery decisions.

Johannisson and Olaison (2007), on the other hand, conducted case studies to examine process, rather than merely business outcomes. They researched the post-disaster use of social capital—which they argue was in part activated by sharing of a collective community identity—after Hurricane Gudrin hit Sweden in 2005. They suggest that disasters “initiate processes that (re)produce both the entrepreneurship and social capital” that go unnoticed outside of the context of a disaster (2007:74), arguing that Hurricane Gudrin made it necessary for organizations, including small businesses, to interact in order to rebuild and recover. Like Dinger and colleagues (2012), Johannisson and Olaison (2007) were interested in collective identity rather than that of any individual business owner. Like many others who have conducted research on disasters or entrepreneurship, these scholars leave a gap in the literature that I address in this paper by not only recounting small business owners' experiences but also investigating how disaster impacts influenced their identities and self-perceptions as they succeeded to or failed to enact their identities.

BACKGROUND

The Colorado floods that occurred during the week of September 9th wiped out towns and highways in the eastern Rocky Mountains. There were ten fatalities—five of which were in the counties discussed in this study—after twenty Colorado counties were affected by the extreme rainfall that occurred between September 9th and September 15th (Aguilar 2016; Colorado Office of Emergency Management 2013). By the middle of the following week, 12,118 individuals were under mandatory evacuation orders (Paulson 2013), the final number of evacuations being approximately 18,000 (Aguilar 2016). Over 1,800 residences were destroyed and 17,494 were damaged (Paulson 2013). The floods also destroyed a total of 203 businesses (Aguilar 2016). Colorado's total financial loss from damage was $3.9 billion, making the 2013 floods the state's costliest disaster (Aguilar 2016; Bunch 2015).

In Estes Park, Colorado, residents living in low-lying homes near bodies of water were evacuated (Cordsen 2013). Hundreds of Estes Park buildings were damaged by the extreme rain and flooding. Sewage line damage resulted in one-third of Estes Park residents having to use port-a-potties into early October (Brooks 2013). In Boulder County, the town of Lyons suffered infrastructural damage and loss of utilities for several weeks. Lyons experienced severe flooding that left 5,900 residents cut off as three surrounding highways (US 34, US 36, and Colorado Highway 7) were severely damaged (Colorado Department of Transportation 2015). These same transportation routes are also considered "lifelines" for Estes Park residents and shop owners (Schaaf 2013). The road closures left Estes Park mostly isolated for several weeks, severely affecting the local economy, which relies heavily on fall tourism (Illescas 2013). Business owners and town administrators worked quickly to clean up and make repairs to commercial parts of the town, and by September 18th most businesses had reopened (9News 2013). In

Lyons, the first businesses to reopen did so in early October when electricity was restored to part of the town's Main Street, though many were not able to run normally for several more weeks, operating on partial schedules (Fryar 2013; Verlee 2013). Some restaurants and other businesses did not reopen until the spring of 2014 (Kindelspire 2014). Like Estes Park, Lyons's economy depends on small businesses bringing in tourist dollars in the summer and fall as visitors drive through the town on their way to Rocky Mountain National Park. In part because of the damage to roads into the town itself as well as those to the national park, Lyons did not receive the expected tourism traffic following the floods (Hennessy-Fiske 2013).

As noted above, both of these towns' economies primarily rely on their small businesses, and they also depend on tourism to bring in much of their yearly revenue. Small business owners in both Estes Park and Lyons rely on income from summer and fall months to make it through off-season months when there are fewer visitors patronizing businesses, with September usually being one of the busiest months. These characteristics, together with the timing of the floods and damage to vital roadways, make Estes Park and Lyons particularly appropriate sites for this research.

RESEARCH METHODS

This study sought to examine small business operations, disruption, and obstacles to recovery, and to take an inductive approach to understand business owners' lived experiences during recovery from the 2013 Colorado floods. Semi-structured interviews were the primary source of data for this study, although I also drew on participant observation and secondary sources such as newspaper articles, Colorado Office of Emergency Management reports, and destination marketing organization websites that documented recovery efforts. The sections that follow describe my research strategy in more detail.

Semi-Structured Interviews

Recruitment. In order to participate in this study, potential interviewees needed to have an independently owned firm located in Lyons or Estes Park, Colorado in September 2013 and to self-identify as small business owners; they did not necessarily have to own an organization that meets the SBA's criteria for what is considered a small business. Though many described themselves as entrepreneurs during our interviews, as will be discussed in the findings section of this paper, a business owner did not have to self-identify as such in order to be a part of this study.[3] I used several methods to recruit small business owners, including requesting referrals, meeting people in person while attending events, using publicly available contact information, and going door-to-door and posting flyers in the commercial areas of Estes Park and Lyons. These recruitment techniques increased the likelihood of including businesses with more diverse characteristics, such as size or industry.

[3] In the sections below, I use "entrepreneurial identity" as the embodiment of the behaviors and characteristics associated with entrepreneurship as discussed in the literature section of this paper.

Participants. To be eligible to participate in this study, a person needed to have owned a small business in Lyons or Estes Park during the September 2013 flood. Six of the small business owners who participated in this study owned businesses in Lyons, and eleven had businesses in Estes Park. These participants owned businesses such as coffee shops, restaurants, and retail stores, and all of the business owners had physical locations for their businesses, as opposed to doing business exclusively through websites. All of the businesses employed fewer than fifty staff members both before and since the floods. All of the nineteen[4] businesses represented in this study were still in operation at the time of each interview; those who closed or sold their businesses following the flood were not excluded from this study, but all of the businesses of those I interviewed survived the effects of the flood. Most of the participants were married, and several co-owned their businesses with a spouse. All participants in this study were white and middle class. Table 1 provides additional information on individual participant[5] and business characteristics.

Table 1. *Participant Characteristics*[6]

Respondent Pseudonym	Business Location (Town)	Number of Businesses Owned	Type of Business	Gender	Age	Direct Flood Damage to Business?
Allen	Lyons	1	Food industry	Male	49	No
Brian	Estes Park	2	Food industry*	Male	50	Yes
Catherine	Estes Park	3	Retail shop; Service industry*	Female	54	Yes
Denise	Estes Park	1	Lodging	Female	32	No
Daniel				Male	34	
Emily	Lyons	1	Food industry	Female	29	No
Fran	Estes Park	1	Retail shop	Female	55	Yes

[4] I interviewed a total number of seventeen small business owners through fifteen interviews—most were one-on-one interviews, but two interviews involved both co-owners. Additionally, some participants owned multiple businesses. In total, nineteen businesses were represented in this study.
[5] All interviewees quoted or discussed in this paper are referred to using pseudonyms.
[6] In the "Type of Business" column of Table 1, "*" indicates that a participant owns more than one business in the listed industry.

Georgia	Estes Park	1	Food industry	Female	39	Yes
Heather	Estes Park	2	Service industry*	Female	36	Yes
Irene	Estes Park	1	Food industry	Female	45	No
Jenny	Lyons	1	Food industry	Female	62	No
James				Male	64	
Kevin	Estes Park	1	Retail shop	Male	65	No
Lonnie	Estes Park	1	Retail shop	Male	74	No
Mandy	Lyons	1	Food industry	Female	46	No
Nate	Estes Park	1	Retail shop	Male	69	No
Olivia	Lyons	1	Service industry	Female	59	No

Procedure. I conducted fifteen interviews with a total of seventeen small business owners (representing nineteen businesses) between October 2014 and November 2016. Interviews lasted between sixty and ninety minutes and took place at locations chosen by participants. I conducted most interviews at the owners’ business locations. When necessary, I contacted interviewees a second time to ask follow-up questions. All interviews were digitally recorded and transcribed.

I used these interviews to learn how each establishment operated during non-disaster times, document changes in business after the floods, and better understand the experiences and self-perceptions of the business owners. I divided my interviews into two sections. I used the first part to learn about business recovery. I asked business owners about any preventive measures they had taken before the flood; any physical damage; loss of utilities; other causes of business-disruption; relocation; changes in revenue; insurance; sources of aid; and other factors that may have influenced the recovery of their business after the flood. The second set of questions allowed me to elicit more subjective information, including the owner’s reflections on his or her recovery experience. To do this, I developed open-ended questions that allowed participants to focus on recovery events and factors they considered to be most significant and to provide reflections on those elements of their experiences. Concepts such as identity, self-efficacy, and role-conflict guided my development of interview questions as “points of departure" (Charmaz 2006:17). Overall these interview questions about the owners' experiences focused on activities, responsibilities, and self-perceptions that had potentially changed throughout the flood recovery process; more specifically, I asked about topics related to key elements of my overarching research question, including perceived level of business recovery, prioritization of work and personal or family responsibilities, and differences between self-perceptions prior to and after the flood. I continued to refine and incorporate questions to reflect initial thoughts as I simultaneously collected and analyzed data.

Analysis. As I state above, data analysis occurred hand-in-hand with data collection. Taking an inductive approach (Marshall and Rossman 2006), I began analysis with line-by-line open coding of each individual interview transcript to identify key elements of participants' responses (Saldaña 2009). I began to think about general topics based on these initial readings of the data, keeping in mind the broad themes I expected to find based on notes taken during each interview and on existing literature, such as incidence of physical damage to the business property, business interruption, community involvement, aid received, financial well-being, emotional experience, work-life conflict, and community involvement. Additional rounds of coding and memoing enabled me to identify and categorize emergent patterns, ultimately leading to my formulation of themes and conceptualizations, and finally developing possible explanations for Estes Park and Lyons small business owners' experiences and reflections. I used NVivo software to assist in data management, coding of transcripts and audio recordings, and data analysis.

Use of Secondary Sources

I used local and national newspapers, as well as government reports and public websites, to collect background information on the impacts of the floods and recovery between September

2013 and November 2016, when the last interview was completed. Many resources like these provided timelines outlining recovery processes in Lyons and Estes Park. Organizations such as Visit Estes Park and Lyons Fights Back, which were specifically targeted towards potential tourists or relief donors, provided flood recovery updates and were helpful in providing context to my interview data and findings. Information from these secondary sources primarily contributed to the following section as a supplement to my participants' narratives of flood recovery in Lyons and Estes Park.

FINDINGS

In this section, I describe my findings regarding Estes Park and Lyons small business owners' experiences in the immediate aftermath of the flood and in the following months of recovery. I pay special attention to what my participants felt were the most significant aspects of their experiences. I turn next to the entrepreneurial elements of small business owners' identities. This discussion will include participants' descriptions of their identities and the role of business ownership in their lives. I then present my interviewees' responses to complex issues with aid and the financial adversity they faced, keeping in mind my participants' own self-characterizations and expressions of their values—financial and otherwise.

Recovery Experiences of Small Business Owners

The following section details the experiences that small business owners considered most significant during the recovery of their businesses: business interruption and resulting financial losses; and the processes of seeking and receiving financial assistance.

Damage and business disruption. Most of the Estes Park and Lyons small business owners I interviewed experienced more disruption through indirect impacts than through direct impacts at the business location. The majority did not receive any flooding or physical damage to their equipment, inventory, or the buildings that housed their businesses. Of those that did, inundation during the days of flooding caused minor damage to equipment and inventory. All of these interviewees expressed that they felt "lucky" to have experienced a relatively small amount of physical damage (or to have avoided it altogether), often comparing the extent of their damage to businesses like the four in my study that were located in geographically vulnerable areas and experienced excessive flooding that resulted in interior damage that was extensive enough to require closure of the business and renovations to drywall, floors, and furniture.

Though most avoided physical damage, every business owner I interviewed experienced indirect impacts from loss of utilities and roadways. Considering the extensive infrastructural damage that occurred in and around Estes Park and Lyons, most business owners suffered from loss of utilities and road closures, which contributed to a loss of business in the months after the flood. Most areas in Estes Park and Lyons lost access to telephones, gas and electricity, water, and sewage for some period of time. Restaurant owners lost perishables when their businesses lost electricity and were unable to power refrigerators. The loss of clean water prevented some from processing food or beverages. Limited access to communication made it difficult for those whose business operations relied on telephones and internet to coordinate with customers and suppliers. Residents and professionals in Estes Park experienced a period of time when they were able to receive incoming calls but could not place calls to anyone outside of the town. One shop owner I spoke with closed his business for a few days because the town lost communication utilities needed to run credit cards.

Road closures had economic impacts for those in Estes Park and Lyons. Initially they could not receive the products and supplies necessary to operate. However, most respondents did not consider this a significant barrier to the economic recovery of their business—in fact, many business owners had a surplus of inventory but no one to buy anything, or very little they could do with products because they did not have the necessary utilities. Others had the supplies and products necessary to run their businesses, but many remained closed because there were no customers or because their commuting employees were unable to physically get to the business.

Widespread damage across the Front Range contributed to delayed recovery, as the high demand for contractors and recovery resources left business owners and residents in Estes Park and Lyons competing against other Coloradans for a limited number of professionals and supplies. One interviewee observed that immediately after the floods, “everybody needed to pump out basements and crawl spaces, so everyone here in town and every sump pump in Loveland, Fort Collins, Boulder and Longmont, because everybody on the Front Range had the same problem, couldn’t get them.”

Several participants from both towns said that compared to other utilities and lifelines that had been disrupted by the flood, the loss of roads and drastically increased travel times had the greatest impact on business operations and revenue. Lyons business owners recounted that even weeks into infrastructural restorations, visitors and Front Range residents intending to spend money in the town were deterred by road delays. One added that being required to enter though barricades made the town unattractive to potential—and desperately needed—customers.

In large part because both towns were cut off from Front Range customers and tourists at a time of year that is critical to annual profits, all participants experienced a loss of sales in the last months of 2013. Catherine, an Estes Park shop owner, described her realization that indirect damage would likely cause more problems than any direct damage received by businesses in her town:

> That's when it hit us, though, that nobody could get here. 'Cause, you know, it's like an amazing fall day. It was still in September, and it was one of the most gorgeous fall days. And we're all open, and there's not a soul in town. It was -- and that's when it kind of dawned on us that the impact wasn't as much the messiness and the damage, as it was -- we weren't gonna have anybody here for a long time.

Even business owners who neither experienced any physical damage nor felt the floods had a lasting impact on their businesses described the first months of recovery as difficult and stressful. Irene, who later said that her business’s sales had returned to normal by January 2014, described the difficult business decisions she faced:

> We'd not made a lot of money, and trying to figure out what we were going to do when the savings ran out, it was pretty stressful. We were cutting back on everything and we stopped taking -- I stopped taking a paycheck, which is paying staff and, you know, and we were cutting corners as much as we could just trying to make sure we were going to be okay.

Irene was one of several owners I interviewed who had to stop paying themselves in order to keep their business running. Others withdrew money from personal savings accounts to cover the costs of repairs as well as the costs of continuing business operations during such lengthy business interruption. Unfortunately, efforts like these were not enough to overcome the impacts of physical damage or business interruption. Like many other Estes Park and Lyons small business owners, most of my participants reluctantly sought assistance.

"We would have survived, but it would have been painful": Need for aid and support. Financial losses like those described above left many Estes Park and Lyons business owners struggling to maintain profits or even continue running. Federal loans and local funding programs offered financial support. Respondents described sources of aid, resources, and support that they found to be vital to their financial recovery, but sometimes challenging on a personal level.

Though all of the small business owners I interviewed had standard business insurance to cover contents and inventory and worker's compensation, very few had flood insurance. Several participants indicated that they had expected their insurance to cover more than it did and only found out after the flood that their insurance would not cover business interruption caused by floods. One noted that, at the time of the interview, she was still unsure of what her business insurance would cover. Others had been aware that they would need flood insurance in order to have losses covered but nevertheless chose not to add it. Catherine stated that she did not know any business owners in her community who had flood insurance at the time of the disaster event, explaining that “it's extremely expensive and it's really a gamble.” Like others, she explained that she did not believe it would be worth investing in flood insurance, noting that she had never needed it before and therefore could not justify the expense. Unlike those who learned after the disaster that they were not covered, Catherine was aware that flood insurance would not have met her needs as one of many who were more heavily affected by business interruption than physical damages. She added:

> You may be able to get some of your repairs taken care of, but it really doesn't help so much with the loss of income for all those months that you don't have people coming to town. And that's what we needed most.

For these reasons, many Estes Park and Lyons small business owners found themselves in need of other forms of financial resources.

Six of the business owners who participated in this study applied for SBA loans, three of which were rejected. Of those who discussed SBA loans, which included participants who did apply as well as a few who did not, most expressed strong and occasionally ambivalent feelings about the process. Heather was the only respondent who described a positive experience communicating with the SBA after a compassionate case worker talked her get through the end of the process. However, she received this help after speaking with “probably 15 to 20” employees during the course of her application. She recounted:

> That was crazy frustrating because it was long, it seemed like a long period of time, and then I started getting a different phone call every day -- a phone call every day from someone different trying to process my loan and I’m like, “wait, no, didn’t you talk to this person yesterday?”

Many business owners experienced similar frustrations as they sought financial assistance. Heather went on to report that community members warned her that she would not be able to get an SBA loan, and told her the application would not be worth the effort. Others I interviewed supported the claim that the “long and arduous” process dissuaded Estes Park and Lyons business owners from seeking these loans. When one woman encouraged neighboring business owners to apply, they responded that they did not intend to do so, airing grievances about the paperwork.

Eligibility was another barrier to obtaining federal loans. As noted earlier, the SBA rejected three interviewees in this study, two of whom suffered through the bulk of the application process only to eventually learn toward the end that they were ineligible. Fran was ordered to submit a great deal of paperwork, including multiple years' tax returns, profit and loss statements, and sales statements. It was not until after she had located and submitted the necessary documents that an SBA representative informed her that the loan would not cover loss of business, ultimately leaving her feeling that her efforts were "a lot of work for nothing." Many in Lyons and Estes Park were also concerned about taking on debt when they were uncertain whether economic conditions would improve enough for them to pay it off, a common concern and all-too-common reality for those who receive these loans (Josephson and Marshall 2014).

Local sources of funding caused fewer problems for Larimer and Boulder County business owners. United Way of Larimer County offered a loan that allowed recipients five years before the first payment was due, though one participant I interviewed echoed the same concerns about taking on this debt:

> They're in the back of your mind. Some of them are loose payback schedules. Some of them are a little bit more structured. And you think, okay, if next year is the same as this year, it'll be okay. But if it's back to normal, will we be able to get those paid back?

Unsurprisingly, feedback on grants, as opposed to loans, was very positive, mostly consisting of expressions of gratitude. The Small Business Recovery Fund (SBRF) provided grants of between $5,000 and $50,000 to 49 Larimer County organizations (United Way of Larimer County 2015) and played a large role in the financial and personal recoveries of nine study participants. While several recipients of SBRF and other local grants reported that receiving the support "made the difference" between reopening and closing their businesses, other eligible business owners hesitated to or did not seek them, mainly deterred by time- and energy-consuming application processes.

Finally, some business owners benefited from informal resources such as personal and professional relationships that provided them financial assistance and services. Direct financial aid was usually in the form of loans or donations, but friends and acquaintances also offered services or other favors to help participants stay in business, including discounted or unpaid labor to rebuild. Multiple participants benefitted from pre-existing professional relationships with service providers such as bankers and contractors. Some participants relied on multiple forms informal assistance, ranging from complimentary contractor inspections to a loan from an employee. As will be discussed in a later section, even these personal and informal resources were not always easy to accept.

"Married to the Business": Entrepreneurial Identity, Characteristics, and Behavior

Having described the experiences that participants identified as significant during recovery, in this section I describe conflicts between business owners' identification as self-reliant entrepreneurs and their inability to act in accordance with such an identification due to their lack of and need for financial resources. I will then discuss innovative strategies they used in business and personal recovery, which helped realign their actions with their business owner identities. First, to put into context how business recovery experiences influenced their self-perceptions, I describe how those I interviewed characterized the entrepreneurial aspects of identity outside of a disaster context.

Before the flood. When asked why they initially decided to own a business, none of the respondents listed financial goals as their motivation. For some, their businesses provided a way to express their values and reach personal goals, which predominately revolved around contributing to their communities or broader social goals. Café owner Georgia referenced her commitment to helping her community throughout our interview and described how her business embodies this value, including the emphasis of social responsibility in her business philosophy and practices, such as supporting local events. Similarly, when asked about her responsibilities as a business owner, Jenny from Lyons replied, “just being part of the community.” Another explained that she started her business because, “providing healing and relaxation is just huge to me, and seeing the benefits within the community.”

All of the business owners I interviewed were owner-managers or “hands-on” owners who were very involved in day-to-day business operations. For many, levels of day-to-day involvement were reflective of how they described their relationship to their businesses—“all-consuming.” Many spoke about ways in which their work is a central piece of who they are. In some cases, they used metaphors, explaining that they were “married” to their firm or referring to it as their “baby,” both common devices entrepreneurs use to express strong emotions and identification with their idea of the business (Cardon et al. 2005). Some explained that entrepreneurial characteristics had always been a fundamental element of their identities, like shop owner Lonnie, who said he had been “selling stuff since [he] was ten . . . you name it, anything to try and make a buck.” Others directly described their businesses as central to their identities, such as Irene, whose response emphasized how her business is tightly intertwined with the rest of her life:

> Holy cow. Well, it’s pretty big. I mean, in a lot of ways, it’s just become part of my identity. It’s certainly part of my public identity, but in a lot of ways, it’s just so

> completely integrated into our lives at this point that it's just, I don't know. Sometimes I refer to it as being my other child, I think it feels like that sometimes. But yeah, I mean I guess that's it. I mean, I guess it's just kind of part and parcel of everything we do.

Even those who were "more invested in the business than is probably healthy" regarded the importance of entrepreneurial traits to their identities as positive. When business was going well, these entrepreneurs felt successful. Heather's words, however, illustrate the disadvantages of relying on business ownership as the most central aspect of her identity. During a year of physical, emotional, and financial recovery, before she knew her business would survive, she struggled to imagine who she was without her business:

> I had to try to establish an identity without a business because I thought for sure my business would not survive and that's the only identity I've had since 2008, really, so I had a bit of an identity crisis because I wasn't sure my business is going to make it, then who am I? Where would I live?

The potential failure of her business severely disrupted how she saw herself. Existing literature addresses this relationship, noting that business owners see their firms' failures as their own (Cardon et al. 2005; Mitchell and Shepherd 2010). Unfortunately, the steps that must be taken to avoid business demise following a disaster, such as seeking and receiving financial assistance, may conflict with an owner's self-perceptions, as I discuss next.

"I've Never Been on the Receiving End": Personal challenges with aid. Needing and receiving help during flood recovery—and the inability to help others recover—was a difficult subject that many participants brought up. Some chose not to pursue resources that may have been helpful because they felt others needed them more. When asked about the most important elements of their identities or about their relationships with their businesses, several expressed that they deeply valued being able to contribute to their communities. Relatedly, though the financial and rebuilding assistance described in the previous section was vital to the recovery of small businesses in Lyons and Estes Park, it was not always easy to accept. Several of the small

business owners described experiences receiving funding or help from others that undermined how they saw themselves. For many, these experiences resulted in emotions ranging from discomfort to long-lasting guilt and suffering. Though almost all of the seventeen business owners who participated in this study sought or received financial assistance to recover their businesses, several felt uncomfortable doing so. Lacking resources to help or recover without assistance undermined business owners' perceptions of themselves as self-reliant, independent leaders and the value that they placed on providing for others.

In some cases business owners hesitated to seek financial assistance such as the SBRF grants (or refrained from doing so) because they felt they did not receive enough physical damage to warrant getting the funding over a business owner who may need it more—though some were indeed eligible for such aid. Irene, for example, struggled to admit her need for assistance. She eventually applied for and received a grant but put off doing so because she felt she did not deserve it as much as those whose business properties received physical damage. "I probably could've gotten the grant a lot sooner had I psychologically gotten myself to the point of thinking that we needed it, or should get it," she explained. In her case, her realization that her business needed financial assistance required a "psychological" process. She likely would not have applied had the funding organization not reached out to inform her that it was not "getting enough applications."

Participants who were accustomed to being able to help others found themselves lacking the financial, physical, or emotional resources to do so. In the months after the floods, community recovery programs requested donations from small business owners, who were sometimes struggling financially themselves. One Lyons business owner explained that she usually enjoys being able to be charitable by engaging in actives like donating to food banks, sponsoring community organizations, and volunteering, but felt she was put in a difficult situation by an organization in her community. This led her to feel guilty and vilified when she had to turn the organization down because she could not afford to contribute after her business did not produce enough revenue for her to even pay herself. Other business owners felt guilty and expressed regret for helping others less than they expected they would. Olivia suffered as she continuously tried to help others and found herself emotionally unable to do so:

> I just constantly felt like I needed to help or to do something, and every time I would offer -- and this is just -- these are my own very deeply personal issues, but every time I would offer and try to help, it would bring up so much distress that I had a really hard time engaging -- and actually following through with the things that I offered.

The disconnect between her identity as a supportive person and the actions she took became clear when I asked Olivia about the role she played during recovery:

> [I was] more observer than I wish I could have been. Like, I'm the person who -- if there's a car accident and somebody rolls over and somebody is in bad shape and needs help, I'm the person that will with -- I mean, like, boom, boom, boom, really clear thinking, not gonna freak out -- handle it really, like, ace in the moment. But when…there's that question -- that time to think and that time to get caught up in the anxiety of where you fit in a bigger whole, that doesn't bring out the best in me.

The inability to help others—for some, a deeply valued behavior—was sometimes combined with the inability to give back to those who had provided help. Among the narratives I heard, this situation appeared to be most painful for the two participants who received the most physical damage to their business properties. One business owner described how central contributing to the Estes Park community had been, not only to her own identity but also to her business, describing it as “community based.” Though she received more physical damage to her business than anyone else, she found it emotionally difficult to accept help from others—especially doing so while trying to take care of herself. When I asked whether obligations to her business’s recovery conflicted with her personal needs, she explained that the exhaustion throughout the renovation and reopening process left her “obliterated” and that she and her family needed a break, but she was not able to do so without feeling guilty:

> It was hard to feel like you had accepted a loan and taken peoples’ help and then been like oh, I’m going to go on vacation, you know? That was a hard thing, just in general, was we -- part of [my business] is us supporting the community, and -- I have trouble with that one. It was hard to accept help.

Here, Georgia expressed guilt and concern about how it would look if she engaged in this hypothetical form of self-care. She went on to clarify that these difficult feelings of guilt were in part brought on by her lack of experience accepting such charity, adding,

> It was sort of that little bit of guilt of when -- I don’t know, just not used to being on the receiving end and then not repaying the debt, you know? And no one wanted you to. No one was asking you to.

A few others echoed similar causes of discomfort. Restaurant owner Brian also received significant physical damage to both of his businesses and considered his need for and receipt of both financial and rebuilding assistance to be the most challenging part of his recovery experience, in part because of the foreignness of being in such a position. He found it challenging to admit his need for help—whether practical or financial—and to accept it when it was offered, especially without needing to be repaid. He explained that he has always played a supportive role in his community, retelling his experience providing food and other resources to fire evacuees, but had “never been on the receiving end.” When describing what it was like to apply for a United Way grant, he noted that “it was weird doing it for yourself, rather than helping a non-profit.”

Innovative responses to adversity: Achieving business-oriented and personal recovery goals. Though the business owners who participated in this study were at times unable to behave in accordance with their self-perceptions as independent and supportive, the flood also provided them with opportunities to develop, discover, or reaffirm entrepreneurial aspects of their identities. Based on content that came up in all of my interviews, the entrepreneurial trait of innovativeness was most valuable to these small business owners, in terms of both business viability and achievement of personal recovery goals. Nearly all of the owners in this study employed innovative strategies that helped them recover in the aftermath of the flood, providing short-term fixes that were sometimes incorporated into long-term business practices. At the same time, participants drew on entrepreneurial practices in efforts to meet their own personal needs or express personal values, unintentionally benefitting their businesses.

As I explained in a previous section, flood impacts made business operations significantly more difficult during the early recovery period. Most business owners and other Lyons and Estes Park residents lost access to roads and utilities, in addition to those whose buildings received physical damage. The owners who participated in my study quickly found new ways of operating to run their businesses, mitigate financial losses, and contribute to the rejuvenation of their community economies.

In the first weeks after the flood, restaurant owners developed workarounds to reopen before utilities were restored. Without running water, Allen told me he convinced the health department that he was able to operate his business in the same manner as any other, with a limited menu of "essentially just coffee, tea, and bananas." Both of another participant's businesses incurred physical damages, but when he had mobilized the resources to renovate one of the two, he offered a combined menu to better serve his customers. Mandy used innovative strategies to both resume business operations and target her usual consumers. When much of Lyons lost electricity, she was no longer able to use her own restaurant's refrigerator to store food and closed her business. A few weeks later she decided to use space at a restaurant in a nearby city to prepare food, which allowed her to sell sandwiches to capitalize on the post-flood increased presence of her usual customer base: contractors.

In order to keep them on the payroll and recover more quickly, some participants temporarily reassigned employees to help rebuild properties that required significant work before they could reopen. Employees were often eager to help by accepting such improvised labor positions. Though this came up in several interviews, Brian's experience is perhaps most notable. His restaurant received enough damage to warrant closing for several weeks, but, while they were unable to perform their usual duties, his employees offered to draw on their existing skills to rebuild the restaurant. By encouraging current employees to perform services usually offered by professional drywallers, woodworkers, carpeters, and painters, Brian was able to hold on to employees and save money on renovations.

In addition to these innovative responses to business interruption and damage, business owners incorporated some improvised tactics as strategic changes to business operations after they recovered. Most broadly, these include making more conservative financial decisions and communicating with other local small business owners. The flood provided participants with opportunities to form new, beneficial relationships that outlasted the recovery period. Though the connection was first formed as an immediate strategy to increase profits, hotel owners Denise and Daniel got an opportunity to expand their professional network and establish a partnership. Though most of their rooms were booked for September, the last month of their profitable season, flood damage forced them to cancel reservations for the rest of the month, leaving them uncertain about how they would make it through the winter. For professionals working at Estes Park Medical Center, commuting times increased due to road damages and had worsened to the point where they were spending more time commuting between busy hospital shifts than sleeping. Daniel and Denise saw this as an opportunity to mitigate their financial losses while supporting community professionals with discounted lodging. Out of necessity, medical professionals continued renting rooms throughout the season. Daniel explained that 80% of the revenue from the time of the floods until the end of the year came from those professionals, and they were able to establish a partnership through which some doctors still rent rooms on a regular basis.

Some of the most successful uses of innovation, however, were not necessarily intended to increase profits but rather to help address personal recovery needs, which were often social in nature. As discussed in a previous section, several participants emphasized their desire to contribute to their communities outside of the disaster context. The flood offered them an opportunity to use their businesses to benefit their communities. In Lyons, several restaurants threw an impromptu get-together, "built a makeshift eight-foot by eight-foot barbecue," and provided their surplus of perishable inventory to the community just after the flood. Throughout recovery, restaurant and café owners served meals to community members and volunteers and donated to evacuation centers. Participants were able to use their businesses to benefit their communities, primarily by offering gathering places for people to share information or to find comfort, in both familiarity and a sense of a "return to normalcy." When asked how he would characterize the role he played during recovery, Allen described the central role that his business played in the community. He explained,

> What I was able to provide was a place--a center of gravity, in a way. It was a place where people could come back to. It's familiar. We were able to pick up immediately, right where we left off. That felt good to people. They were so happy for us…I became a center of gravity for flood recovery. There were a lot of meetings held here.

The use of restaurants and cafes as community gathering spaces also had the benefit of bringing in business, particularly for those like Allen, who were able to reopen before many other business owners in his community.

Finally, Estes and Lyons small business owners developed new products to sell during the months of decreased sales. As excellent examples of innovative recovery strategies that are both personally and financially beneficial, two business owners used materials they already had to develop flood-themed products to sell in an effort to raise money for their community's economic recovery initiatives, while also providing revenue for their businesses. Just a few days after the rain stopped, Fran, a jeweler, came up with the idea to produce and sell a pendant in hopes of gaining some income to offset decreased fall sales in a way that allowed her to contribute to her community in two ways. First, she donated ten percent of the proceeds to a flood relief organization. Second, the merchandise provided an outlet for loyal customers and other patrons to "feel like they were helping out," a feeling that Fran herself sought at the time and was able to satisfy through this act of innovation. Though her business was still down for the remainder of the year, the profits she made from the flood pendant sales helped to compensate for the decrease in sales between September and the holiday season.

The previous section of this paper recounted some of Georgia's reflections on the "foreignness" of receiving charity and guilt about not being able to reciprocate, especially given that supporting her community is central to her values and business philosophy. Here, I describe an improvised, innovative recovery strategy she employed that both achieved personal recovery goals and benefitted her company. When her shop was damaged during the floods, Georgia still had a nearly full inventory after stocking up for anticipated September sales. She had already adapted business operations by shifting more retail sales to online but still had a great deal of perishable coffee, and knew she could not count on reopening in time to sell it. She recalled, “I just thought I need to find a way to sell some of this coffee.” Rather than letting her perishables go to waste while her shop was closed, she took this as an opportunity to re-brand her coffee. Georgia explained:

> So I came up with Flood Mud, we made a label and we literally put it on every bag of coffee that we had in hand…that was it, because it went through the flood. It wasn’t damaged, you know, so we sold it as -- I guess kind of as a fundraiser, and as a way for us to at least sell off that product.

Georgia donated $5 of the $20 she charged per pound of Flood Mud to flood recovery initiatives. “We ended up donating over $10,000 from it,” she said. Her shop sold out of the coffee before reopening its doors. “We had this crazy big sale day. We did a flash flood sale online…Because our roastery wasn’t flooded or affected, we were able to keep producing coffee, and to keep selling that online.” Like Fran, Georgia noted the significance of offering her product to consumers, stating that people wanted to feel that they were contributing to flood recovery and purchasing her product helped them do so. Georgia emphasized its emotional and morale-boosting significance and noted that she did not make much profit from the initial sales; however, her impromptu coffee brand became a product she still sells today. Thus, Georgia’s innovative strategy to achieve a personal goal—to help her community—was a great success. Her innovation allowed her to donate a significant amount of money to flood recovery organizations, bring in some profit, and add a new product to her regular inventory.

DISCUSSION

As explained in the previous section, findings show that initial infrastructural damage resulting in isolation and severe business interruption was the greatest impact felt by Lyons and Estes Park small business owners. The path to recovering from such impacts left many financially vulnerable. Aid and sources of assistance were also significant aspects of recovery that business owners discussed with mixed emotions. Because of the degree to which being a business owner was central to many of their identities, these experiences had an effect on how they saw themselves and their behavior during recovery. Despite the positive economic impacts, business owners faced practical challenges with financial sources of aid and experienced a great deal of discomfort when receiving help or being unable to provide support to others. This may be because their experiences undermined previously held self-perceptions as people who are self-sufficient and always helping others rather than receiving help. Interestingly, when discussing the obstacles faced in the immediate aftermath and recovery, participants often described how this adversity provided them with opportunities to use innovativeness to achieve personal and professional recovery goals, the latter sometimes leading to improved long-term business practices.

Response and Recovery Challenges

Overall, the flood damage and business interruption experiences discussed in this paper are consistent with the literature on small businesses following disasters, especially the significant obstacles to economic recovery resulting from indirect losses. In the aftermath of the floods, severe road damage made Estes Park and Lyons inaccessible, initially preventing contractors based in other areas from beginning rebuilding. Many firms housed in facilities that had not received any physical damage were unable to open because too few employees could get into town or because they still needed utilities to be restored, as was the case for businesses following floods in the Midwest in 1992 and 1993 (Tierney 2007). Some experienced problems getting access to resources from the outside, but being cut off from suppliers was not as significant a challenge as in previous studies (Tierney and Dahlhamer 1998) because initially business owners did not have customers to serve and because important utilities like electricity had not been restored. Everyone I interviewed suffered financial losses in the second half of 2013, many blaming the infrastructural problems that made the towns too difficult for customers to reach, which was most common among Estes Park business owners, along with disruption of utilities, especially for Lyons business owners who lost essential services for weeks. These findings align with literature on the vulnerability of small businesses that emphasizes the severe financial losses caused by indirect impacts that prevent patrons from accessing disaster-affected business locations (Alesch et al. 2001, 2002; Chang and Rose 2012, Tierney 2007). Estes Park and Lyons thus illustrate business communities that lacked “regional capacity to recover” (Phillips 2009:237) in the weeks following the floods.

Due to the severity of business disruption, many owners relied on personal resources to stay in business, such as drawing on personal savings or withholding their own paychecks. Scholars have observed similar “bootstrapping” methods during business recovery, often in an effort to avoid debt (Alesch et al. 2001; Winborg and Landstrom 2001). Most participants were not able to rely on insurance to compensate for financial losses during the months of business interruption. Like the business owners studied by Alesch and colleagues (2001), several only learned after the flood that their insurance would not cover flood-related losses. The debt-related concerns my participants had or observed are justified based on existing literature. In suggesting that disaster loans may not be effective in increasing the likelihood of survival, Alesch et al.

(2001) argues a recipient may be worse off if receiving the loan increases debt. Existing disaster literature has already documented the burdensome SBA loan application processes and the challenges they pose to business owners like those in my study. Following Hurricane Katrina many of the SBA loan applicants found the process too time-consuming and complicated (Josephson and Marshall 2014). Such requirements can be especially challenging for any business owner who lost financial and tax records during the disaster. Following Hurricane Katrina, many small business owners whose buildings flooded were unable to apply for SBA loans at all (Runyan 2006), "despite the fact that most of these documents had been ruined by the very disaster that led them to seek aid" (Corey and Deitch 2011:172).

Identity and Innovation in the Face of Adversity

Decades ago, Carland and colleagues (1984:357) argued that "the critical factor . . . to distinguish entrepreneurs from nonentrepreneurial managers and, in particular, small business owners is innovation." The findings presented in the previous section illustrate that self-identification as a small business owner is far from mutually exclusive from identifying or acting as an entrepreneur, as small business owners did use innovativeness to recover their businesses following the floods. Regardless of whether owners used their businesses to pursue personal or financial goals, the accounts above show traits and behaviors consistent with characterizations of entrepreneurial identity in previous literature, such as a desire for autonomy, stress tolerance, self-efficacy, proactiveness, need for achievement, and innovativeness (Rauch and Frese 2007a, 2007b). Though many emphasized the importance of other roles they play, such as that of a parent or environmentalist, being a business owner was a vital element of the identities of many of my participants—before, during, and after the floods.

In the findings section I painted a picture of the relationships that my participants had with their businesses, illustrating just how central business ownership can be to one's identity. They explicitly described tight bonds with their businesses and explained the important roles their businesses play in their lives. Businesses were personified by some, their roles characterized as literal relationships such as with a wife or child, a pattern also described in previous entrepreneurship studies (Cardon et al. 2005). The reasons some provided for owning a business indicated that "entrepreneurship is fundamentally personal" (Baum et al. 2007:1) and that it is a central element of their identities, were also consistent with motivations found by other scholars. Participants explained that such characteristics currently are or had always been a significant part of who they are. Such statements—and particularly Lonnie's statement in the findings section of this paper[7]—echo Hoang and Gimeno's (2010) use of the words of one of Mallon and Cohen's (2001:222) participants to describe the type of self-conception that primarily revolves around entrepreneurial identity: "I am an entrepreneur. I have always been entrepreneurial. I've always made things and sold them. I've always made my own money. I've never wanted to work for anybody else." Such self-conceptualizations are very motivating for business owners, but such a strong attachment to a single identity can also be highly problematic when it becomes difficult to act in accordance with that identity (Murnieks and Mosakowski 2007).

Because of the degree to which small business owners may see entrepreneurship as an essential part of they are, threats to business success were threats to their own identities. My findings support other scholars' observations regarding a small business as an extension of one's

[7] "The motivation [for owning a business], I suppose, is the fact I've always -- I've been selling stuff since I was 10 years old, a little kid out selling greeting cards to the neighbors and got even flower seeds, you name it, anything to try and make a buck."

identity. Cardon et al. (2005:26) warn that "entrepreneurs may see their ventures as a part of their identity; its failure or success reflects on the entrepreneur." Thus, when a business is not running successfully, the owner may experience a lack of self-validation, which in turn may lead to negative feelings, distress, confusion, inefficacy, and decreased self-worth (Mitchell and Shepherd 2010; Murnieks and Mosakowski 2007; Patzelt and Shepherd 2011). This was particularly evident in Heather's reflections when she was uncertain whether her business would survive. She considered business ownership as her sole identity, so when this was challenged, she experienced decreased self-esteem, negative feelings, doubt in her abilities, and, in her own words, an "identity crisis." Though it is quite possible that the need to engage in business recovery activities following the floods may have made their identities as business owners more salient, the descriptions most participants provided when discussing their relationships with their businesses prior to the disaster illustrates this identity centrality.

My research suggests a complex relationship between identity and business functioning following an adverse event. Clearly when disasters cause damage or losses, the resulting business interruption challenges small business owners financially—and as we have discussed here, psychologically—but I also found that such monetary impacts put business owners in a personally challenging position as they recover. As an example, business disruption led to participants needing assistance and losing the ability to give it to others, which in turn prevented them from embodying self-reliance and being a provider to others. In other words, there were personal costs to taking steps towards business recovery that conflicted with the owner's self-perceptions.

Though valuing independence and self-sufficiency has been considered a characteristic of entrepreneurs (Rausch and Frese 2007a; 2007b), there has been little discussion of small business owners' emotional or cognitive reactions to receiving outside assistance following challenging events like those described in this paper. Disaster research has, however, examined other populations' experiences. In her article on the 1997 Grand Forks flood, Alice Fothergill outlined several factors contributing to the "stigma of charity" among North Dakotan women who accepted assistance during recovery. Fothergill observes that her interviewees' "social character, which was tied to self-reliance and independence" was challenged because of the region's cultural value of self-sufficiency (Fothergill 2003:663). Another reason that the women in Fothergill's study had difficulty receiving charity was because of the internalization of what she calls the "caregiving role." In addition to the cultural value of self-reliance, women in her study were socialized to help others and to be self-sacrificial. It is quite possible that business owners in the present study valued providing for others for similar reasons; like the women of North Dakota, all of my research participants identified as middle-class, and several added that this was the case for much of their communities, especially in Estes Park. A key difference, however, is that in addition to socioeconomic class, Fothergill considered the caregiver role to be a specifically feminine identity, emphasizing the common American tradition of socializing women to care for others. Following the flood, Fothergill (2003:666) explains "accepting help but not being able to help others threatened the traditional female role of caregiver that these women had identified with their entire lives." In my study, male business owners like Allen and Brian were among those who most strongly emphasized that they enjoyed being able to provide for others; Brian in particular expressed the most distress when flood damage and financial needs prevented him from doing so. Furthermore, the business owners in my study, whether male or female, clearly showed a concern about contributing to the larger community, suggesting that the "self-sufficient caregiver" role may not only represent women's culturally imposed responsibilities and resulting self-perceptions (Fothergill 2003:677), but those of other populations as well. Powell and Baker (2012:12) identified multiple, overlapping roles and characteristics among their thirteen male and female business owners that are consistent with this argument, including the *community patron* who seeks to employ locals, support community activities, and contribute to local charities; the *patriarch/matriarch* “role as leader of family that is intertwined with business through employment, definition of role in community, and financial support”; and the *dependable employer* who will stay in operation in an effort to support his or her employees who rely on them.

The use of innovative strategies to recover is another interesting aspect of my research—specifically the findings that in some cases improvised strategies to mitigate loss became lasting improved business practices beyond recovery and that business owners found innovative and lucrative ways to use their businesses to reach both personal and community recovery goals.

Some management scholars have acknowledged—and even argued—that experiencing financial challenges has benefits (Rosenzweig and Grinstein 2015). Hoegl, Gibbert, and Mazursky (2008) have outlined conditions under which limited financial resources may enable innovation rather than inhibiting it, and many characterize business failure as a learning opportunity (see Shepherd 2003; Shepherd, Wiklund, and Haynie 2009; Ucbarasan et al. 2013). In my own research, challenges to business recovery were learning opportunities. Some business owners learned lessons that they incorporated into regular business practices to make their organizations less vulnerable to future crises. The lack of economic security and the experience of not knowing what resources they might have in the future highlighted the importance of having savings to fall back on in the event of a future crisis or a sudden loss of business, and of making financially conservative and proactive business decisions more generally.

For Daniel and Denise, the establishment of a business partnership as a response to anticipated financial losses paved the path for a continued partnership. Such strategies are particularly reminiscent of Johannisson and Olaison's (2007) observations of a Swedish small chimney manufacturing business benefitting from bonding social capital following Hurricane Gudrun. The business's owner solidified relationships with existing clients in the weeks after the hurricane and maintained them in the following months. Johannisson and Olaison (2007:67) explain that in this situation, "action was not triggered by emerging business opportunities but by a necessity to contribute to the reconstruction of the everyday life they share with their fellow citizens." Here, Johannisson and Olaison emphasize the use of social capital in entrepreneurs' improvised responses to disaster through *social bricolage*.

Drawing on multidisciplinary literature and their own research, Baker and Nelson defined the concept of *bricolage*, originally used by Lévi-Strauss[8], as "making do by applying combinations of the resources at hand to new problems and opportunities" (Baker and Nelson 2005:5). Those who study entrepreneurship have been using the term for decades to examine how businesses survive in times when resources are limited (Baker and Nelson 2005). In addition to Daniel and Denise's display of social bricolage, other findings are consistent with those of Baker and Nelson, which they characterized as "Environmental Domains in Which Bricolage Was Used to Create Something from Nothing" (2005:21), including physical, labor, skills, customer/markets, and institutional and regulatory environment. For example, Brian's reassigning of employee tasks to rebuild his business property was certainly an example of bricolage used for labor and skills (Baker and Nelson 2005:21), as he relied on the labor resources available to him to take recover and allowed his employees to use skills that would

[8] Baker and Nelson use Claude Lévi-Strauss's 1967 book *The Savage Mind*

normally be outside of their professional responsibilities. Georgia's and Fran's development of flood merchandise provide an excellent illustration of repurposing—and benefitting from—resources available in less-than-ideal situations. Georgia's strategy was additionally successful in that the resources at hand were perishable and needed to be used, she used innovation and physical resources to achieve personal and social goals, and finally because she continued sell her originally improvised brand well after the flood, benefitting her business long-term.

The finding that business owners adopt innovative and creative ways of surviving business recovery is not novel. Like my own participants, business owners studied by Alesch and colleagues (2001) came up with new marketing strategies and products to sell. Others have also documented innovative ways of mobilizing resources (Doern 2014). Nevertheless, these findings offer an exemplary display of post-disaster bricolage and expand the existing entrepreneurship literature on innovation, showing how a small business owner can use innovative strategies with the primary intention of satisfying value-oriented recovery needs while also contributing to their organization's economic recovery. In times of adversity when business owners' resources and actions are constrained, such innovation can be a strategy to prevent or resolve the undermining of the small business owner identity. Though their research focuses on collective identity and business survival, Dinger, Conger, and Bustamente (2012) suggest that when a disaster makes it too difficult for business owners to enact their identities as entrepreneurs and they feel connected to their community, they may rely more heavily on social identities. My findings suggest a tighter link between entrepreneurial behavior and actions to achieve personal goals following a disaster, as innovation may not only be an important strategy for business recovery, but may also be used to resolve identity disruption caused by the challenges of business recovery.

Future Directions and Limitations

Considering that this is one of very few studies that examine not only business owners' recovery experiences but also their self-perceptions as they recovered, there are many ways to further research these topics that have not been taken by scholars to date. One endeavor that would perhaps best extend this research would be a study that includes former owners of businesses that failed in the aftermath of the flood. Though my population of interest did include such people, in the end I did not have anyone in my sample who closed their business. Such a project would make it possible to do comparative analyses between those whose businesses survived the recovery period and those whose did not. This analysis could tell us much more about the relationship between business functioning and owner identity, and perhaps even insights into how owner characteristics or self-perceptions may influence business viability.

Future research could also seek to expand on and refine my observation that small business owners found it difficult to admit the need for and to accept assistance, financial or otherwise, especially when unable to reciprocate. My findings illustrate that business owners saw their abilities to be independent and to support others as quintessential elements of their identities, and in the discussion above I note that this value was not gendered in the way that Fothergill observed (2003). Entrepreneurship scholars could further investigate this phenomenon as they may be able to develop a refined term for this self-concept, like Fothergill's "caregiving role" or Powell and Baker's (2012) roles and associated behaviors, or to expand on how this quality relates to the entrepreneurial characteristics documented in previous literature. Even in pursuit of more practical research goals than these conceptual ones, such studies could help researchers and practitioners to better understand how business owners may have complicated feelings regarding needing and receiving assistance in order to make the process more appealing and perhaps more effective.

Regarding methodological limitations, I interviewed only seventeen of the hundreds of small business owners in Lyons and Estes Park. A larger sample size could potentially be more representative of the businesses in these towns, for example by including participants whose firms are in a wider range of industries. Nevertheless, important insights can be gained from small sample studies when researchers are able to collect rich qualitative data from their interviewees. I believe I was able to collect very rich data, as my participants offered narratives that allowed me to understand the nuances of their experiences and to get an intimate look at their own self-perceptions and reflections. It is also important to note that I interviewed a fairly homogenous sample of business owners, especially with respect to race and socioeconomic status; this is reflective of Lyons and Estes Park both being overwhelmingly white communities. In Estes Park, for example, 91% of residents are white[9] and only five percent of businesses are minority-owned[10] (United States Census Bureau 2015). This was not the kind of setting or disaster event that would have allowed me to dig into racial or socioeconomic inequalities among small business owners. Another methodological limitation of this study is that data were gathered over a relatively long period of time, with interviews taking place between one and three years following the 2013 disaster event. Participants were thus in different stages of recovery at the time of my interviews with them; it is possible that those I interviewed in 2014 would have discussed different recovery experiences if interviewed in 2016, though the challenges described in this paper were brought up by business owners interviewed in all three years of data

[9] U.S. Census Bureau QuickFacts population data is derived from the Population Estimates Program's *2010 Census of Population*. This population information is updated every ten years.
[10] U.S. Census Bureau business owner information comes from the *2012 Economic Census: Survey of Business Owner*, which is updated every five years.

collection. While it may be beneficial for researchers to collect all data in a more condensed time period, it may be most advantageous for scholars to employ longitudinal methods. In addition to allowing business owners to discuss what is most significant to them during different stages of recovery, a longitudinal approach would likely help combat some of the selective recall that previous researchers have noted in their qualitative work (Alesch et al. 2001).

CONCLUSION

The present study acknowledges the significance of small business owners' overlooked perspectives and addresses this gap by examining the experiences, reflections, and identities of business owners themselves. By interviewing seventeen Estes Park and Lyons business owners and analyzing their responses, I found that natural hazards may have diverse effects on business owners' self-perceptions and broader recovery experiences, as (1) the financial aid and support that was critical to financial recovery undermined entrepreneurial self-perceptions of independence, autonomy, and ability to provide for others, and 2) experiences that were objectively problematic for financial recovery produced positive opportunities for those who were able to draw on entrepreneurial traits like innovativeness in order to meet business and personal recovery needs. The latter findings are consistent with elements of the limited number of studies on entrepreneurship, identity, and disasters (Johannisson and Olaison 2007) and the scholarship on entrepreneurial identity and adversity more broadly (Powell and Baker 2012, 2014), which have identified innovative responses to crises in other contexts.

This interdisciplinary research contributes to the conversation on small business recovery within the disaster scholarship by examining recovery processes of small businesses through the eyes of business owners themselves. This research thus fills a gap in the post-disaster business recovery literature, which has mostly failed to draw on social psychology to examined business owners themselves. This individual-level perspective complements the studies that have utilized organizational sociological approaches to business recovery. Additionally, my focus on entrepreneurial identity situates this research within the fields of managerial studies and sociological social psychology, building on previous research on characteristics such as innovation that make up this identity and the degree to which this identity can be central to self-perceptions, and in some cases the only identity to which a business owner subscribes. My methodological approach to these topics allowed me to gather rich qualitative data and draw out detailed, nuanced narratives and reflections that cannot be offered by quantitative methods such as those used in a great deal of the existing literature on businesses and disasters.

In addition to contributing to the body of academic literature within the fields of disaster research, sociological social psychology, and entrepreneurship studies, this study outlines key elements of different stages of flood recovery as experienced by small business owners that could potentially help business owners to have a better idea of what to expect following a disaster, for example with commonly relied-upon financial resources such as insurance and SBA loans. I have also responded to Doern, Williams, and Vorley's (2016) call for research that identifies ways to lessen the financial impact of disasters by providing examples of innovative recovery strategies that my participants employed. Finally, the information I have presented here could be used to create a practical guide for small business owners, much like Alesch and colleagues' coverage of "what to expect in the weeks and months following the disaster" from their 2002 report, *After the Disaster…What Should I Do Now? Information to Help Small Business Owners Make Post-Disaster Business Decisions*.

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APPENDIX

Appendix A: Small Business Administration Standards

The following has been taken directly from the U.S. Small Business Administration's webpage "Qualifying as a Small Business." (U.S. Small Business Administration 2013)

Qualifying as a Small Business

You may take it for granted that your company is a "small business." The distinction is important if you wish to register for government contracting as a small business. To be a small business, you must adhere to industry size standards established by the U.S. Small Business Administration. As you register as a government contractor in the System for Award Management (SAM), you will also self-certify your business as small.

The SBA, for most industries, defines a "small business" either in terms of the **average number of employees** over the past 12 months, or **average annual receipts** over the past three years. In addition, SBA defines a U.S. small business as a concern that:

- Is organized for profit
- Has a place of business in the US
- Operates primarily within the U.S. or makes a significant contribution to the U.S. economy through payment of taxes or use of American products, materials or labor
- Is independently owned and operated
- Is not dominant in its field on a national basis

The business may be a sole proprietorship, partnership, corporation, or any other legal form. In determining what constitutes a small business, the definition will vary to reflect industry differences, such as size standards.

Size Standards

Because all federal agencies must use SBA size standards for contracts identified as small business, you need to select NAICS codes that best describe your business and then determine if the business meet size standards for the selected NAICS codes. Use our Size Standards Tool to find out if you qualify as a small business. Once you have determined you are indeed a small business, you can then certify your business as small by registering as a government contractor.