



## Scientific Opinion Poll

California small businesses face difficult decisions as pandemic continues and funding freezes

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## Executive Summary

As the COVID-19 pandemic has raged across the country and resurges in California, small business owners continue grappling with the effects of state and local public health orders and a loss in consumer demand. Nine months into this crisis, California's small business owners say their businesses have been diminished, leaving them with reduced revenue and operating capacity. They're making difficult decisions that are impacting the workforce through reduced wages, working hours and employee benefits. A new statewide survey of California's small business owners further sheds a light on the distressing effects of the nearly yearlong pandemic and what they anticipate in the future months, especially as funds that served as lifelines in the early phases of the pandemic run dry.

The poll, conducted by Lake Research Partners for Small Business Majority, surveyed 418 California small business owners (**nearly evenly split between white entrepreneurs and business owners of color**) in the state between Nov. 10 to Nov. 23, 2020. The survey was completed before the late-November public health orders were enacted by the California governor and local government officials. Even before some businesses were faced with another set of closures or capacity restrictions, **17% of entrepreneurs of color report they are likely to permanently close their business in the next three months, compared to 12% of white business owners.**

Additionally, small business owners report they are operating at reduced capacity compared to the same time last year. **Nearly half say operating capacity has decreased**, with 16% reporting their capacity has decreased by more than 50%.

Despite efforts to cautiously reopen local economies and “get back to normal,” small business owners have had to resort to significant measures to keep the lights on. Of those employers who reduced their number of employees during the pandemic's height and economic downturn through furloughs and/or layoffs, **more than 60% report they have not restored their headcount to pre-pandemic levels.**

Moreover, small business owners report they've struggled to navigate new funding programs, such as the Paycheck Protection Program (PPP). And they are experiencing operational impediments to ensure the health and safety of customers and employees—obtaining personal protection equipment (PPE), rearranging workspaces and retail floors to accommodate distancing, and transitioning to remote work.

**While about half of small businesses say they applied for PPP loans**, those who didn't largely attributed their reasons to confusion about how to apply, fear over taking on debt, inability to secure a loan through their bank or thinking they were ineligible. These survey responses highlight ongoing concerns surrounding outreach and communication of PPP loans and the difficulty in getting funds to small businesses in need, who may lack relationships and knowledge to quickly work through the process.

As the year draws to a close, **28% of entrepreneurs of color report they may temporarily close their business in the next three months.** Thirty percent may lay off employees permanently, compared to 15% of white entrepreneurs who report the same.

Notably, small business entrepreneurs support government policies that would help them stay in business until the economy recovers. Federal funding assistance through grants and loans—programs that are supported by most small business owners—can help those on the edge. **More than 80% of small business owners support providing direct grant assistance to small businesses, and 76% support another round of PPP loan dispersal.**

While public health experts warn that the next few months will be dire as COVID-19 cases increase around the country and in California, they also forecast a slowdown in spread by mid-2021. Federal and state financial support, combined with significantly expanded technical assistance programs (a proposal supported by 75% of owners), can help small businesses survive and even grow in the next few months.

## Additional key poll findings

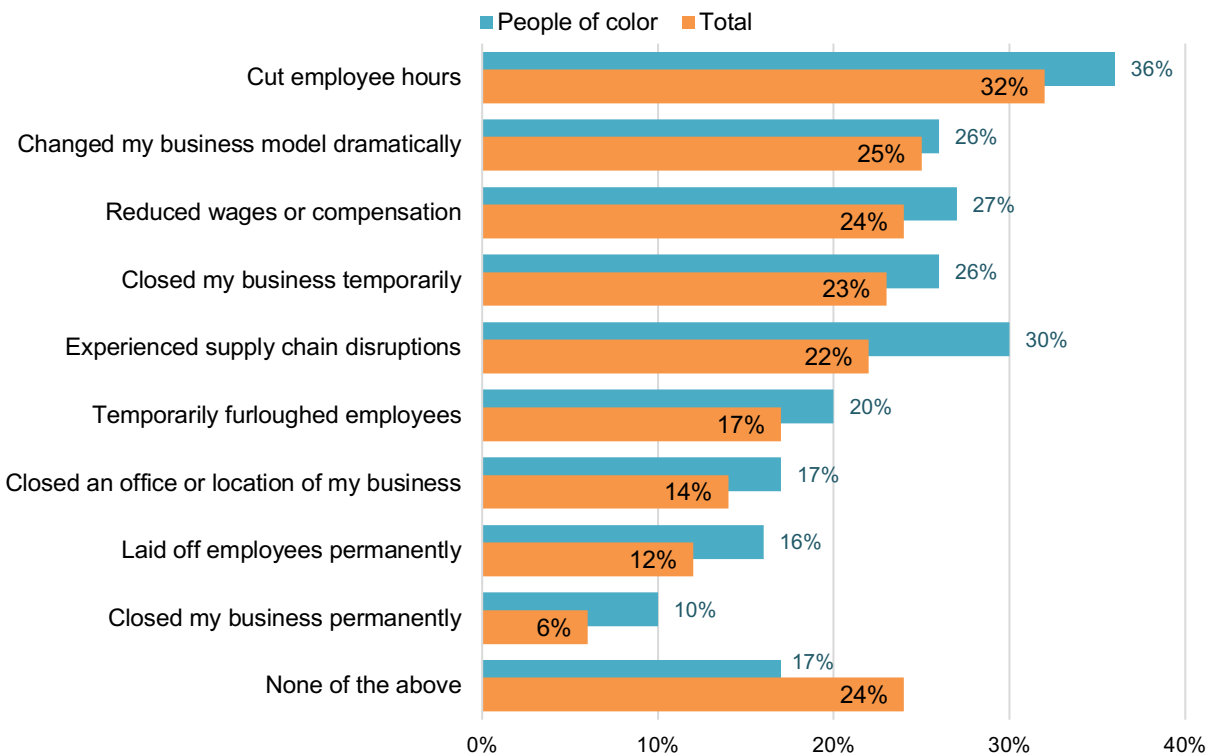
- **Small business revenues are still significantly down.** Sixty percent of small business owners report that their business revenues declined during the height of the pandemic and economic shutdown, and 56% say that revenues are down compared to this same period last year, with more than half reporting revenue declines of 25% or more.
- **Small business owners are making difficult decisions to stay afloat.** One-third (32%) have already cut employee hours, and a quarter have dramatically changed their business model (25%), reduced wages or compensation (24%) or temporarily closed their business (23%). Entrepreneurs of color are more likely to have taken these drastic actions.
- **Small business owners anticipate even more cuts in the next three months.** They say they are likely to dramatically change their business model (39%), cut employee hours (32%), reduce wages (33%) or close temporarily (25%). Some of California's small business owners report they are likely to sell their business (16%) or close permanently (15%) in the next three months.
- **One in 10 businesses owned by entrepreneurs of color have closed their doors permanently,** compared to just 2% of white-owned businesses. It's important to note that this number is likely even higher as the survey screened for existing business owners.
- **Small business owners are struggling with bills and loan and debt payments.** Of those who own or rent commercial spaces, nearly 6 in 10 (57%) report they are currently struggling to pay their rent or mortgage, with 64% of entrepreneurs of color reporting the same. Twenty-eight percent say since the pandemic they have missed a loan or other debt payment, and 25% are currently behind on business loans or other debt payments. Entrepreneurs of color are more likely to be struggling, with 37% having missed their payments and 32% behind on payments.
- **Small business employees haven't returned to their former jobs.** As the months have gone by, most owners who reduced their number of employees have yet to bring back their furloughed or laid off workers: 62% report that they haven't restored their employee headcount to pre-pandemic levels.
- **Small employers forced to cut employee benefits.** More than 1 in 3 (34%) have decreased their employer contribution for healthcare premiums, and 55% moved to a plan with a lower premium. And nearly one-quarter (23%) say they plan to make changes or reduce healthcare coverage in the next few months. However, nearly 4 in 10 maintained healthcare coverage (37%) for temporarily furloughed employees.
- **Small business owners struggled with federal loan programs intended to help.** Of those who applied, 64% said the PPP application process was difficult, and only 17% received the full amount of the loan they requested.

## The pandemic continues to plague California’s small business recovery

Nearly two-thirds of small business owners (64%) report that the COVID-19 pandemic has had a negative effect on their business. Along with reduced operational capacity, most small business owners report a drop in revenues compared to last year. Six in 10 report (60%) that their business revenues declined during the height of the pandemic and economic shutdown, and 56% say their revenue at this point in the year has declined compared to last year’s numbers.

Reduced revenues and operating capacity have led small business owners to make difficult decisions affecting their business structure and workforce. Among actions taken by California small business owners: One-third (32%) have cut employee hours, and one-in-four have dramatically changed their business model (25%), reduced wages or compensation (24%) or temporarily closed their business (23%). One in 10 businesses owned by entrepreneurs of color have closed their doors permanently, compared to just 2% of white-owned businesses.

**Figure 1: Actions taken by small business owners as a result of the coronavirus crisis**



Small business owners are already struggling to pay rent, mortgage or debt. More than two-thirds of California’s small business owners say they rent (42%) or own (26%) commercial space for their business. Nearly 6 in 10 of those find it difficult to pay their rent or mortgage (57%), with 19% saying it’s very difficult. That number is higher among entrepreneurs of color with 64% struggling to pay for their commercial space.

More than one-third of California’s small business owners (36%) say they have negotiated a delay, deferral or suspension of their rent or mortgage. One in four (26%) have attempted to negotiate but had been unable to get a reprieve on payment from their landlord or lender.

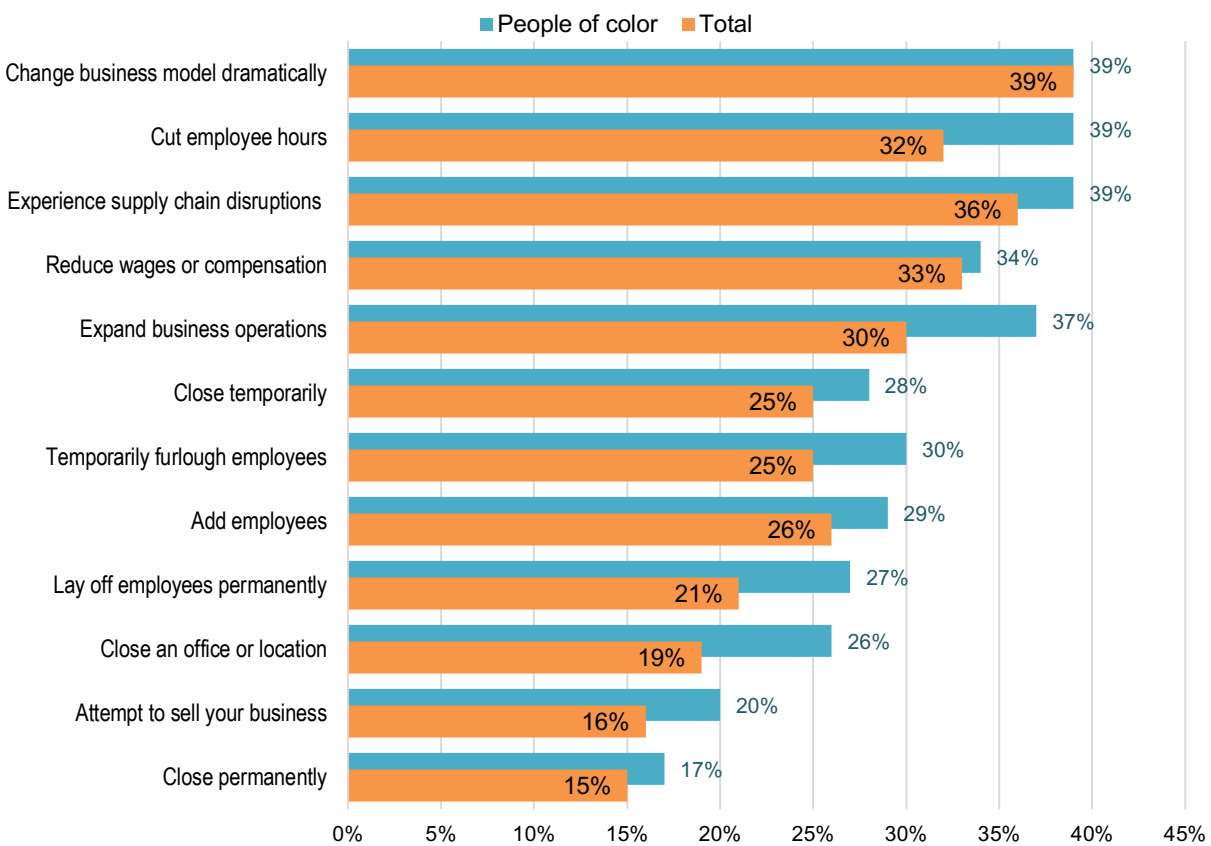
They’re also falling behind in loan and debt payments: Twenty-eight percent say since the pandemic they have missed a loan or other debt payment, and 25% are currently behind on business loans or other debt

payments. Entrepreneurs of color are more likely to be struggling, with 37% having missed their payments and 32% behind on payments.

Small business owners anticipate difficulty making rent or mortgage payments: 57% of those who have commercial space say paying their rent or mortgage will be difficult in the next six months, with 16% of those saying it will be very difficult.

Already faced with difficult decisions in the previous months, and facing a difficult future, small business owners say they are likely to take additional actions affecting their business operations and employees. In the next three months, they say they are likely to dramatically change their business model (39%), cut employee hours (32%), reduce wages (33%) or close temporarily (25%). Some of California’s small business owners report they are likely to sell their business (16%) or close permanently (15%) in the next three months.

**Figure 2: Actions small business owners are likely to take in the next three months**



## Small businesses face operational challenges in adapting their businesses

It’s not only short-term financial decisions that been of concern to California’s small business owners—they have also been forced to adapt to sudden policy and operational challenges brought on by a public health emergency. More than 4 in 10 report that they have found it challenging to navigate necessary changes and programs to keep their business functioning, and they list a variety of barriers for their businesses:

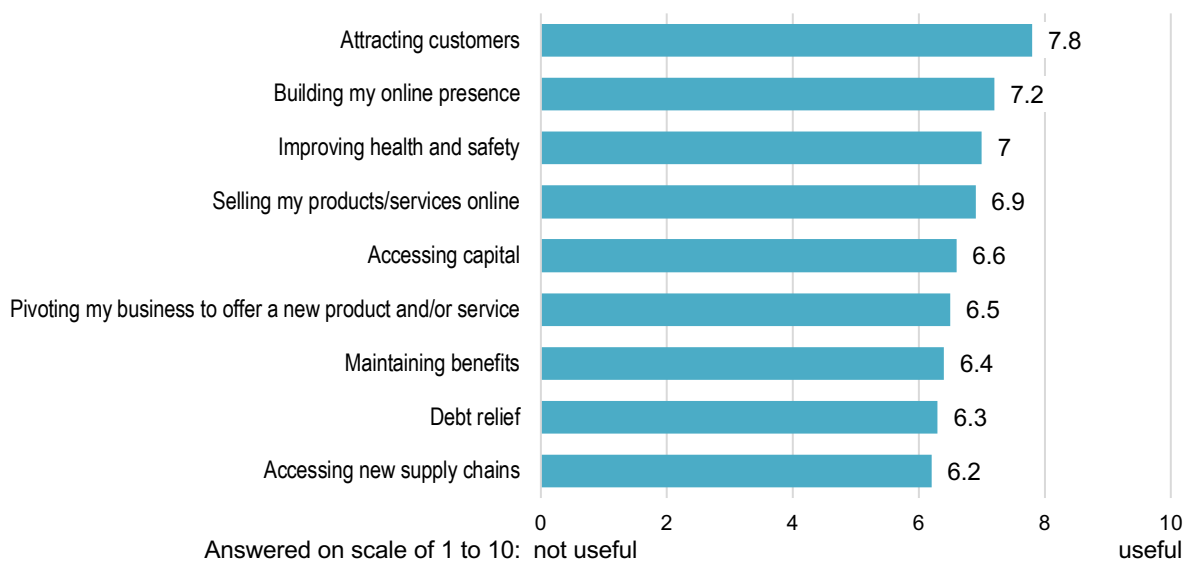
- 57% say it’s been a challenge to understand federal, state, and local relief programs for small businesses.

- 50% say it's been a challenge to establish or grow their business online.
- 48% have struggled to acquire PPE to protect themselves and any employees.
- 44% say understanding government regulations regarding reopening and safety has been a challenge.
- 40% report challenges in the availability of employees able to work.
- 41% say it's a challenge getting health insurance coverage for themselves and any employees.
- 39% have struggled with retrofitting their commercial space to ensure customer and employee safety.
- 39% report difficulty switching to a remote work environment.

The pandemic is challenging small business owners to think differently about how to run their enterprise. For many, that means developing new skills or finding new solutions. Small business owners report that they plan to transform their business model, with nearly 40% saying they will likely change their model dramatically in the next three months.

When asked about areas in which they need help right now to survive and grow during the pandemic and economic crisis, 1 in 3 small business owners say it would be extremely useful to have help in attracting new customers (34%), building an online presence (30%) and selling their products online (29%).

**Figure 3: Areas small business owners could use more help to survive**



## Small business owners held back by difficult federal loan process

Nearly half of small business owners surveyed (46%) applied for the Paycheck Protection Program, a federal loan program administered by the U.S. Small Business Administration to help businesses keep their workforce employed during the coronavirus crisis. Of those surveyed who applied, 64% said the PPP application process was difficult. Of those who received the loan, only 17% received the full amount they requested. Seventy percent of loan recipients have applied for loan forgiveness, and two-thirds (66%) of those have received approval for forgiveness.

While PPP loans were designed to allow for recipients to request loan forgiveness once meeting certain conditions, many small business owners, including those who found the PPP application process difficult,

have not applied for forgiveness. Their reasons highlight the confusion and challenges toward making best use of PPP loans.

- 39% say they are still using PPP funds
- 34% say their bank is not accepting forgiveness applications
- 30% say they are confused about the forgiveness process
- 27% say they expect Congress to pass automatic forgiveness for their loan

Of those who didn't apply for a PPP loan, half report they didn't need the funding. Additionally,

- 28% say they thought or was told their business was ineligible
- 27% say they were concerned about taking on debt
- 11% say they were concerned the loan wouldn't be forgiven
- 6% say they could not find a bank to accept their application

Small business owners had another avenue for federal funding assistance, the Economic Injury Disaster Loan (EIDL) program, which provides relief to small businesses and nonprofit organizations that are experiencing a temporary loss of revenue. One-third (33%) of small business owners surveyed say they applied for an EIDL this year, and of those, 66% say they received the loan, and 73% say they received an EIDL advance up to \$10,000.

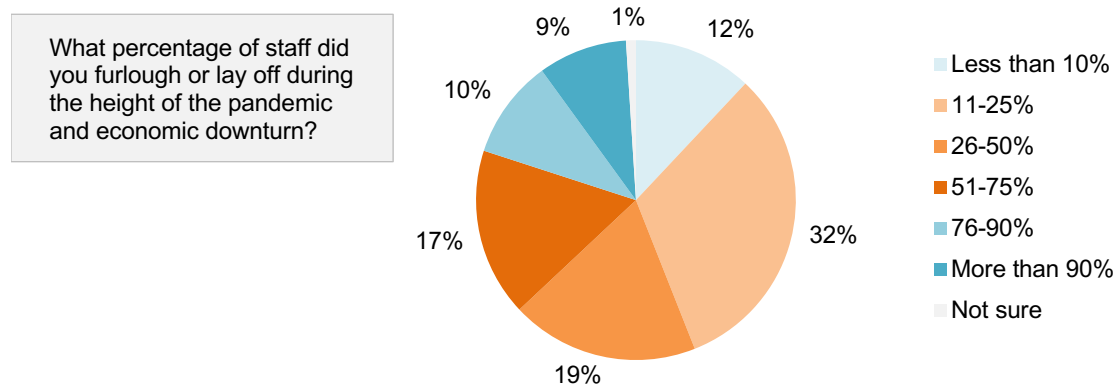
Most small business owners (71%) also benefitted from the federal economic stimulus that was sent to U.S. households in spring 2020, near the start of the pandemic. Of those who received a payment, 58% used the money to support their business.

Additionally, more than 1 in 4 owners have struggled with repaying loans and debts since the pandemic. According to the poll, 28% of small business owners say since the pandemic their business has missed a loan or other debt payment, and 25% are currently behind on business loans or other debt payments.

## Economic effects are taking a toll on the small business workforce

It's no secret that the public health crisis has had a ripple effect on the small business workforce, as employees have been furloughed or laid off. About a quarter of respondents (24%) report they reduced their number of employees during the pandemic's height and economic downturn. Of that number, more than two-thirds (68%) temporarily furloughed or permanently laid off between 11% to 75% of their staff. As the months have gone by, most owners have yet to bring back their workers: 62% report that they haven't restored their employee headcount to pre-pandemic levels.

**Figure 4: Small business owners forced to reduce staff numbers due to the pandemic**



Some small business owners have also reduced or eliminated employee benefits since the start of the pandemic. Among the benefits affected are those that are most needed if an employee becomes ill or has to provide care for a sick family member: sick days (reduced or eliminated by 14% of small business owners), family leave (13%) and health insurance (13%). Among other benefits reduced or eliminated are workers' compensation (15%), disability insurance (14%) and retirement benefits (13%).

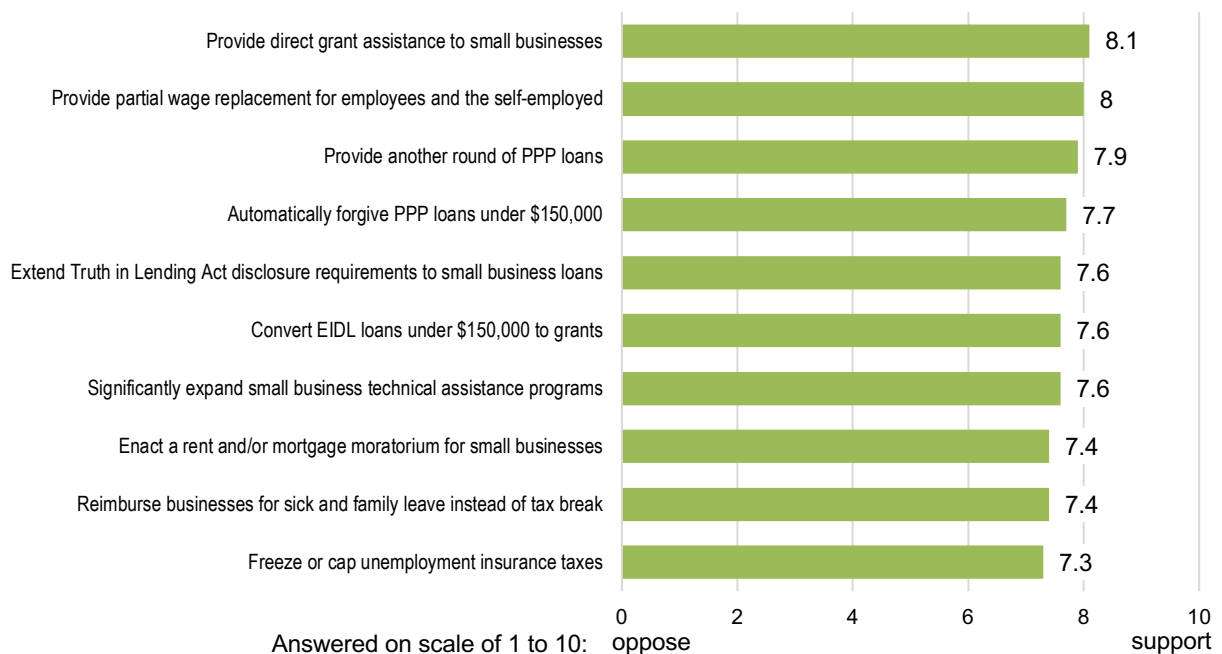
Of those small business employers who reduced healthcare coverage, 34% decreased their employer contribution, and 55% moved to a plan with a lower premium. And nearly one-quarter (23%) say they plan to make changes or reduce healthcare coverage in the next few months. However, nearly 4 in 10 maintained healthcare coverage (37%) for their temporarily furloughed employees.

## Small business owners support congressional help through loans and direct grants

Small business owners have struggled since March to keep their businesses open, even in the face of mandated closures or diminished customer base. The federal government's short-term financial support gave them a lifeline when the pandemic began. As the summer drew on, that money dried up. Small businesses have waited long enough for relief, and there's still time for federal leaders to enact another package that can help California's small business owners weather the months ahead. But the window is closing for many business owners struggling to pay bills, attract customers, stay open or build a profitable online presence.

Small business owners are supportive of policies that would help them stay in business until the economy recovers. Policies receiving strong support include another round of Paycheck Protection Program loans (35% strong support/76% total support); direct grant assistance to small businesses (34%/82%), partial wage replacement for small business employees and the self-employed (33%/74%), automatic forgiveness of PPP loans less than \$150,000 (33%/74%) and conversion of Economic Injury Disaster Loan (EIDL) loans less than \$150,000 to grants (30%/71%).

**Figure 5: Small business owners support policies that would help them stay in business until the economy recovers**





# Methodology

This poll reflects a statewide survey of 418 small business owners in California. The poll was an online survey conducted by Lake Research Partners for Small Business Majority between Nov. 10-23, 2020. The margin of error is +/-4.4%.

## Survey topline

|  | Total<br>Weighted/Unweighted N= 418 | White<br>208/195 | People of<br>color<br>210/223 |
|--|-------------------------------------|------------------|-------------------------------|
| <b>1. Are you the owner of a small business in the United States?</b>  |                                     |                  |                               |
| Yes .....  | 100%                                | 100%             | 100%                          |
| <b>2. Approximately how many people are on your company's payroll, including yourself?</b>   |                                     |                  |                               |
| One .....  | 25%                                 | 35%              | 15%                           |
| 2 - 4 .....  | 27%                                 | 25%              | 28%                           |
| 5 - 9 .....  | 10%                                 | 12%              | 8%                            |
| 10 - 19.....   | 9%                                  | 10%              | 9%                            |
| 20 - 49.....   | 20%                                 | 10%              | 30%                           |
| 50 - 100.....  | 9%                                  | 8%               | 10%                           |
| <b>3. What is your gender?</b>   |                                     |                  |                               |
| Male .....   | 59%                                 | 55%              | 62%                           |
| Female.....  | 41%                                 | 45%              | 36%                           |
| Prefer to self-identify.....   | 1%                                  | 0%               | 1%                            |
| <b>4. Just to make sure we have a representative sample, please choose Just to make sure we have a representative sample, please choose one or more of these racial or ethnic groups that you identify with.</b> |                                     |                  |                               |
| White or Caucasian.....  | 50%                                 | 100%             | 0%                            |
| Black or African American .....  | 18%                                 | 0%               | 36%                           |
| Latino/Latina or Hispanic.....   | 16%                                 | 0%               | 32%                           |
| Asian American or Pacific Islander.....  | 18%                                 | 0%               | 37%                           |
| Native American .....  | 4%                                  | 0%               | 9%                            |
| Middle Eastern .....   | 2%                                  | 0%               | 4%                            |
| None of these/Other.....   | 1%                                  | 0%               | 2%                            |
| <b>5. Now thinking about the COVID-19 pandemic, how has your business been affected overall by the pandemic?</b>   |                                     |                  |                               |
| Negative effect, strong .....  | 30%                                 | 34%              | 27%                           |
| Negative effect, not so strong .....   | 33%                                 | 36%              | 31%                           |
| Not affected negatively or positively .....  | 20%                                 | 21%              | 20%                           |
| Positive effect, not so strong .....   | 10%                                 | 5%               | 15%                           |
| Positive effect, strong .....  | 5%                                  | 3%               | 6%                            |
| Not sure .....   | 1%                                  | 1%               | 1%                            |

**6. Thinking about the height of the pandemic and economic shutdown this year, would you say that your revenue during that period declined, stayed the same, or increased compared to the same time last year?**

|                       |     |     |     |
|-----------------------|-----|-----|-----|
| Declined .....        | 60% | 64% | 56% |
| Stayed the same ..... | 27% | 28% | 26% |
| Increased.....        | 12% | 7%  | 17% |
| Not sure .....        | 1%  | 1%  | 1%  |

**7. Now thinking about today, would you say that your revenue at this point in the year has declined, stayed the same, or increased compared to the same time last year?**

|                       |     |     |     |
|-----------------------|-----|-----|-----|
| Declined .....        | 56% | 60% | 52% |
| Stayed the same ..... | 29% | 30% | 29% |
| Increased.....        | 14% | 9%  | 19% |
| Not sure .....        | 1%  | 1%  | 1%  |

**8. Thinking about today, at what capacity do you think your business is operating compared to the same time last year? (Operating capacity is the amount of business you can conduct under reasonable operating conditions.)**

|                                  |     |     |     |
|----------------------------------|-----|-----|-----|
| Increased by 50% or more.....    | 8%  | 5%  | 11% |
| Increased by less than 50% ..... | 13% | 6%  | 19% |
| No change .....                  | 30% | 40% | 19% |
| Decreased by less than 50% ..... | 31% | 26% | 36% |
| Decreased by 50% or more.....    | 16% | 20% | 12% |

**9. During the pandemic and economic downturn, have you done any of the following? Check all that apply.**

|   |     |     |     |
|---|-----|-----|-----|
| Cut employee hours.....                           | 32% | 28% | 36% |
| Changed my business model dramatically.....       | 25% | 24% | 26% |
| Reduced wages or compensation .....               | 24% | 21% | 27% |
| Closed my business temporarily .....              | 23% | 20% | 26% |
| Experienced supply chain disruptions.....         | 22% | 14% | 30% |
| Temporarily furloughed employees .....            | 17% | 15% | 20% |
| Closed an office or location of my business ..... | 14% | 11% | 17% |
| Laid off employees permanently .....              | 12% | 8%  | 16% |
| Closed my business permanently.....               | 6%  | 2%  | 10% |
| None of the above .....                           | 24% | 31% | 17% |

**10. What percentage of staff did you furlough or lay off during the height of the pandemic and economic downturn? (Asked of those who said they furloughed or laid off staff. N=101 for all; 63 for people of color.)**

|                     |     |     |     |
|---------------------|-----|-----|-----|
| Less than 10% ..... | 12% | 9%  | 14% |
| 11-25%.....         | 32% | 39% | 28% |
| 26-50%.....         | 19% | 11% | 24% |
| 51-75%.....         | 17% | 26% | 11% |
| 76-90%.....         | 10% | 5%  | 14% |
| More than 90% ..... | 9%  | 10% | 8%  |
| Not sure .....      | 1%  | 0%  | 1%  |

11. **Have you restored your employee headcount to pre-pandemic levels?** (Asked of those who said they furloughed or laid off staff. N=101 for all; 63 for people of color.)

|                |     |     |     |
|----------------|-----|-----|-----|
| Yes.....       | 37% | 27% | 44% |
| No.....        | 62% | 70% | 56% |
| Not sure ..... | 1%  | 3%  | 0%  |

12. **Looking ahead to the next three months, how likely is it that your business will do the following:**

**Add employees**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 8%  | 7%  | 10% |
| Somewhat likely.....               | 17% | 15% | 19% |
| Somewhat unlikely .....            | 16% | 14% | 17% |
| Very unlikely.....                 | 39% | 44% | 34% |
| Not applicable to my business..... | 15% | 17% | 13% |
| Not sure .....                     | 5%  | 2%  | 7%  |

**Close permanently**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 5%  | 3%  | 6%  |
| Somewhat likely.....               | 10% | 9%  | 10% |
| Somewhat unlikely .....            | 18% | 14% | 22% |
| Very unlikely.....                 | 49% | 55% | 42% |
| Not applicable to my business..... | 13% | 11% | 14% |
| Not sure .....                     | 6%  | 7%  | 5%  |

**Close temporarily**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 11% | 12% | 9%  |
| Somewhat likely.....               | 15% | 10% | 19% |
| Somewhat unlikely .....            | 18% | 18% | 18% |
| Very unlikely.....                 | 37% | 44% | 31% |
| Not applicable to my business..... | 13% | 9%  | 16% |
| Not sure .....                     | 6%  | 6%  | 6%  |

**Close an office or location**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 7%  | 5%  | 10% |
| Somewhat likely.....               | 12% | 9%  | 16% |
| Somewhat unlikely .....            | 13% | 11% | 15% |
| Very unlikely.....                 | 35% | 42% | 28% |
| Not applicable to my business..... | 27% | 28% | 26% |
| Not sure .....                     | 6%  | 6%  | 6%  |

**Experience supply chain disruptions**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 13% | 10% | 16% |
| Somewhat likely.....               | 23% | 22% | 23% |
| Somewhat unlikely .....            | 16% | 15% | 16% |
| Very unlikely.....                 | 19% | 20% | 18% |
| Not applicable to my business..... | 23% | 24% | 22% |
| Not sure .....                     | 7%  | 8%  | 5%  |

**Change business model dramatically**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 15% | 15% | 15% |
| Somewhat likely.....               | 24% | 23% | 24% |
| Somewhat unlikely .....            | 18% | 18% | 18% |
| Very unlikely.....                 | 28% | 27% | 30% |
| Not applicable to my business..... | 10% | 9%  | 12% |
| Not sure .....                     | 4%  | 7%  | 2%  |

**Temporarily furlough employees**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 10% | 7%  | 13% |
| Somewhat likely.....               | 15% | 13% | 17% |
| Somewhat unlikely .....            | 15% | 12% | 18% |
| Very unlikely.....                 | 29% | 31% | 26% |
| Not applicable to my business..... | 25% | 29% | 21% |
| Not sure .....                     | 6%  | 8%  | 5%  |

**Lay off employees permanently**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 8%  | 6%  | 9%  |
| Somewhat likely.....               | 14% | 9%  | 18% |
| Somewhat unlikely .....            | 12% | 10% | 14% |
| Very unlikely.....                 | 33% | 35% | 31% |
| Not applicable to my business..... | 26% | 30% | 21% |
| Not sure .....                     | 8%  | 10% | 6%  |

**Cut employee hours**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 13% | 11% | 16% |
| Somewhat likely.....               | 19% | 16% | 23% |
| Somewhat unlikely .....            | 18% | 18% | 18% |
| Very unlikely.....                 | 22% | 22% | 22% |
| Not applicable to my business..... | 23% | 28% | 18% |
| Not sure .....                     | 5%  | 6%  | 4%  |

**Reduce wages or compensation**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 12% | 13% | 12% |
| Somewhat likely.....               | 21% | 20% | 22% |
| Somewhat unlikely .....            | 14% | 12% | 15% |
| Very unlikely.....                 | 29% | 31% | 27% |
| Not applicable to my business..... | 17% | 16% | 18% |
| Not sure .....                     | 7%  | 7%  | 6%  |

**Attempt to sell your business**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 5%  | 4%  | 6%  |
| Somewhat likely.....               | 11% | 8%  | 14% |
| Somewhat unlikely .....            | 13% | 10% | 16% |
| Very unlikely.....                 | 49% | 54% | 43% |
| Not applicable to my business..... | 17% | 18% | 17% |
| Not sure .....                     | 5%  | 6%  | 4%  |

**Expand business operations**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Very likely .....                  | 12% | 8%  | 15% |
| Somewhat likely.....               | 18% | 15% | 22% |
| Somewhat unlikely .....            | 17% | 16% | 17% |
| Very unlikely.....                 | 38% | 46% | 30% |
| Not applicable to my business..... | 8%  | 7%  | 10% |
| Not sure .....                     | 7%  | 7%  | 7%  |

**13. Please indicate whether each of the following has been a major challenge, minor challenge, or not a challenge for your business during the pandemic and economic downturn.**

**Establishing or growing my e-commerce business**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 22% | 26% | 19% |
| Minor challenge.....               | 27% | 21% | 34% |
| Not a challenge .....              | 26% | 24% | 28% |
| Not applicable to my business..... | 23% | 28% | 17% |
| Not sure .....                     | 1%  | 1%  | 2%  |

**Acquiring Personal Protective Equipment to protect myself and/or my employees**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 14% | 12% | 16% |
| Minor challenge.....               | 34% | 33% | 34% |
| Not a challenge .....              | 31% | 30% | 33% |
| Not applicable to my business..... | 20% | 24% | 16% |
| Not sure .....                     | 1%  | 1%  | 1%  |

**Retrofitting my commercial space to ensure customer and employee safety**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 14% | 13% | 15% |
| Minor challenge.....               | 25% | 19% | 30% |
| Not a challenge .....              | 27% | 28% | 27% |
| Not applicable to my business..... | 32% | 40% | 24% |
| Not sure .....                     | 2%  | 1%  | 3%  |

**Understanding government regulations regarding reopening and safety**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 19% | 18% | 20% |
| Minor challenge.....               | 25% | 23% | 27% |
| Not a challenge .....              | 36% | 38% | 35% |
| Not applicable to my business..... | 18% | 19% | 17% |
| Not sure .....                     | 2%  | 3%  | 1%  |

**Getting health insurance coverage for myself and/or my employees**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 18% | 19% | 17% |
| Minor challenge.....               | 23% | 20% | 27% |
| Not a challenge .....              | 36% | 35% | 37% |
| Not applicable to my business..... | 21% | 26% | 16% |
| Not sure .....                     | 2%  | 1%  | 3%  |

**Understanding federal, state, and local relief programs for small businesses**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 24% | 25% | 23% |
| Minor challenge .....              | 33% | 33% | 34% |
| Not a challenge .....              | 29% | 27% | 31% |
| Not applicable to my business..... | 11% | 13% | 9%  |
| Not sure .....                     | 3%  | 3%  | 3%  |

**Switching to a remote work environment**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 15% | 17% | 13% |
| Minor challenge .....              | 24% | 22% | 26% |
| Not a challenge .....              | 33% | 33% | 33% |
| Not applicable to my business..... | 26% | 27% | 25% |
| Not sure .....                     | 2%  | 1%  | 3%  |

**Availability of employees able to work**

|                                    |     |     |     |
|------------------------------------|-----|-----|-----|
| Major challenge .....              | 16% | 13% | 19% |
| Minor challenge .....              | 24% | 24% | 24% |
| Not a challenge .....              | 36% | 34% | 38% |
| Not applicable to my business..... | 21% | 27% | 16% |
| Not sure .....                     | 3%  | 2%  | 3%  |

**14. Do you rent or own one or more commercial spaces for your business?**

|   |     |     |     |
|---|-----|-----|-----|
| Yes, rent .....                           | 42% | 33% | 51% |
| Yes, own .....                            | 26% | 24% | 29% |
| Do not rent or own commercial space ..... | 31% | 44% | 20% |

**15. How difficult is it for your business currently to make your rent or mortgage payments?**

(Asked of those who said they rent or own. N=286 for all; 169 for people of color.)

|                           |     |     |     |
|---------------------------|-----|-----|-----|
| Very difficult .....      | 19% | 16% | 22% |
| Somewhat difficult .....  | 38% | 32% | 42% |
| Not too difficult .....   | 25% | 30% | 21% |
| Not difficult at all..... | 17% | 20% | 15% |
| Not sure .....            | 1%  | 1%  | 0%  |

**16. Have you negotiated or attempted to negotiate a delay, suspension, or deferral of your rent or mortgage from your landlord or lending institution?** (Asked of those who said they rent or own. N=286 for all; 169 for people of color.)

|  |     |     |     |
|--|-----|-----|-----|
| Yes, negotiated a delay, suspension, or deferral .....                             | 36% | 31% | 40% |
| Yes, attempted to negotiate but did not get a delay, suspension, or deferral ..... | 26% | 21% | 30% |
| Have not attempted to negotiate .....  | 36% | 47% | 29% |
| Not sure .....   | 1%  | 2%  | 1%  |

|   |     |     |     |
|---|-----|-----|-----|
| <b>17. In the next 6 months, how difficult do you anticipate it will be to pay your rent or mortgage?</b> (Asked of those who said they rent or own. N=286 for all; 169 for people of color.)   |     |     |     |
| Very difficult .....  | 16% | 12% | 18% |
| Somewhat difficult .....  | 41% | 37% | 44% |
| Not too difficult .....   | 23% | 26% | 22% |
| Not difficult at all.....   | 18% | 23% | 15% |
| Not sure .....  | 2%  | 2%  | 2%  |
| <b>18. Since the pandemic, has your business missed any loan or other debt payments?</b>  |     |     |     |
| Yes.....  | 28% | 19% | 37% |
| No.....   | 70% | 79% | 61% |
| Not sure .....  | 2%  | 2%  | 2%  |
| <b>19. Are you currently behind on loans or other debt payments for your business?</b>  |     |     |     |
| Yes.....  | 25% | 17% | 32% |
| No.....   | 74% | 82% | 67% |
| Not sure .....  | 1%  | 1%  | 1%  |
| <b>20. The Paycheck Protection Program is a new type of Small Business Administration loan created in 2020 to help businesses keep their workforce employed during the coronavirus crisis. Have you applied for a Paycheck Protection Program (PPP) loan this year?</b> |     |     |     |
| Yes.....  | 46% | 33% | 58% |
| No.....   | 52% | 65% | 40% |
| Not sure .....  | 2%  | 2%  | 2%  |
| <b>21. How difficult was the application process for the Paycheck Protection Program (PPP) loan?</b> (Asked of those who said they applied. N= 191 for all; 122 for people of color.)   |     |     |     |
| Very difficult .....  | 19% | 20% | 19% |
| Somewhat difficult .....  | 44% | 40% | 47% |
| Not too difficult .....   | 27% | 32% | 25% |
| Not difficult at all.....   | 9%  | 8%  | 10% |
| <b>22. Have you received a Paycheck Protection Program (PPP) loan?</b> (Asked of those who said they applied. N= 191 for all; 122 for people of color.)   |     |     |     |
| Yes.....  | 69% | 60% | 73% |
| No.....   | 31% | 38% | 27% |
| Not sure .....  | 1%  | 2%  | 0%  |
| <b>23. Of the amount you requested for your Paycheck Protection Program (PPP) loan, what percentage did you receive?</b> (Asked of those who said they received the loan. N= 131 for all; 89 for people of color.)  |     |     |     |
| 100% .....  | 17% | 25% | 14% |
| 75-99% .....  | 26% | 24% | 28% |
| 50-74% .....  | 34% | 28% | 37% |
| 25-49%.....   | 14% | 13% | 15% |
| 1-24% .....   | 4%  | 5%  | 3%  |
| Not sure .....  | 4%  | 5%  | 4%  |

24. **As you may know, Paycheck Protection Program (PPP) loans can be forgiven for certain businesses. Have you applied for this loan to be forgiven?** (Asked of those who said they received the loan. N= 131 for all; 89 for people of color.)

|                |     |     |     |
|----------------|-----|-----|-----|
| Yes.....       | 70% | 49% | 79% |
| No.....        | 29% | 49% | 20% |
| Not sure ..... | 1%  | 2%  | 1%  |

25. **Have you received approval for your Paycheck Protection Program (PPP) loan to be forgiven?** (Asked of those who said they applied for forgiveness. N= 91 for all; 72 for people of color.)

|                |     |     |     |
|----------------|-----|-----|-----|
| Yes.....       | 66% | 83% | 61% |
| No.....        | 30% | 14% | 34% |
| Not sure ..... | 5%  | 3%  | 5%  |

26. **Which of the following reasons best describes why you have not applied for your Paycheck Protection Program (PPP) loan to be forgiven?** (Asked of those who said they did not apply for forgiveness. N= 38 for all; 18 for people of color.)

|  |     |     |     |
|--|-----|-----|-----|
| I am still using the PPP funds .....                           | 39% | 51% | 26% |
| My bank is not accepting forgiveness applications.....         | 34% | 36% | 31% |
| I am confused about the process.....                           | 30% | 19% | 43% |
| I expect Congress to pass automatic forgiveness for my loan .. | 27% | 33% | 20% |
| Other .....  | 5%  | 0%  | 10% |

27. **Which of the following are reasons you did not apply for the loan? Select all that apply.** (Asked of those who said they did not apply for the loan. N= 219 for all; 84 for people of color.)

|  |     |     |     |
|--|-----|-----|-----|
| I didn't need the funds .....                          | 50% | 51% | 49% |
| I thought or was told my business was ineligible ..... | 28% | 30% | 25% |
| I was concerned about taking on debt .....             | 27% | 26% | 29% |
| I was concerned the loan wouldn't be forgiven.....     | 11% | 12% | 8%  |
| I could not find a bank to accept my application.....  | 6%  | 3%  | 10% |
| Other .....  | 4%  | 4%  | 5%  |
| Not sure .....   | 4%  | 3%  | 5%  |

28. **The Economic Injury Disaster Loan (EIDL) provides relief to small businesses and non-profit organizations that are currently experiencing a temporary loss of revenue. Have you applied for the Economic Injury Disaster Loan (EIDL) this year?**

|                |     |     |     |
|----------------|-----|-----|-----|
| Yes.....       | 33% | 21% | 45% |
| No.....        | 64% | 77% | 52% |
| Not sure ..... | 3%  | 2%  | 3%  |

29. **Did you receive an EIDL?** (Asked of those who said they applied for the EIDL. N for all=138; 95 for people of color.)

|                |     |     |     |
|----------------|-----|-----|-----|
| Yes.....       | 66% | 67% | 65% |
| No.....        | 34% | 33% | 35% |
| Not sure ..... | 0%  | 0%  | 1%  |

30. **Did you receive the EIDL advance (up to \$10,000)?** (Asked of those who said they applied for the EIDL. N for all=138; 95 for people of color.)

|          |     |     |     |
|----------|-----|-----|-----|
| Yes..... | 73% | 68% | 76% |
| No.....  | 27% | 32% | 24% |



|   |     |     |     |
|---|-----|-----|-----|
| <b>31. Did you receive an economic stimulus payment from the federal government that was sent to every U.S. household near the beginning of the pandemic?</b>                     |     |     |     |
| Yes.....  | 71% | 67% | 74% |
| No.....   | 28% | 31% | 24% |
| Not sure .....  | 2%  | 2%  | 2%  |
| <b>32. Did you use any part of the stimulus payment to support your business?</b> (Asked of those who received a stimulus payment. N for all=295; 156 for people of color.)       |     |     |     |
| Yes.....  | 58% | 51% | 65% |
| No.....   | 41% | 48% | 34% |
| Not sure .....  | 1%  | 1%  | 1%  |
| <b>33. Since the pandemic started in March 2020, indicate if you have maintained, eliminated, reduced, or expanded the following benefits for yourself and/or your employees.</b> |     |     |     |
| <b>Health insurance</b>   |     |     |     |
| Maintained.....   | 35% | 39% | 32% |
| Eliminated .....  | 10% | 4%  | 16% |
| Reduced .....   | 13% | 8%  | 18% |
| Expanded .....  | 6%  | 3%  | 9%  |
| Did not offer before the pandemic .....   | 36% | 46% | 26% |
| <b>Retirement plan</b>  |     |     |     |
| Maintained.....   | 26% | 26% | 26% |
| Eliminated .....  | 12% | 7%  | 17% |
| Reduced .....   | 13% | 9%  | 18% |
| Expanded .....  | 5%  | 3%  | 7%  |
| Did not offer before the pandemic .....   | 44% | 55% | 32% |
| <b>Sick days</b>  |     |     |     |
| Maintained.....   | 33% | 32% | 33% |
| Eliminated .....  | 13% | 8%  | 17% |
| Reduced .....   | 14% | 9%  | 19% |
| Expanded .....  | 9%  | 7%  | 10% |
| Did not offer before the pandemic .....   | 32% | 43% | 21% |
| <b>Family leave</b>   |     |     |     |
| Maintained.....   | 29% | 31  | 28  |
| Eliminated .....  | 14% | 5   | 23  |
| Reduced .....   | 13% | 10  | 16  |
| Expanded .....  | 6%  | 5   | 7   |
| Did not offer before the pandemic .....   | 37% | 49  | 26  |
| <b>Workers' compensation</b>  |     |     |     |
| Maintained.....   | 31% | 30% | 33% |
| Eliminated .....  | 10% | 6%  | 15% |
| Reduced .....   | 15% | 11% | 18% |
| Expanded .....  | 8%  | 4%  | 11% |
| Did not offer before the pandemic .....   | 36% | 49% | 24% |

**Disability insurance**

|   |     |     |     |
|---|-----|-----|-----|
| Maintained.....                         | 26% | 23% | 28% |
| Eliminated .....                        | 11% | 5%  | 16% |
| Reduced .....                           | 14% | 9%  | 19% |
| Expanded.....                           | 6%  | 3%  | 8%  |
| Did not offer before the pandemic ..... | 44% | 59% | 29% |

34. **Have you decreased employer contribution to healthcare coverage or moved to a plan with a lower premium?** (Asked of those who reduced their benefits. N=55 overall, 38 people of color)

|                                       |     |     |     |
|---------------------------------------|-----|-----|-----|
| Decreased employer contribution.....  | 34% | 20% | 40% |
| Moved to plan with lower premium..... | 55% | 71% | 48% |
| Other .....                           | 6%  | 5%  | 6%  |
| Not sure .....                        | 5%  | 4%  | 5%  |

35. **Have you maintained healthcare coverage for furloughed employees?**

|                |     |     |     |
|----------------|-----|-----|-----|
| Yes.....       | 37% | 26% | 47% |
| No.....        | 17% | 13% | 21% |
| N/A .....      | 45% | 60% | 31% |
| Not sure ..... | 1%  | 1%  | 1%  |

36. **Do you plan to make any changes or reductions in healthcare coverage for employees in the next few months?**

|                |     |     |     |
|----------------|-----|-----|-----|
| Yes.....       | 23% | 13% | 32% |
| No.....        | 41% | 44% | 38% |
| N/A .....      | 33% | 40% | 26% |
| Not sure ..... | 3%  | 4%  | 3%  |

37. **Now you are going to see some things that businesses might need help with right now to survive and grow during the pandemic and economic crisis. On a scale of 0-10 where 0 is not at all useful and 10 is extremely useful, how useful would you find help in the following areas?**

**Pivoting my business to offer a new product and/or service**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 6.5 | 6.3 | 6.6 |
| 10 – Extremely useful.....  | 17% | 18% | 17% |
| 8 - 9 .....                 | 23% | 25% | 21% |
| 6 - 7 .....                 | 24% | 22% | 26% |
| 5 - Neutral.....            | 10% | 8%  | 11% |
| 1 - 4.....                  | 10% | 8%  | 12% |
| 0 – Not at all useful ..... | 9%  | 13% | 5%  |
| Not sure .....              | 6%  | 5%  | 8%  |

**Accessing capital**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 6.6 | 6.2 | 7.1 |
| 10 – Extremely useful.....  | 21% | 18% | 24% |
| 8 - 9 .....                 | 22% | 20% | 23% |
| 6 - 7 .....                 | 19% | 18% | 20% |
| 5 - Neutral.....            | 12% | 13% | 12% |
| 1 - 4.....                  | 12% | 12% | 11% |
| 0 – Not at all useful ..... | 7%  | 11% | 3%  |
| Not sure .....              | 7%  | 7%  | 7%  |

**Building my online presence**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.2 | 7.1 | 7.2 |
| 10 – Extremely useful.....  | 30% | 35% | 25% |
| 8 - 9 .....                 | 25% | 24% | 27% |
| 6 - 7 .....                 | 19% | 15% | 22% |
| 5 - Neutral.....            | 7%  | 4%  | 9%  |
| 1 - 4.....                  | 8%  | 5%  | 11% |
| 0 – Not at all useful ..... | 8%  | 13% | 3%  |
| Not sure .....              | 3%  | 3%  | 3%  |

**Selling my products/services online**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 6.9 | 6.6 | 7.2 |
| 10 – Extremely useful.....  | 29% | 29% | 28% |
| 8 - 9 .....                 | 23% | 20% | 26% |
| 6 - 7 .....                 | 17% | 16% | 18% |
| 5 - Neutral.....            | 9%  | 9%  | 9%  |
| 1 - 4.....                  | 9%  | 7%  | 11% |
| 0 – Not at all useful ..... | 9%  | 14% | 4%  |
| Not sure .....              | 4%  | 5%  | 3%  |

**Attracting customers**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.8 | 7.9 | 7.7 |
| 10 – Extremely useful.....  | 34% | 38% | 30% |
| 8 - 9 .....                 | 29% | 29% | 29% |
| 6 - 7 .....                 | 19% | 15% | 23% |
| 5 - Neutral.....            | 4%  | 4%  | 4%  |
| 1 - 4.....                  | 8%  | 6%  | 10% |
| 0 – Not at all useful ..... | 3%  | 4%  | 1%  |
| Not sure .....              | 3%  | 3%  | 2%  |

**Maintaining benefits**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 6.4 | 6.1 | 6.8 |
| 10 – Extremely useful.....  | 19% | 20% | 17% |
| 8 - 9 .....                 | 25% | 19% | 30% |
| 6 - 7 .....                 | 18% | 18% | 19% |
| 5 - Neutral.....            | 9%  | 9%  | 9%  |
| 1 - 4.....                  | 11% | 7%  | 14% |
| 0 – Not at all useful ..... | 11% | 17% | 5%  |
| Not sure .....              | 8%  | 10% | 6%  |

**Debt relief**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 6.3 | 5.8 | 6.9 |
| 10 – Extremely useful.....  | 23% | 22% | 24% |
| 8 - 9 .....                 | 22% | 19% | 25% |
| 6 - 7 .....                 | 17% | 13% | 22% |
| 5 - Neutral.....            | 8%  | 9%  | 6%  |
| 1 - 4.....                  | 12% | 12% | 12% |
| 0 – Not at all useful ..... | 13% | 19% | 7%  |
| Not sure .....              | 5%  | 6%  | 4%  |

**Improving health and safety**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.0 | 6.6 | 7.3 |
| 10 – Extremely useful.....  | 25% | 25% | 26% |
| 8 - 9 .....                 | 25% | 20% | 30% |
| 6 - 7 .....                 | 17% | 18% | 16% |
| 5 - Neutral.....            | 10% | 10% | 9%  |
| 1 - 4.....                  | 10% | 9%  | 11% |
| 0 – Not at all useful ..... | 7%  | 11% | 3%  |
| Not sure .....              | 5%  | 7%  | 4%  |

**Accessing new supply chains**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 6.2 | 5.6 | 6.8 |
| 10 – Extremely useful.....  | 19% | 20% | 18% |
| 8 - 9 .....                 | 22% | 17% | 27% |
| 6 - 7 .....                 | 18% | 13% | 23% |
| 5 - Neutral.....            | 11% | 13% | 9%  |
| 1 - 4.....                  | 12% | 13% | 11% |
| 0 – Not at all useful ..... | 11% | 17% | 6%  |
| Not sure .....              | 6%  | 7%  | 6%  |

38. You are going to see some ideas about what Congress and state lawmakers can do to help small businesses like yours survive and grow. For each of the following please indicate if you support or oppose that idea on a scale of 0 to 10, where 0 means you strongly oppose and 10 means you strongly support.

**Providing direct grant assistance to small businesses**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 8.1 | 8.2 | 7.9 |
| 10 – Strongly support ..... | 34% | 39% | 29% |
| 8 - 9 .....                 | 30% | 28% | 32% |
| 6 - 7 .....                 | 18% | 15% | 20% |
| 5 - Neutral .....           | 7%  | 7%  | 8%  |
| 1 - 4 .....                 | 5%  | 5%  | 5%  |
| 0 – Strongly oppose.....    | 1%  | 1%  | 1%  |
| Not sure .....              | 5%  | 5%  | 5%  |

**Automatically forgiving Paycheck Protection Program (PPP) loans under \$150,000**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.7 | 7.5 | 7.8 |
| 10 – Strongly support ..... | 33% | 37% | 28% |
| 8 - 9 .....                 | 24% | 18% | 30% |
| 6 - 7 .....                 | 17% | 14% | 20% |
| 5 - Neutral .....           | 10% | 11% | 10% |
| 1 - 4 .....                 | 7%  | 8%  | 5%  |
| 0 – Strongly oppose.....    | 2%  | 3%  | 1%  |
| Not sure .....              | 7%  | 8%  | 7%  |

**Converting Economic Injury Disaster Loan (EIDL) loans under \$150,000 to grants**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.6 | 7.7 | 7.5 |
| 10 – Strongly support ..... | 30% | 35% | 25% |
| 8 - 9 .....                 | 22% | 15% | 28% |
| 6 - 7 .....                 | 19% | 16% | 22% |
| 5 - Neutral .....           | 8%  | 8%  | 8%  |
| 1 - 4 .....                 | 9%  | 8%  | 10% |
| 0 – Strongly oppose.....    | 1%  | 1%  | 1%  |
| Not sure .....              | 11% | 15% | 6%  |

**Providing another round of Paycheck Protection Program (PPP) loans**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.9 | 8.1 | 7.7 |
| 10 – Strongly support ..... | 35% | 41% | 29% |
| 8 - 9 .....                 | 27% | 23% | 31% |
| 6 - 7 .....                 | 15% | 14% | 15% |
| 5 - Neutral .....           | 9%  | 8%  | 11% |
| 1 - 4 .....                 | 6%  | 5%  | 8%  |
| 0 – Strongly oppose.....    | 1%  | 1%  | 1%  |
| Not sure .....              | 7%  | 8%  | 6%  |

**Extend Truth in Lending Act disclosure requirements to small business credit products**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.6 | 7.7 | 7.6 |
| 10 – Strongly support ..... | 25% | 30% | 19% |
| 8 - 9 .....                 | 27% | 19% | 35% |
| 6 - 7 .....                 | 18% | 15% | 20% |
| 5 - Neutral .....           | 8%  | 9%  | 7%  |
| 1 - 4.....                  | 8%  | 9%  | 7%  |
| 0 – Strongly oppose.....    | 1%  | 0%  | 1%  |
| Not sure .....              | 14% | 17% | 10% |

**Significantly expand small business technical assistance programs**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.6 | 7.8 | 7.4 |
| 10 – Strongly support ..... | 25% | 29% | 21% |
| 8 - 9 .....                 | 28% | 28% | 29% |
| 6 - 7 .....                 | 21% | 18% | 25% |
| 5 - Neutral .....           | 10% | 11% | 10% |
| 1 - 4.....                  | 7%  | 5%  | 9%  |
| 0 – Strongly oppose.....    | 1%  | 0%  | 1%  |
| Not sure .....              | 7%  | 8%  | 6%  |

**Enact a rent and/or mortgage moratorium for small businesses**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.4 | 7.4 | 7.4 |
| 10 – Strongly support ..... | 27% | 31% | 22% |
| 8 - 9 .....                 | 28% | 23% | 32% |
| 6 - 7 .....                 | 17% | 14% | 20% |
| 5 - Neutral .....           | 11% | 12% | 9%  |
| 1 - 4.....                  | 9%  | 9%  | 9%  |
| 0 – Strongly oppose.....    | 2%  | 3%  | 2%  |
| Not sure .....              | 7%  | 8%  | 6%  |

**Freeze or cap unemployment insurance taxes**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.3 | 7.4 | 7.2 |
| 10 – Strongly support ..... | 25% | 27% | 23% |
| 8 - 9 .....                 | 24% | 21% | 26% |
| 6 - 7 .....                 | 19% | 18% | 20% |
| 5 - Neutral .....           | 10% | 10% | 9%  |
| 1 - 4.....                  | 9%  | 7%  | 10% |
| 0 – Strongly oppose.....    | 3%  | 3%  | 3%  |
| Not sure .....              | 10% | 12% | 9%  |

**Reimburse businesses immediately for providing sick leave and family leave, instead of offering a tax break**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 7.4 | 7.3 | 7.5 |
| 10 – Strongly support ..... | 23% | 26% | 20% |
| 8 - 9 .....                 | 27% | 21% | 33% |
| 6 - 7 .....                 | 20% | 20% | 21% |
| 5 - Neutral .....           | 7%  | 8%  | 5%  |
| 1 - 4.....                  | 10% | 9%  | 11% |
| 0 – Strongly oppose.....    | 1%  | 2%  | 1%  |
| Not sure .....              | 12% | 15% | 9%  |

**Provide partial wage replacement for small business employees and the self-employed**

|                             |     |     |     |
|-----------------------------|-----|-----|-----|
| Mean .....                  | 8.0 | 8.2 | 7.8 |
| 10 – Strongly support ..... | 33% | 41% | 26% |
| 8 - 9 .....                 | 27% | 21% | 32% |
| 6 - 7 .....                 | 21% | 18% | 23% |
| 5 - Neutral .....           | 7%  | 7%  | 7%  |
| 1 - 4.....                  | 6%  | 5%  | 7%  |
| 0 – Strongly oppose.....    | 0%  | 0%  | 0%  |
| Not sure .....              | 6%  | 8%  | 4%  |