

## Scientific opinion poll: Latino small business owners continue to struggle during COVID-19 pandemic

Nearly a year into the COVID-19 pandemic that has devastated our country and economy, small businesses, particularly those owned by people of color, continue to experience significant challenges in keeping their businesses afloat. New opinion polling reveals the disproportionate impact of the economic crisis on small business owners of color, particularly Latino entrepreneurs. The poll of 300 Latino small business owners around the country, conducted online in November 2020 as part of a [larger national survey of small businesses](#), sheds an important light on how Latino small business owners navigated the first round of federal relief and what they need to survive the ongoing crisis.

Overall, many **Latino small business owners are facing financial challenges** during the pandemic and economic slowdown. Nearly 6 in 10 (57%) say the COVID-19 pandemic has had a negative effect overall on their business.

- 58% say their revenue has declined during the height of the pandemic and economic shutdown.
- 51% say that their revenue at this point in the year has declined, compared to the same time last year.
- 44% say operating capacity has decreased.

**Additionally, Latino entrepreneurs have taken drastic actions** to sustain their businesses through the economic downturn:

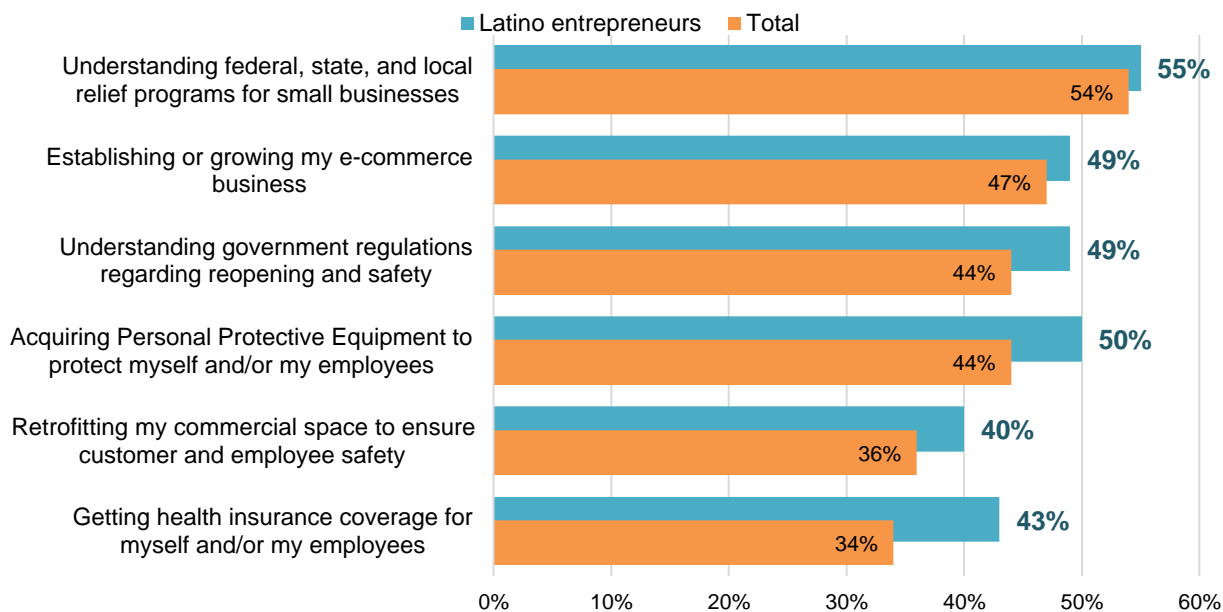
- 35% have closed their business temporarily (compared to 24% of all small business owners)
- 34% have cut employee hours
- 30% have experienced supply chain disruptions
- 29% have changed their business model dramatically (compared to 21% of all)
- 26% have reduced wages or compensation
- 18% have temporarily furloughed employees
- 16% have closed an office or location of their business (compared to 8% of all)
- 15% have laid off employees permanently
- 6% have closed their business permanently

Importantly, 60% of Latino entrepreneurs who furloughed or laid off staff have not yet restored their employee headcount to pre-pandemic levels. What's more, **Latino entrepreneurs anticipate they will need to make more changes** in the next three months to adjust to the economic situation, with 18% reporting they are facing a permanent closure.

- 40% expect to change their business model dramatically (compared to 31% of all)
- 38% may cut employee hours (compared to 32% of all)
- 37% expect supply chain disruptions
- 32% anticipate reducing wages or compensation
- 32% may be forced to close temporarily (compared to 22% of all)
- 21% expect to close an office or location (compared to 15% of all), and 20% may attempt to sell their business
- 26% may temporarily furlough employees, and 23% expect they will be forced to lay off employees permanently (compared to 16% of all)

Yet, 39% say it's likely they will expand business operations, and 30% say it's likely they will add employees.

**Figure 1: Latino entrepreneurs have faced challenges maintaining their businesses during the pandemic and economic downturn.**



**Of the 68% of Latino entrepreneurs who own or rent their commercial space**, 52% report that it's difficult to currently make their rent or mortgage payment. More than one-quarter (27%) have negotiated a delay, suspension or deferral of their payments (compared to 24% of all). Slightly fewer (23%) have attempted to negotiate their payments but didn't receive a reprieve (compared to 19% of all). More than half (51%) anticipate difficulty paying for their commercial space in the next six months.

Nearly 1 in 4 (24%) have missed loan and debt payments since the pandemic, compared to 19% of all small business owners, and 26% are currently behind in making payments (compared to 18% of all).

**One-third of Latino entrepreneurs (33%) applied for the federal Paycheck Protection Program** last year. Of those surveyed who applied, 6 in 10 (62%) said the PPP application process was difficult.

- Of those who applied, 58% said they received the loan, compared to 76% of all small business owners who applied.
- 27% said they received the full amount they requested, compared to 33% of all.
- 60% have applied for PPP loan forgiveness and most (84%) were approved. Of those who didn't apply for forgiveness, 38% said they were confused about the process and 33% said their bank isn't accepting forgiveness applications.

Small business owners had another avenue for federal funding assistance, the Economic Injury Disaster Loan (EIDL) program. Nearly one-third (27%) of Latino small business owners say they applied for an EIDL in 2020, compared to 21% of all small business owners.

- 49% of Latino entrepreneurs who applied received the loan, compared to 70% of all small business owners.
- 53% who applied received the EIDL advance up to \$10,000, compared to 70% of all.

Most Latino small business owners (68%) also benefitted from the federal economic stimulus that was sent to U.S. households in spring 2020. Of those who received a payment, 67% used at least part of the money to support their business, compared to 56% of all small business owners.

# Methodology

This poll is an oversample of 300 Latino small business owners that was part of a [larger national survey](#) of 500 small business owners with up to 100 employees.<sup>1</sup> The poll was an online survey conducted by Lake Research Partners for Small Business Majority between Nov. 10-23, 2020. The margin of error for the national survey is +/-4.4%.

# Survey topline

Unless otherwise noted, the topline below show the % of responses.

	<i>Total Latinx</i>	
	<i>Weighted N= 500 52</i>	
<b>1. Approximately how many people were on your company’s payroll a year ago, including yourself?</b>		
1 .....	26	<b>25</b>
2 - 4 .....	28	<b>23</b>
5 - 9 .....	16	<b>16</b>
10 - 19 .....	13	<b>14</b>
20 - 49 .....	9	<b>15</b>
50 - 100 .....	8	<b>6</b>
<b>2. What is your gender?</b>		
Male.....	63	<b>34</b>
Female .....	36	<b>65</b>
Prefer to self-identify .....	1	<b>1</b>
<b>3. To make sure we have a representative sample, please choose one or more of these racial or ethnic groups that you identify with.</b>		
Latino/Latina or Hispanic.....	10	<b>100</b>
<b>4. Now thinking about the COVID-19 pandemic, how has your business been affected overall by the pandemic?</b>		
Negative effect – strong .....	28	<b>29</b>
Negative effect – not so strong .....	32	<b>28</b>
Not affected negatively or positively .....	25	<b>22</b>
Positive effect – not so strong .....	6	<b>8</b>
Positive effect – strong .....	8	<b>11</b>
Not sure .....	1	<b>1</b>
<b>5. 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?</b>		
Declined .....	59	<b>58</b>
Stayed the same .....	29	<b>26</b>
Increased .....	11	<b>14</b>
Not sure .....	1	<b>2</b>

<sup>1</sup> Small Businesses Continue to Face Closures in 2021, Small Business Majority, January 27, 2021, <https://smallbusinessmajority.org/our-research/small-businesses-continue-face-closures-2021>

6. **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 .....	52	<b>51</b>
Stayed the same .....	33	<b>29</b>
Increased .....	14	<b>19</b>
Not sure .....	1	<b>1</b>

7. **Thinking about today, how much would you say that your revenue at this point in the year has declined compared to the same time last year?**

	<i>Weighted N=</i>	<i>259</i>	<i>26</i>
Declined by 10% or less .....	18		<b>15</b>
Declined by 11-25% .....	30		<b>22</b>
Declined by 26-50% .....	22		<b>25</b>
Declined by 51-75% .....	16		<b>15</b>
Declined by 76-90% .....	6		<b>9</b>
Declined by more than 90% .....	7		<b>10</b>
Not sure .....	1		<b>3</b>

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 .....	7	<b>11</b>
Increased by less than 50% .....	11	<b>15</b>
No change .....	38	<b>26</b>
Decreased by less than 50% .....	28	<b>27</b>
Decreased by 50% or more .....	14	<b>17</b>
Not sure .....	2	<b>5</b>

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

Cut employee hours .....	32	<b>34</b>
Experienced supply chain disruptions .....	25	<b>30</b>
Closed my business temporarily .....	24	<b>35</b>
Changed my business model dramatically .....	21	<b>29</b>
Reduced wages or compensation .....	21	<b>26</b>
Temporarily furloughed employees .....	18	<b>18</b>
Laid off employees permanently .....	10	<b>15</b>
Closed an office or location of my business .....	8	<b>16</b>
Closed my business permanently .....	4	<b>6</b>
None of the above .....	28	<b>13</b>

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)

	<i>Weighted N=</i>	<i>117</i>	<i>15</i>
Less than 10% .....	12		<b>12</b>
11-25% .....	24		<b>24</b>
26-50% .....	20		<b>18</b>
51-75% .....	19		<b>18</b>
76-90% .....	7		<b>9</b>
More than 90% .....	16		<b>19</b>
Not sure .....	2		<b>0</b>

11. **Have you restored your employee headcount to pre-pandemic levels?** (Asked of those who said they furloughed or laid off staff)

	<i>Weighted N=</i>	<i>117</i>	<i>15</i>
Yes .....	40		<b>40</b>
No .....	60		<b>60</b>
Not sure .....	0		<b>0</b>

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

**Add employees**

Very likely .....	9	<b>14</b>
Somewhat likely .....	13	<b>16</b>
Somewhat unlikely .....	15	<b>14</b>
Very unlikely .....	44	<b>34</b>
Not applicable to my business .....	15	<b>13</b>
Not sure .....	4	<b>9</b>

**Close permanently**

Very likely .....	6	<b>9</b>
Somewhat likely .....	8	<b>9</b>
Somewhat unlikely .....	13	<b>13</b>
Very unlikely .....	54	<b>47</b>
Not applicable to my business .....	12	<b>14</b>
Not sure .....	7	<b>7</b>

**Close temporarily**

Very likely .....	10	<b>13</b>
Somewhat likely .....	13	<b>19</b>
Somewhat unlikely .....	15	<b>19</b>
Very unlikely .....	44	<b>33</b>
Not applicable to my business .....	12	<b>10</b>
Not sure .....	6	<b>6</b>

<b>Close an office or location</b>		
Very likely .....	7	<b>10</b>
Somewhat likely .....	8	<b>11</b>
Somewhat unlikely .....	12	<b>12</b>
Very unlikely .....	38	<b>31</b>
Not applicable to my business .....	31	<b>31</b>
Not sure .....	4	<b>5</b>
<b>Experience supply chain disruptions</b>		
Very likely .....	14	<b>16</b>
Somewhat likely .....	21	<b>21</b>
Somewhat unlikely .....	16	<b>14</b>
Very unlikely .....	22	<b>19</b>
Not applicable to my business .....	21	<b>23</b>
Not sure .....	6	<b>7</b>
<b>Change business model dramatically</b>		
Very likely .....	14	<b>20</b>
Somewhat likely .....	17	<b>20</b>
Somewhat unlikely .....	15	<b>15</b>
Very unlikely .....	36	<b>26</b>
Not applicable to my business .....	11	<b>12</b>
Not sure .....	7	<b>6</b>
<b>Temporarily furlough employees</b>		
Very likely .....	9	<b>11</b>
Somewhat likely .....	11	<b>15</b>
Somewhat unlikely .....	14	<b>14</b>
Very unlikely .....	32	<b>27</b>
Not applicable to my business .....	27	<b>25</b>
Not sure .....	7	<b>8</b>
<b>Lay off employees permanently</b>		
Very likely .....	7	<b>10</b>
Somewhat likely .....	9	<b>12</b>
Somewhat unlikely .....	12	<b>11</b>
Very unlikely .....	39	<b>32</b>
Not applicable to my business .....	27	<b>26</b>
Not sure .....	6	<b>8</b>
<b>Cut employee hours</b>		
Very likely .....	12	<b>17</b>
Somewhat likely .....	20	<b>21</b>
Somewhat unlikely .....	15	<b>15</b>
Very unlikely .....	27	<b>20</b>
Not applicable to my business .....	22	<b>23</b>
Not sure .....	5	<b>4</b>

**Reduce wages or compensation**

Very likely .....	12	<b>14</b>
Somewhat likely .....	15	<b>18</b>
Somewhat unlikely .....	16	<b>15</b>
Very unlikely .....	33	<b>31</b>
Not applicable to my business .....	18	<b>15</b>
Not sure .....	7	<b>7</b>

**Attempt to sell your business**

Very likely .....	6	<b>7</b>
Somewhat likely .....	9	<b>13</b>
Somewhat unlikely .....	9	<b>9</b>
Very unlikely .....	54	<b>47</b>
Not applicable to my business .....	17	<b>19</b>
Not sure .....	5	<b>6</b>

**Expand business operations**

Very likely .....	12	<b>14</b>
Somewhat likely .....	19	<b>25</b>
Somewhat unlikely .....	18	<b>14</b>
Very unlikely .....	39	<b>33</b>
Not applicable to my business .....	9	<b>9</b>

13. **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 .....	21	<b>24</b>
Minor challenge .....	26	<b>26</b>
Not a challenge .....	22	<b>25</b>
Not applicable to my business .....	30	<b>21</b>
Not sure .....	2	<b>4</b>

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

Major challenge .....	15	<b>17</b>
Minor challenge .....	29	<b>33</b>
Not a challenge .....	37	<b>31</b>
Not applicable to my business .....	19	<b>16</b>
Not sure .....	2	<b>3</b>

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

Major challenge .....	14	<b>16</b>
Minor challenge .....	22	<b>24</b>
Not a challenge .....	26	<b>28</b>
Not applicable to my business .....	36	<b>28</b>
Not sure .....	2	<b>4</b>

<b>Understanding government regulations regarding reopening and safety</b>		
Major challenge .....	16	<b>20</b>
Minor challenge .....	28	<b>29</b>
Not a challenge .....	36	<b>35</b>
Not applicable to my business .....	18	<b>13</b>
Not sure .....	2	<b>3</b>
<b>Getting health insurance coverage for myself and/or my employees</b>		
Major challenge .....	16	<b>22</b>
Minor challenge .....	18	<b>21</b>
Not a challenge .....	36	<b>26</b>
Not applicable to my business .....	28	<b>26</b>
Not sure .....	2	<b>5</b>
<b>Understanding federal, state, and local relief programs for small businesses</b>		
<b>Major challenge</b> .....	<b>22</b>	<b>27</b>
Minor challenge .....	33	<b>28</b>
Not a challenge .....	29	<b>27</b>
Not applicable to my business .....	14	<b>12</b>
Not sure .....	2	<b>5</b>
<b>Switching to a remote work environment</b>		
Major challenge .....	15	<b>18</b>
Minor challenge .....	21	<b>19</b>
Not a challenge .....	32	<b>35</b>
Not applicable to my business .....	31	<b>24</b>
Not sure .....	1	<b>4</b>
<b>Availability of employees able to work</b>		
Major challenge .....	14	<b>17</b>
Minor challenge .....	23	<b>26</b>
Not a challenge .....	38	<b>33</b>
Not applicable to my business .....	23	<b>21</b>
Not sure .....	2	<b>3</b>
<b>14. Do you rent or own one or more commercial spaces for your business?</b>		
Yes – rent .....	28	<b>34</b>
Yes – own .....	34	<b>34</b>
Do not rent or own commercial space .....	37	<b>32</b>
Not sure .....	1	<b>0</b>
<b>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)</b>		
	<i>Weighted N=</i>	
	310	35
Very difficult .....	16	<b>20</b>
Somewhat difficult .....	28	<b>32</b>
Not too difficult .....	30	<b>27</b>
Not difficult at all .....	26	<b>21</b>
Not sure .....	0	<b>0</b>



**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 rent or own)**

	<i>Weighted N=</i>	<i>310</i>	<i>35</i>
Yes – negotiated a delay, suspension, or deferral .....	24		<b>27</b>
Yes – attempted to negotiate but did not get a delay, suspension, or deferral .....	19		<b>23</b>
Have not attempted to negotiate .....	56		<b>48</b>
Not sure .....	1		<b>1</b>

**17. In the next 6 months, how difficult do you anticipate it will be to pay your rent or mortgage? (Asked of those who rent or own)**

	<i>Weighted N=</i>	<i>310</i>	<i>35</i>
Very difficult .....	15		<b>19</b>
Somewhat difficult .....	26		<b>32</b>
Not too difficult .....	29		<b>27</b>
Not difficult at all .....	27		<b>19</b>
Not sure .....	3		<b>3</b>

**18. Since the pandemic, has your business missed any loan or other debt payments?**

Yes .....	19	<b>24</b>
No .....	79	<b>73</b>
Not sure .....	2	<b>3</b>

**19. Are you currently behind on loans or other debt payments for your business?**

Yes .....	18	<b>26</b>
No .....	80	<b>71</b>
Not sure .....	2	<b>2</b>

**20. As you may know, 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?**

Yes .....	30	<b>33</b>
No .....	67	<b>63</b>
Not sure .....	2	<b>4</b>

**21. How difficult was the application process for the Paycheck Protection Program (PPP) loan? (Asked of those who said they applied)**

	<i>Weighted N=</i>	<i>152</i>	<i>17</i>
Very difficult .....	22		<b>19</b>
Somewhat difficult .....	35		<b>43</b>
Not too difficult .....	29		<b>21</b>
Not difficult at all .....	14		<b>15</b>
Not sure .....	0		<b>2</b>

**22. Have you received a Paycheck Protection Program (PPP) loan? (Asked of those who applied)**

	<i>Weighted N=</i>	<i>152</i>	<i>17</i>
Yes .....	76		<b>58</b>
No .....	22		<b>41</b>
Not sure .....	2		<b>1</b>

23. **Of the amount you requested for your Paycheck Protection Program (PPP) loan, what percentage did you receive?** (Asked of those who said they received the loan)

	<i>Weighted N=</i>	<i>116</i>	<i>10</i>
100%.....	33		<b>27</b>
75-99% .....	26		<b>24</b>
50-74% .....	28		<b>41</b>
25-49%.....	7		7
1-24% .....	2		<b>1</b>
Not sure .....	3		<b>1</b>

24. **Have you applied for this loan to be forgiven?** (Asked of those who said they received the loan)

	<i>Weighted N=</i>	<i>116</i>	<i>10</i>
Yes .....	68		<b>60</b>
No .....	32		<b>40</b>
Not sure .....	1		<b>0</b>

25. **Have you received approval for your Paycheck Protection Program (PPP) loan to be forgiven?** (Asked of those who said they applied for forgiveness)

	<i>Weighted N=</i>	<i>78</i>	<i>6</i>
Yes .....	74		<b>84</b>
No .....	21		<b>9</b>
Not sure .....	5		7

26. **Which of the following reasons best describes why you have not applied for your Paycheck Protection Program (PPP) loan to be forgiven? Select all that apply.** (Asked of those who did not apply for forgiveness)

	<i>Weighted N=</i>	<i>37</i>	<i>4</i>
I am still using the PPP funds .....	45		<b>43</b>
I expect Congress to pass automatic forgiveness for my loan .....	27		<b>13</b>
My bank is not accepting forgiveness applications .....	27		<b>33</b>
I am confused about the process .....	23		<b>38</b>
Other .....	4		<b>0</b>
Not sure .....	3		<b>8</b>

27. **Which of the following are reasons you did not apply for the loan? Select all that apply.** (Asked of those who did not apply for the loan)

	<i>Weighted N=</i>	<i>336</i>	<i>33</i>
I didn't need the funds .....	44		<b>34</b>
I was concerned about taking on debt .....	31		<b>30</b>
I thought or was told my business was ineligible .....	25		<b>22</b>
I was concerned the loan wouldn't be forgiven .....	21		<b>12</b>
I could not find a bank to accept my application.....	5		<b>6</b>
Other .....	5		7
Not sure .....	4		<b>11</b>

28. As you may know, 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 .....	21	<b>27</b>
No .....	75	<b>67</b>
Not sure .....	4	<b>6</b>

29. **Did you receive an EIDL?** (Asked of those who applied for the EIDL)

*Weighted N=* 105 14

Yes .....	70	<b>49</b>
No .....	26	<b>48</b>
Not sure .....	4	<b>3</b>

30. **Did you receive the EIDL advance (up to \$10,000)?** (Asked of those who applied for the EIDL)

*Weighted N=* 105 14

Yes .....	70	<b>53</b>
No .....	28	<b>44</b>
Not sure .....	2	<b>3</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?**

Yes .....	73	<b>68</b>
No .....	25	<b>29</b>
Not sure .....	2	<b>3</b>

32. **Did you use any part of the stimulus payment to support your business?** (Asked of those who received a stimulus payment)

*Weighted N=* 367 35

Yes .....	56	<b>67</b>
No .....	42	<b>32</b>
Not sure .....	1	<b>2</b>

33. **Since the pandemic started in March 2020, please indicate if you have maintained, eliminated, reduced, or expanded the following benefits for yourself and/or your employees.** If you have taken different actions for different employees (ie: maintained for some and reduced for others), please mark the option that applies to the greatest number of employees.

**Health insurance**

Maintained .....	39	<b>39</b>
Eliminated .....	5	<b>6</b>
Reduced .....	8	<b>9</b>
Expanded .....	5	<b>6</b>
Did not offer before the pandemic .....	43	<b>40</b>

**Retirement plan**

Maintained .....	30	<b>26</b>
Eliminated .....	6	<b>9</b>
Reduced .....	9	<b>12</b>
Expanded .....	3	<b>3</b>
Did not offer before the pandemic .....	52	<b>50</b>

**Sick days**

Maintained .....	35	<b>37</b>
Eliminated .....	8	<b>9</b>
Reduced .....	10	<b>12</b>
Expanded .....	7	<b>9</b>
Did not offer before the pandemic .....	40	<b>33</b>

**Family leave**

Maintained .....	32	<b>36</b>
Eliminated .....	8	<b>11</b>
Reduced .....	7	<b>7</b>
Expanded .....	5	<b>7</b>
Did not offer before the pandemic .....	48	<b>39</b>

**Workers' compensation**

Maintained .....	39	<b>35</b>
Eliminated .....	5	<b>7</b>
Reduced .....	11	<b>15</b>
Expanded .....	4	<b>4</b>
Did not offer before the pandemic .....	40	<b>40</b>

**Disability insurance**

Maintained .....	27	<b>30</b>
Eliminated .....	6	<b>9</b>
Reduced .....	9	<b>8</b>
Expanded .....	3	<b>5</b>
Did not offer before the pandemic .....	55	<b>48</b>

**34. Have you decreased employer contribution to healthcare coverage or moved to a plan with a lower premium? (Asked of those who reduced their health care benefits)**

	<i>Weighted N=</i>	<i>41</i>	<i>5</i>
Decreased employer contribution .....	36	<b>28</b>	
Moved to plan with lower premium .....	56	<b>62</b>	
Other .....	4	<b>6</b>	
Not sure .....	4	<b>4</b>	

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

Yes .....	27	<b>30</b>
No .....	13	<b>19</b>
N/A .....	59	<b>49</b>
Not sure .....	1	<b>2</b>

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

Yes .....	16	<b>22</b>
No .....	36	<b>34</b>
N/A .....	40	<b>36</b>
Not sure .....	8	<b>8</b>

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 (On a scale of 0-10).....	5.9	<b>6.6</b>
10 – Extremely useful.....	15	<b>25</b>
8 - 9 .....	22	<b>20</b>
6 - 7 .....	20	<b>16</b>
5 - Neutral.....	8	<b>8</b>
1 - 4 .....	14	<b>12</b>
0 – Not at all useful .....	14	<b>10</b>
Not sure .....	6	<b>9</b>

**Accessing capital**

Mean (On a scale of 0-10).....	6.5	<b>7.3</b>
10 – Extremely useful.....	22	<b>30</b>
8 - 9 .....	22	<b>22</b>
6 - 7 .....	19	<b>14</b>
5 - Neutral.....	9	<b>9</b>
1 - 4 .....	13	<b>11</b>
0 – Not at all useful .....	9	<b>3</b>
Not sure .....	7	<b>11</b>

**Building my online presence**

Mean (On a scale of 0-10).....	6.9	<b>7.7</b>
10 – Extremely useful.....	26	<b>39</b>
8 - 9 .....	28	<b>23</b>
6 - 7 .....	16	<b>13</b>
5 - Neutral.....	7	<b>8</b>
1 - 4 .....	8	<b>7</b>
0 – Not at all useful .....	10	<b>6</b>
Not sure .....	5	<b>5</b>

**Selling my products/services online**

Mean (On a scale of 0-10).....	6.4	<b>7.3</b>
10 – Extremely useful.....	24	<b>40</b>
8 - 9 .....	24	<b>18</b>
6 - 7 .....	15	<b>13</b>
5 - Neutral.....	6	<b>6</b>
1 - 4 .....	10	<b>9</b>
0 – Not at all useful .....	14	<b>9</b>
Not sure .....	6	<b>6</b>

**Attracting customers**

Mean (On a scale of 0-10).....	7.9	<b>8.2</b>
10 – Extremely useful.....	37	<b>45</b>
8 - 9 .....	30	<b>24</b>
6 - 7 .....	12	<b>13</b>
5 - Neutral.....	7	<b>5</b>
1 - 4 .....	6	<b>6</b>
0 – Not at all useful .....	3	<b>2</b>
Not sure .....	5	<b>5</b>

**Maintaining benefits**

Mean (On a scale of 0-10).....	6.2	<b>6.8</b>
10 – Extremely useful.....	20	<b>26</b>
8 - 9 .....	22	<b>23</b>
6 - 7 .....	17	<b>15</b>
5 - Neutral.....	9	<b>7</b>
1 - 4 .....	10	<b>10</b>
0 – Not at all useful .....	13	<b>10</b>
Not sure .....	9	<b>10</b>

**Debt relief**

Mean (On a scale of 0-10).....	6.3	<b>7.1</b>
10 – Extremely useful.....	27	<b>32</b>
8 - 9 .....	20	<b>21</b>
6 - 7 .....	14	<b>17</b>
5 - Neutral.....	8	<b>6</b>
1 - 4 .....	11	<b>9</b>
0 – Not at all useful .....	15	<b>9</b>
Not sure .....	5	<b>7</b>

**Improving health and safety**

Mean (On a scale of 0-10).....	6.8	<b>7.5</b>
10 – Extremely useful.....	24	<b>36</b>
8 - 9 .....	24	<b>22</b>
6 - 7 .....	17	<b>17</b>
5 - Neutral.....	10	<b>7</b>
1 - 4 .....	9	<b>7</b>
0 – Not at all useful .....	9	<b>6</b>
Not sure .....	7	<b>5</b>

**Accessing new supply chains**

Mean (On a scale of 0-10).....	5.9	<b>6.7</b>
10 – Extremely useful.....	16	<b>26</b>
8 - 9 .....	21	<b>20</b>
6 - 7 .....	18	<b>19</b>
5 - Neutral.....	8	<b>7</b>
1 - 4 .....	14	<b>10</b>
0 – Not at all useful .....	13	<b>9</b>
Not sure .....	10	<b>9</b>

38. **Now 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 (On a scale of 0-10).....	8.0	<b>8.3</b>
10 – Strongly support.....	36	<b>47</b>
8 - 9 .....	25	<b>20</b>
6 - 7 .....	17	<b>15</b>
5 - Neutral.....	8	<b>5</b>
1 - 4 .....	4	<b>4</b>
0 – Strongly oppose .....	2	<b>2</b>
Not sure .....	7	<b>7</b>

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

Mean (On a scale of 0-10).....	7.4	<b>8.1</b>
10 – Strongly support.....	32	<b>41</b>
8 - 9 .....	22	<b>20</b>
6 - 7 .....	15	<b>16</b>
5 - Neutral.....	7	<b>6</b>
1 - 4 .....	8	<b>3</b>
0 – Strongly oppose .....	5	<b>4</b>
Not sure .....	11	<b>10</b>

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

Mean (On a scale of 0-10).....	7.4	<b>7.9</b>
10 – Strongly support.....	27	<b>37</b>
8 - 9 .....	25	<b>23</b>
6 - 7 .....	15	<b>14</b>
5 - Neutral.....	7	<b>6</b>
1 - 4 .....	8	<b>6</b>
0 – Strongly oppose .....	4	<b>3</b>
Not sure .....	15	<b>11</b>

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

Mean (On a scale of 0-10).....	7.6	<b>8.0</b>
10 – Strongly support .....	32	<b>35</b>
8 - 9 .....	23	<b>28</b>
6 - 7 .....	16	<b>10</b>
5 - Neutral.....	10	<b>10</b>
1 - 4 .....	6	<b>5</b>
0 – Strongly oppose .....	3	<b>2</b>
Not sure .....	11	<b>9</b>

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

Mean (On a scale of 0-10).....	7.5	<b>7.8</b>
10 – Strongly support .....	22	<b>32</b>
8 - 9 .....	23	<b>24</b>
6 - 7 .....	20	<b>13</b>
5 - Neutral.....	10	<b>8</b>
1 - 4 .....	5	<b>7</b>
0 – Strongly oppose .....	2	<b>2</b>
Not sure .....	18	<b>14</b>

**Significantly expand small business technical assistance programs**

Mean (On a scale of 0-10).....	7.4	<b>8.0</b>
10 – Strongly support .....	22	<b>34</b>
8 - 9 .....	28	<b>26</b>
6 - 7 .....	19	<b>18</b>
5 - Neutral.....	11	<b>8</b>
1 - 4 .....	6	<b>3</b>
0 – Strongly oppose .....	2	<b>2</b>
Not sure .....	12	<b>10</b>

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

Mean (On a scale of 0-10).....	7.0	<b>7.6</b>
10 – Strongly support .....	23	<b>31</b>
8 - 9 .....	23	<b>23</b>
6 - 7 .....	17	<b>18</b>
5 – Neutral.....	9	<b>9</b>
1 - 4 .....	9	<b>7</b>
0 – Strongly oppose .....	6	<b>4</b>
Not sure .....	13	<b>8</b>



**Freeze or cap unemployment insurance taxes**

Mean (On a scale of 0-10).....	7.3	<b>7.4</b>
10 – Strongly support .....	24	<b>28</b>
8 - 9 .....	24	<b>22</b>
6 - 7 .....	18	<b>18</b>
5 – Neutral.....	9	7
1 - 4 .....	8	7
0 – Strongly oppose .....	4	<b>5</b>
Not sure .....	13	<b>15</b>

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

Mean (On a scale of 0-10).....	7.2	<b>7.9</b>
10 – Strongly support .....	23	<b>37</b>
8 - 9 .....	24	<b>21</b>
6 - 7 .....	17	<b>18</b>
5 – Neutral.....	9	<b>6</b>
1 - 4 .....	8	<b>5</b>
0 – Strongly oppose .....	5	<b>3</b>
Not sure .....	13	<b>10</b>

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

Mean (On a scale of 0-10).....	7.7	<b>8.2</b>
10 – Strongly support .....	30	<b>42</b>
8 - 9 .....	29	<b>24</b>
6 - 7 .....	16	<b>14</b>
5 – Neutral.....	9	<b>6</b>
1 - 4 .....	6	<b>5</b>
0 – Strongly oppose .....	2	<b>1</b>
Not sure .....	9	<b>8</b>