

COVID-19 SMALL BUSINESS SURVEY: CITY OF OAKLAND

EXECUTIVE SUMMARY & REPORT

March 13, 2020 – May 4, 2020 Survey Responses

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Executive Summary

Part A: Descriptives

1. Over the period March 13 – May 4, 2020, 1177 small businesses completed surveys, of which 1107 were in Oakland zip codes. The geographic dispersion was wide across zip codes, with no zip code accounting for more than 14.5% (Downtown), 12.4 (West Oakland/Downtown) or 12.1% (Montclair). At the low end of responses are 2.1% (Elmhurst/Oakport), 3.2% (73rd/Airport) and 3.9% (Eastmont/MacArthur). In area income levels, all income groups are covered, lead by Low (43%), Moderate (27%), High (17%), and Very Low (12%).
2. Businesses reporting no employees (loosely called “proprietorships”) account for 21% of the survey. Over 82% of responses were from businesses with 10 or fewer employees.
3. As opposed to the consensus view that Restaurants (2nd, with 18.7% of the distribution) would be the largest industry group, instead, Professional Services respondents (28.5%) were the largest group. Also highly represented were retail (15.3%) and a large set of establishments at 7-11% each including Childcare/Healthcare/Education, Fitness/Salons/Wellness, Miscellaneous Services, and Construction/Industrial/Wholesale.

Part B: Pre-COVID Characteristics of Businesses Responding

4. Just over half of businesses were declining in year-over-year gross receipts prior to March. Because the February impact of COVID-19 was small (the shelter-in-place was two weeks later), these are ex ante “declining businesses” for the purposes of this report.

Part C: COVID Shelter-in-Place Period Outcomes

Closure Risk Concerns

5. The concern of businesses to closure risk is pervasive: 72.5% overall are concerned about closing, particularly in
 - a. street-facing establishments,
 - b. ex ante declining growth businesses, and
 - c. businesses with 6 to 50 employees (as opposed to businesses with 0-to-5 or 50+ employees).
6. Although businesses responding in extremely low income areas state higher closure risk, closure risk is pervasive among businesses in low, moderate, and high income districts. This is a new finding.

Employment Losses

7. The percent of non-proprietorship firms saying that they have already eliminated jobs seems to have stabilized somewhat after the week of 3/21. Overall, 42% of firms say they have already eliminated jobs. Whether a firm has eliminated jobs varies only slightly by income level of the area. Job elimination is
 - a. Very Prevalent (>45%) in:
 - i. Fitness/Salon/Wellness
 - ii. Restaurants
 - iii. Miscellaneous Services

- iv. Declining Businesses
- v. Businesses with 6+ Employees
- vi. Businesses in Extremely Low or Low Income Areas
- b. Fairly Prevalent (35-45%) in:
 - i. Retail, Miscellaneous Services,
 - ii. Nonprofit/Other Non-Services
 - iii. Industrial/Wholesale/Construction
 - iv. Businesses in High or Moderate Income Areas
- c. Moderately Prevalent (<=35%) in:
 - i. Professional Services
 - ii. Healthcare/Childcare/Education
 - iii. Businesses with 1-5 Employees
- 8. In the sample of firms responding, 2,702 jobs have been lost, 1096 of which (41%) are full-time jobs, more than half of which are in Low (but not Extremely Low) income areas, and 56% are in Restaurants.
- 9. Perhaps more representative than the sums are the percentage losses of the employee. In a smaller sample – tossing proprietorships and firms not reporting employment, reported jobs lost increased over time from 3/14/2020 for two weeks, but then stabilized among those responding later to the survey. Overall, jobs lost are 32% of the employee base. Overall, businesses report shedding 27% of FT jobs and 39% of PT jobs. Declining businesses have a 40 percentage change higher employment loss compared to growing businesses. Street-facing businesses (restaurants, fitness/salons/wellness, miscellaneous services, and retail) have high percentage jobs lost. Although there are some differences in jobs lost per area income, jobs lost are fairly uniform across all areas. Job losses are lowest in smallest and largest employee-count firms.

Gross Receipts Losses March Year-over-Year.

- 10. Almost 70% of businesses experience >40% decline in gross receipts decline year-over-year for March, 2020. Somewhat surprisingly, this statistic is relatively similar across industries, income of area, count of employees, and whether the business was declining. Better-performing exceptions include the small sets of large firms (50+ employees) and nonprofit organizations. (The large organizations are probably the least representative in the sampling.)

Part D: Support Requested Rankings

- 11. Businesses overwhelmingly rank #1 and #2 priority areas for helpful assistance being Grants and Loans.

Table 1: Description of Survey Responses

<i>Panel A: Survey Dates: Month/Day</i>	Count	Percent	Cumulative Percent
3/14	2	0.17	0.17
3/15	40	3.40	3.57
3/16	33	2.80	6.37
3/17	114	9.69	16.06
3/18	305	25.91	41.97
3/19	101	8.58	50.55
3/20	86	7.31	57.86
3/21	54	4.59	62.45
3/22	22	1.87	64.32
3/23	18	1.53	65.85
3/24	32	2.72	68.56
3/25	29	2.46	71.03
3/26	36	3.06	74.09
3/27	35	2.97	77.06
3/28	18	1.53	78.59
3/29	9	0.76	79.35
3/30	8	0.68	80.03
3/31	20	1.70	81.73
4/01	11	0.93	82.67
4/02	14	1.19	83.86
4/03	16	1.36	85.22
4/04	9	0.76	85.98
4/05	6	0.51	86.49
4/06	11	0.93	87.43
4/07	10	0.85	88.28
4/08	5	0.42	88.70
4/09	6	0.51	89.21
4/10	7	0.59	89.80
4/11	9	0.76	90.57
4/12	2	0.17	90.74
4/13	1	0.08	90.82
4/14	6	0.51	91.33
4/15	8	0.68	92.01
4/16	4	0.34	92.35
4/17	13	1.10	93.46
4/18	1	0.08	93.54
4/19	7	0.59	94.14
4/20	7	0.59	94.73
4/21	5	0.42	95.16
4/22	9	0.76	95.92
4/23	5	0.42	96.35
4/24	5	0.42	96.77
4/25	4	0.34	97.11
4/26	2	0.17	97.28
4/27	3	0.25	97.54
4/28	8	0.68	98.22
4/29	3	0.25	98.47
4/30	7	0.59	99.07
5/01	4	0.34	99.41

5/02	2	0.17	99.58
5/03	4	0.34	99.92
5/04	1	0.08	100.00
Total	1177	100.00	

<i>Panel B: Area</i>	Count	Percent	Cumulative Percent
73rd Ave/Hegenberger/Airport Area	35	3.16	3.16
Downtown	161	14.54	17.71
East Oakland Hills	46	4.16	21.86
Eastlake/San Antonio/Estuary	69	6.23	28.09
Eastmont/MacArthur corridor	43	3.88	31.98
Elmhurst/Oakport	23	2.08	34.06
Fruitvale/Estuary	79	7.14	41.19
Grand Lake	96	8.67	49.86
Montclair	134	12.10	61.97
Oakmont	51	4.61	66.58
Rockridge	54	4.88	71.45
Temescal	111	10.03	81.48
West Oakland/Downtown	137	12.38	93.86
West Oakland/San Pablo	68	6.14	100.00
NonOakland	70		
Total	1177		

<i>Panel C: Area Income Level</i>	Count	Percent	Cumulative Percent
Extremely Low	137	12.38	12.38
Low	478	43.18	55.56
Moderate	304	27.46	83.02
High	188	16.98	100
Total	1107		

Table 2: Industries***Panel A: Industry Distribution***

	<u>Count</u>	<u>Percentage</u>
Fitness/Salon/Wellness	104	8.9%
Healthcare/Childcare/Education	115	9.9%
Industrial/Construction	77	6.6%
Miscellaneous Services	125	10.7%
Nonprofit	16	1.4%
Professional Services	332	28.5%
Restaurant	218	18.7%
Retail	178	15.3%
Total	1,165	

Panel B: Industry by Proprietorships ("Yes") Versus with Employees ("No")

Proprietorships are defined as firms with zero FT +PT employees. Firms not reporting employee positions are ignored, likely missing some proprietorships.

		No	Yes	Total
Fitness/Salon/Wellness	N	64	33	97
	%	65.98	34.02	100.00
Healthcare/Childcare/Education	N	83	25	108
	%	76.85	23.15	100.00
Industrial/Wholesale/Construction	N	66	10	76
	%	86.84	13.16	100
Miscellaneous Services	N	90	27	117
	%	76.92	23.08	100.00
Nonprofit /Other Non-Services	N	15	1	16
	%	93.75	6.25	100.00
Professional Services	N	227	90	317
	%	71.61	28.39	100.00
Restaurant	N	196	13	209
	%	93.78	6.22	100.00
Retail	N	135	35	170
	%	79.41	20.59	100.00
Total	N	876	234	1110
	%	78.92	21.08	100.00

Table 3: Employees by Industry

Total FT + PT Employees:		0	1-5	6-10	11-20	21-50	51+	Total
Fitness/Salon/Wellness	N	33	44	8	9	3	0	97
	%	34.02	45.36	8.25	9.28	3.09	0.00	100.00
Healthcare/Childcare/Education	N	25	60	11	7	4	1	108
	%	23.15	55.56	10.19	6.48	3.70	0.93	100.00
Industrial/Wholesale/Construction	N	10	30	15	11	7	3	76
	%	13.16	39.47	19.74	14.47	9.21	3.95	100.00
Miscellaneous Services	N	27	63	14	8	4	1	117
	%	23.08	53.85	11.97	6.84	3.42	0.85	100.00
Nonprofit /Other Non-Services	N	1	4	5	2	3	1	16
	%	6.25	25.00	31.25	12.50	18.75	6.25	100.00
Professional Services	N	90	179	24	12	10	2	317
	%	28.39	56.47	7.57	3.79	3.15	0.63	100.00
Restaurant	N	13	58	42	44	43	9	209
	%	6.22	27.75	20.10	21.05	20.57	4.31	100.00
Retail	N	35	95	27	7	4	2	170
	%	20.59	55.88	15.88	4.12	2.35	1.18	100.00
Total	N	234	533	146	100	78	19	1110
	%	21.08	48.02	13.15	9.01	7.03	1.71	100.00

Table 4: Responses: Have Business Interruption Insurance?

		No	Yes	Total
Fitness/Salon/Wellness	N	91	13	104
	%	87.50	12.50	100.00
Healthcare/Childcare/Education	N	100	15	115
	%	86.96	13.04	100.00
Industrial/Wholesale/Construction	N	66	11	77
	%	85.71	14.29	100.00
Miscellaneous Services	N	113	12	125
	%	90.40	9.60	100.00
Nonprofit /Other Non-Services	N	13	3	16
	%	81.25	18.75	100.00
Professional Services	N	295	37	332
	%	88.86	11.14	100.00
Restaurant	N	178	40	218
	%	81.65	18.35	100.00
Retail	N	146	32	178
	%	82.02	17.98	100.00
Total	N	1,002	163	1,165
	%	86.01	13.99	100.00

Table 5: Year over Year Gross Receipts are Declining Ex Ante (Feb)

		No	Yes	Total
Fitness/Salon/Wellness	N	54	50	104
	%	51.92	48.08	100.00
Healthcare/Childcare/Education	N	59	56	115
	%	51.30	48.70	100.00
Industrial/Wholesale/Construction	N	42	35	77
	%	54.55	45.45	100.00
Miscellaneous Services	N	55	70	125
	%	44.00	56.00	100.00
Nonprofit /Other Non-Services	N	9	7	16
	%	56.25	43.75	100.00
Professional Services	N	155	177	332
	%	46.69	53.31	100.00
Restaurant	N	93	125	218
	%	42.66	57.34	100.00
Retail	N	77	101	178
	%	43.26	56.74	100.00
Total	N	544	621	1165
	%	46.70	53.30	100.00

Figure 1: Closure Concern over Survey Response Date

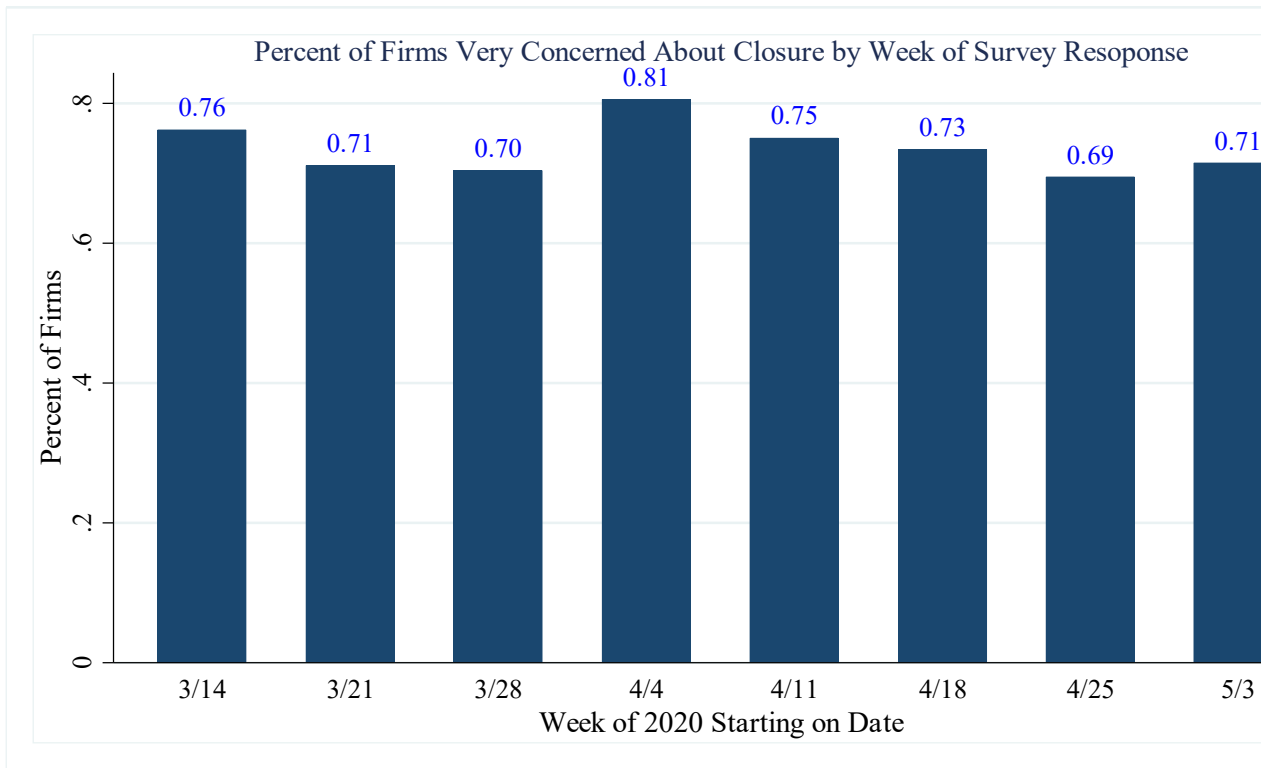


Table 6: How Concerned are you about Closure?

		Not Concerned	Somewhat Concerned	Very Concerned	Total
Fitness/Salon/Wellness	N	3	20	81	104
	%	2.88	19.23	77.88	100.00
Healthcare/Childcare/Education	N	9	28	78	115
	%	7.83	24.35	67.83	100.00
Industrial/Wholesale/Construction	N	1	20	56	77
	%	1.30	25.97	72.73	100.00
Miscellaneous Services	N	5	38	82	125
	%	4.00	30.40	65.60	100.00
Nonprofit /Other Non-Services	N	4	2	10	16
	%	25.00	12.50	62.50	100.00
Professional Services	N	24	97	211	332
	%	7.23	29.22	63.55	100.00
Restaurant	N	3	28	187	218
	%	1.38	12.84	85.78	100.00
Retail	N	4	34	140	178
	%	2.25	19.10	78.65	100.00
Total	N	53	267	845	1165
	%	4.55	22.92	72.53	100.00

Table 7: How Concerned are you about Closure by Ex Ante Business Characteristics

<i>Panel A: Closure Concern by Declining Ex Ante</i>					
		Not Concerned	Somewhat Concerned	Very Concerned	Total
Not Declining Business	N	35	151	361	547
	%	6.40	27.61	66.00	100.00
Declining Business	N	18	119	493	630
	%	2.86	18.89	78.25	100.00
Total	N	53	270	854	1177
	%	4.50	22.94	72.56	100.00
<i>Panel B: Closure Concern by FT+Pt Employees</i>					
		Not Concerned	Somewhat Concerned	Very Concerned	Total
0 Employees	N	14	74	147	235
	%	5.96	31.49	62.55	100.00
1 to 5 Employees	N	25	123	393	541
	%	4.62	22.74	72.64	100.00
6 to 10 Employees	N	5	27	117	149
	%	3.36	18.12	78.52	100.00
11 to 20 Employees	N	2	18	80	100
	%	2.00	18.00	80.00	100.00
21 to 50 Employees	N	3	12	63	78
	%	3.85	15.38	80.77	100.00
50 + Employees	N	2	6	11	19
	%	10.53	31.58	57.89	100.00
Total	N	51	260	811	1122
	%	4.55	23.17	72.28	100.00
<i>Panel C: Closure Concern by Area Income</i>					
		Not Concerned	Somewhat Concerned	Very Concerned	Total
Extremely Low	N	1	26	110	137
	%	0.73	18.98	80.29	100.00
Low	N	23	108	347	478
	%	4.81	22.59	72.59	100.00
Moderate	N	14	80	210	304
	%	4.61	26.32	69.08	100.00
High	N	13	46	129	188
	%	6.91	24.47	68.62	100.00
Total	N	51	260	796	1107
	%	4.61	23.49	71.91	100.00

Figure 2: Have you Already Eliminated Jobs, by Survey Response Day

Note: This figure excludes proprietorships.

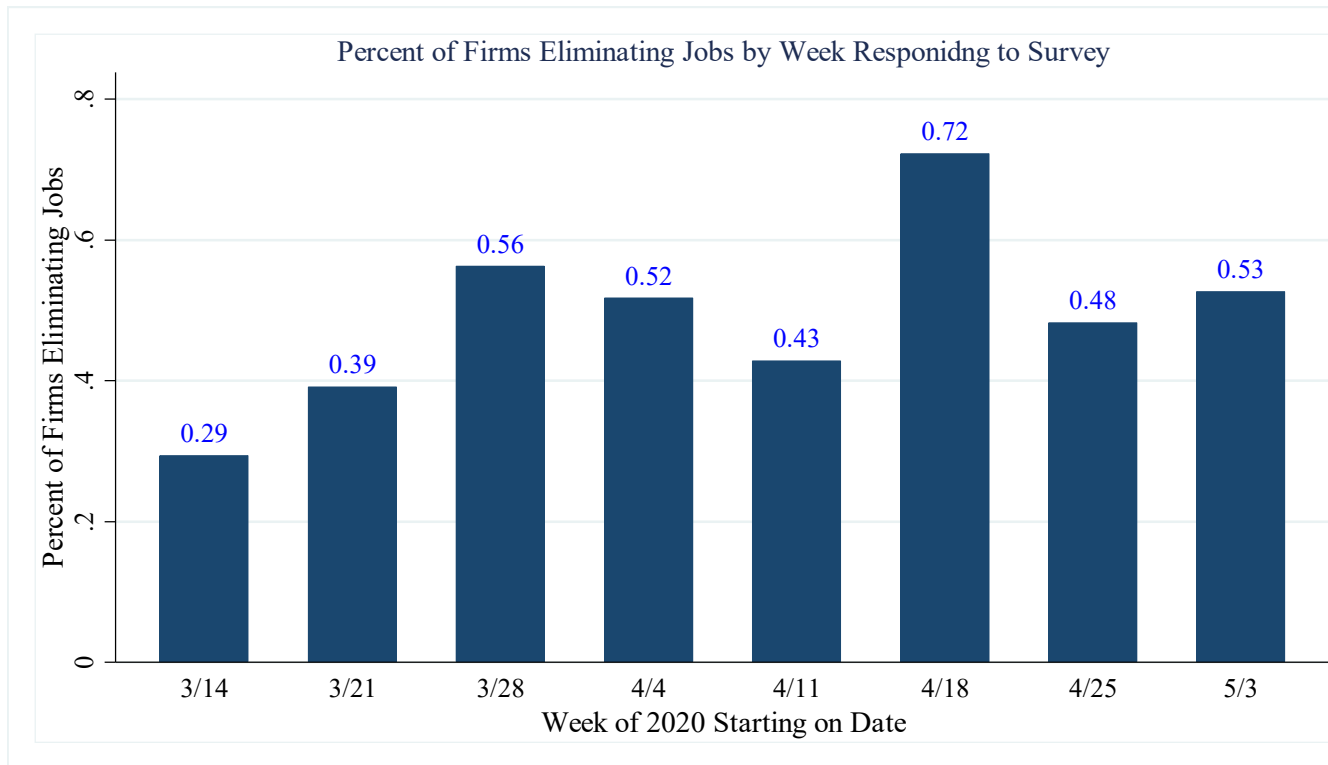


Table 8: Have Elimiated Jobs by Industry

Note: Sample excludes proprietorships and those with a missing response.

		No	Yes	Total
Fitness/Salon/Wellness	N	34	30	64
	%	53.13	46.88	100.00
Healthcare/Childcare/Education	N	57	26	83
	%	68.67	31.33	100.00
Industrial/Wholesale/Construction	N	38	28	66
	%	57.58	42.42	100.00
Miscellaneous Services	N	49	41	90
	%	54.44	45.56	100.00
Nonprofit /Other Non-Services	N	9	6	15
	%	60.00	40.00	100.00
Professional Services	N	162	65	227
	%	71.37	28.63	100.00
Restaurant	N	79	117	196
	%	40.31	59.69	100.00
Retail	N	79	56	135
	%	58.52	41.48	100.00
Total	N	507	369	876
	%	57.88	42.12	100.00

Table 9: Eliminated Jobs Already by Ex Ante Business Characteristics

Note: Sample excludes proprietorships

Panel A: Eliminated Jobs by Declining Ex Ante

		No	Yes	Total
Not Declining Business	N	267	144	411
	%	64.96	35.04	100.00
Declining Business	N	243	233	476
	%	51.05	48.95	100.00
Total	N	510	377	887
	%	57.50	42.50	100.00

Panel B: Eliminated Jobs by FT+ PT Employees

		No	Yes	Total
1 to 5 Employees	N	357	184	541
	%	65.99	34.01	100.00
6 to 10 Employees	N	70	79	149
	%	46.98	53.02	100.00
11 to 20 Employees	N	42	58	100
	%	42.00	58.00	100.00
21 to 50 Employees	N	34	44	78
	%	43.59	56.41	100.00
50 + Employees	N	7	12	19
	%	36.84	63.16	100.00
Total	N	510	377	887
	%	57.50	42.50	100.00

Panel C: Eliminated Jobs by Area Income

		No	Yes	Total
Extremely Low	N	53	52	105
	%	50.48	49.52	100.00
Low	N	214	180	394
	%	54.31	45.69	100.00
Moderate	N	129	71	200
	%	64.50	35.50	100.00
High	N	87	48	135
	%	64.44	35.56	100.00
Total	N	483	351	834
	%	57.91	42.09	100.00

Table 10: Jobs Lost Sumation across Survey-Responding Firms***Panel A: Jobs Lost by Industry***

	Number of Firms	% of Firms	FT Count Jobs	PT Count Jobs	PT+FT Count Jobs	PT+FT % of Jobs
Fitness/Salon/Wellness	104	8.9%	68	59	127	4.7%
Healthcare/Childcare/Education	115	9.9%	43	68	111	4.1%
Industrial/Wholesale/Construction	77	6.6%	131	65	196	7.3%
Miscellaneous Services	125	10.7%	71	131	202	7.5%
Nonprofit /Other Non-Services	16	1.4%	25	28	53	2.0%
Professional Services	332	28.5%	137	132	268	10.0%
Restaurant	218	18.7%	506	983	1489	55.6%
Retail	178	15.3%	108	124	232	8.7%
Total	1165	100.0%	1089	1590	2678	100.0%

Panel B: Jobs Lost by Ex Ante Declining / Growing

	Number of Firms	% of Firms	FT Count Jobs	PT Count Jobs	PT+FT Count Jobs	PT+FT % of Jobs
Not Declining	547	46.5%	488	752	1239	45.9%
Declining	630	53.5%	608	855	1463	54.1%
Total	1177	100.0%	1096	1607	2702	100.0%

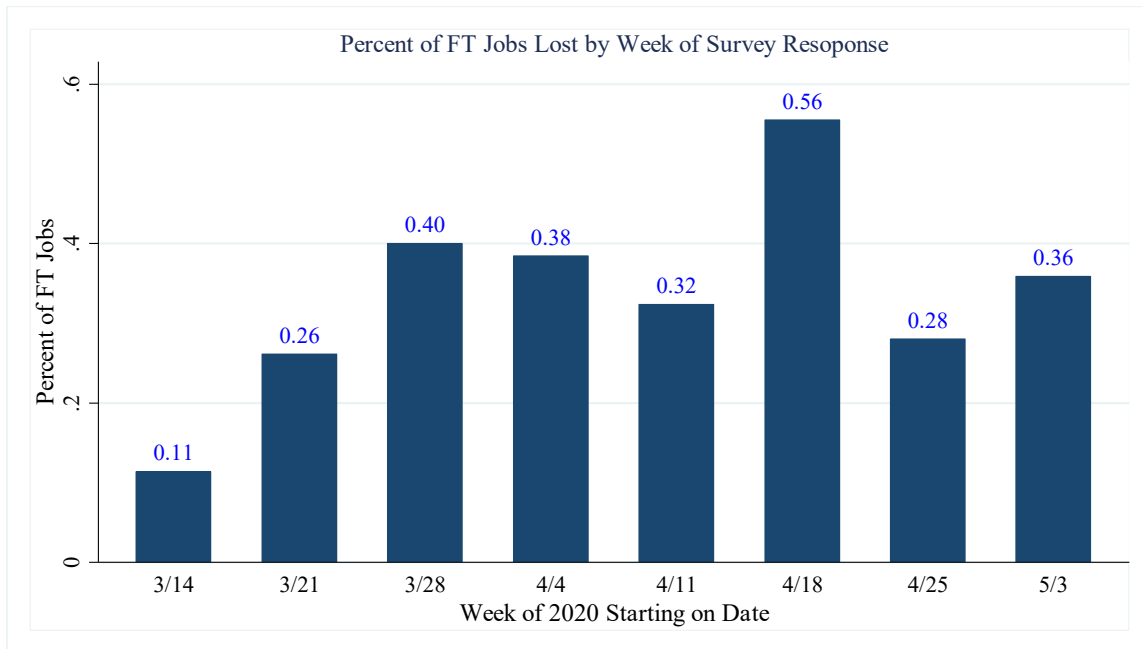
Panel C: Jobs Lost by Area Income

	Number of Firms	% of Firms	FT Count Jobs	PT Count Jobs	PT+FT Count Jobs	PT+FT % of Jobs
Extremely Low	137	12.4%	207	125	332	13.0%
Low	478	43.2%	489	878	1367	53.5%
Moderate	304	27.5%	137	282	418	16.4%
High	188	17.0%	172	265	437	17.1%
Total	1107	100.0%	1005	1550	2554	100.0%

Figure 3: Jobs Lost as a Percent of Employment

Note: Sample excludes proprietorships. Many missing values were excluded. See Table 11 for sample size.

Panel A: Full-time Jobs



Panel B: Part-time Jobs

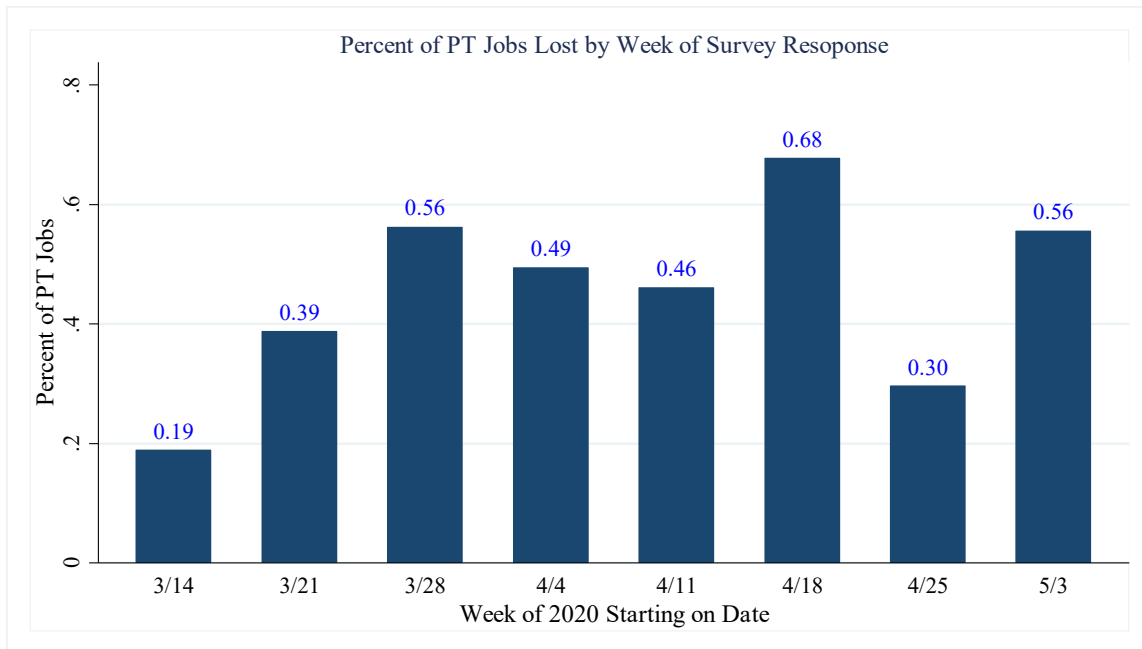


Table 11: Jobs Lost as a Percentage of Employment

Note: Sample excludes proprietorships. Many missing values were excluded. The calculations include firms with positive employees reported and zero layoffs.

Panel A: Percentage of Jobs Lost by Industry

	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
Fitness/Salon/Wellness	34.1%	47	38.2%	40
Healthcare/Childcare/Education	17.4%	74	31.1%	47
Industrial/Wholesale/Construction	28.7%	63	31.4%	41
Miscellaneous Services	32.4%	74	46.0%	55
Nonprofit /Other Non-Services	20.4%	12	26.0%	11
Professional Services	17.6%	200	27.2%	109
Restaurant	39.3%	162	49.0%	172
Retail	26.8%	110	39.1%	96
Total	27.2%	742	38.9%	571

Panel B: Percentage of Jobs Lost by FT + PT Employees

	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
1 to 5 Employees	22.8%	444	33.5%	271
6 to 10 Employees	34.3%	129	44.7%	131
11 to 20 Employees	36.3%	85	45.1%	92
21 to 50 Employees	35.5%	74	46.3%	71
50 + Employees	22.1%	18	30.7%	15
Total	27.6%	750	39.4%	580

Table 12: Jobs Lost as a Percentage of Employment by Industry and Declining Business

Firm was **Not Declining** Year-over-Year in Gross Receipts as of February

	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
Fitness/Salon/Wellness	26.2%	25	23.2%	17
Healthcare/Childcare/Education	15.0%	34	23.7%	28
Industrial/Wholesale/Construction	24.8%	34	30.4%	21
Miscellaneous Services	29.8%	34	43.1%	27
Nonprofit /Other Non-Services	17.2%	7	43.9%	5
Professional Services	12.4%	92	13.5%	48
Restaurant	34.6%	70	44.9%	75
Retail	16.0%	45	34.9%	48
Total	21.8%	341	32.6%	269

Firm was **Declining** Year-over-Year in Gross Receipts as of February

	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
Fitness/Salon/Wellness	43.0%	22	49.2%	23
Healthcare/Childcare/Education	19.4%	40	42.1%	19
Industrial/Wholesale/Construction	33.3%	29	32.5%	20
Miscellaneous Services	34.5%	40	48.8%	28
Nonprofit /Other Non-Services	25.0%	5	11.1%	6
Professional Services	22.0%	108	37.9%	61
Restaurant	42.9%	92	52.1%	97
Retail	34.4%	65	43.3%	48
Total	31.8%	401	44.6%	302

Table 13: Jobs Lost as a Percentage of Employment by Industry and Area Income

	Area Income = Extremely Low			
	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
Fitness/Salon/Wellness	37.9%	10	20.0%	5
Healthcare/Childcare/Education	16.7%	6	25.0%	4
Industrial/Wholesale/Construction	36.2%	14	27.3%	11
Miscellaneous Services	38.3%	11	46.6%	9
Nonprofit /Other Non-Services	50.0%	2	0.0%	1
Professional Services	36.5%	24	39.5%	11
Restaurant	50.0%	10	52.9%	11
Retail	36.8%	10	36.4%	11
Total	37.4%	87	37.1%	63

	Area Income = Low			
	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
Fitness/Salon/Wellness	32.1%	14	35.6%	13
Healthcare/Childcare/Education	19.5%	36	38.1%	21
Industrial/Wholesale/Construction	29.9%	25	30.4%	14
Miscellaneous Services	33.5%	40	44.6%	29
Nonprofit /Other Non-Services	20.8%	7	27.4%	8
Professional Services	17.7%	81	35.1%	55
Restaurant	39.5%	95	47.1%	102
Retail	27.0%	44	41.4%	27
Total	28.6%	342	41.1%	269

	Area Income = Moderate			
	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
Fitness/Salon/Wellness	48.0%	14	51.0%	13
Healthcare/Childcare/Education	14.3%	14	34.8%	9
Industrial/Wholesale/Construction	25.2%	14	45.5%	8
Miscellaneous Services	19.4%	12	33.3%	11
Nonprofit /Other Non-Services	0.0%	1	0.0%	1
Professional Services	10.0%	55	7.7%	26
Restaurant	42.0%	24	57.4%	27
Retail	15.1%	27	43.0%	21
Total	21.3%	161	37.6%	116

	Area Income = High			
	FT Jobs		PT Jobs	
	% Lost	Count Firms	% Lost	Count Firms
Fitness/Salon/Wellness	4.8%	7	14.3%	7
Healthcare/Childcare/Education	22.6%	12	25.0%	10
Industrial/Wholesale/Construction	0.0%	5	0.0%	4
Miscellaneous Services	28.6%	7	100.0%	1
Nonprofit /Other Non-Services			66.7%	1
Professional Services	14.0%	31	25.0%	12
Restaurant	32.9%	25	47.7%	25
Retail	30.0%	24	31.1%	30
Total	22.4%	111	32.7%	90

Table 14: Gross Receipts Loss Year-over-Year as of March, 2020 by Industry & Proprietorship

Panel A: By Industry

		i. <2%	ii. 2-5%	iii. 5-10%	iv. 10-20%	v. 20-40%	vi. >40%	Total
Fitness/Salon/Wellness	N	0	2	3	5	20	54	84
	%	0.00	2.38	3.57	5.95	23.81	64.29	100.00
Healthcare/Childcare/Education	N	0	0	5	7	16	66	94
	%	0.00	0.00	5.32	7.45	17.02	70.21	100.00
Industrial/Wholesale/Construction	N	1	0	1	4	16	41	63
	%	1.59	0.00	1.59	6.35	25.40	65.08	100.00
Miscellaneous Services	N	1	1	6	6	15	76	105
	%	0.95	0.95	5.71	5.71	14.29	72.38	100.00
Nonprofit /Other Non-Services	N	0	0	1	1	4	7	13
	%	0.00	0.00	7.69	7.69	30.77	53.85	100.00
Professional Services	N	4	4	11	25	53	179	276
	%	1.45	1.45	3.99	9.06	19.20	64.86	100.00
Restaurant	N	0	1	2	4	42	150	199
	%	0.00	0.50	1.01	2.01	21.11	75.38	100.00
Retail	N	2	0	5	6	29	117	159
	%	1.26	0.00	3.14	3.77	18.24	73.58	100.00
Total	N	8	8	34	58	195	690	993
	%	0.81	0.81	3.42	5.84	19.64	69.49	100.00

Panel B: By Proprietorship

		i. <2%	ii. 2-5%	iii. 5-10%	iv. 10-20%	v. 20-40%	vi. >40%	Total
Business with Employees	N	7	2	27	43	146	529	754
	%	0.93	0.27	3.58	5.70	19.36	70.16	100.00
Proprietorship	N	1	5	6	12	42	138	204
	%	0.49	2.45	2.94	5.88	20.59	67.65	100.00
Total	N	8	7	33	55	188	667	958
	%	0.84	0.73	3.44	5.74	19.62	69.62	100.00

Table 15: Gross Receipts Loss Year-over-Year as of March, 2020 by Employment, Declining, and Income**Panel A: By Declining Ex Ante**

		i. <2%	ii. 2-5%	iii. 5-10%	iv. 10-20%	v. 20-40%	vi. >40%	Total
Not Declining Business	N	4	4	14	25	80	276	403
	%	0.99	0.99	3.47	6.20	19.85	68.49	100.00
Declining Business	N	4	4	20	33	116	423	600
	%	0.67	0.67	3.33	5.50	19.33	70.50	100.00
Total	N	8	8	34	58	196	699	1003
	%	0.80	0.80	3.39	5.78	19.54	69.69	100.00

Panel B: By FT+PT Employees

		i. <2%	ii. 2-5%	iii. 5-10%	iv. 10-20%	v. 20-40%	vi. >40%	Total
0 Employees	N	1	5	6	12	42	138	204
	%	0.49	2.45	2.94	5.88	20.59	67.65	100.00
1 to 5 Employees	N	5	2	19	32	77	324	459
	%	1.09	0.44	4.14	6.97	16.78	70.59	100.00
6 to 10 Employees	N	1	0	5	3	28	85	122
	%	0.82	0.00	4.10	2.46	22.95	69.67	100.00
11 to 20 Employees	N	0	0	1	4	18	63	86
	%	0.00	0.00	1.16	4.65	20.93	73.26	100.00
21 to 50 Employees	N	1	0	2	3	16	48	70
	%	1.43	0.00	2.86	4.29	22.86	68.57	100.00
50 + Employees	N	0	0	0	1	7	9	17
	%	0.00	0.00	0.00	5.88	41.18	52.94	100.00
Total	N	8	7	33	55	188	667	958
	%	0.84	0.73	3.44	5.74	19.62	69.62	100.00

Panel C: By Area Income

		i. <2%	ii. 2-5%	iii. 5-10%	iv. 10-20%	v. 20-40%	vi. >40%	Total
Extremely Low	N	2	1	9	3	25	77	117
	%	1.71	0.85	7.69	2.56	21.37	65.81	100.00
Low	N	2	4	9	22	84	282	403
	%	0.50	0.99	2.23	5.46	20.84	69.98	100.00
Moderate	N	4	2	9	18	44	182	259
	%	1.54	0.77	3.47	6.95	16.99	70.27	100.00
High	N	0	0	5	12	36	111	164
	%	0.00	0.00	3.05	7.32	21.95	67.68	100.00
Total	N	8	7	32	55	189	652	943
	%	0.85	0.74	3.39	5.83	20.04	69.14	100.00

Figure 4: Ranking of What Support Respondents Say would be Helpful

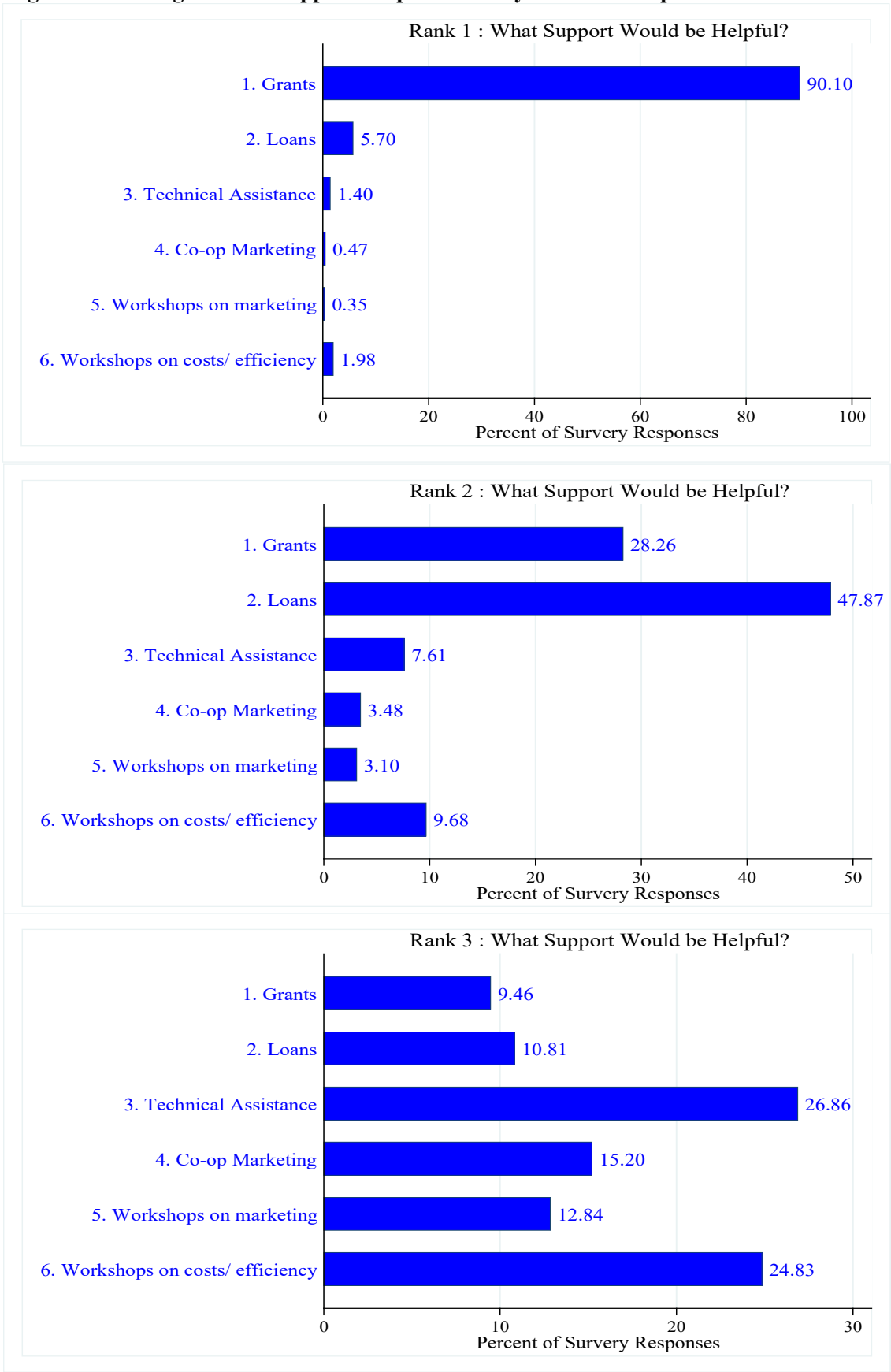


Figure 4 (continued)

