

COVID-19 Impact on Local Businesses

A Survey of Current Business Operations and Future
Business Plans and Expectations



Topline Summary of Findings

April 9 – 17, 2020

Prepared by
The Center for Community Studies
Jefferson Community College
Watertown, New York



Table of Contents

Section 1 – Overview of the Study	3
Section 2 – Methodology.....	3
Generalizability and the Margin of Error – Constructing Confidence Intervals.....	4
Table 1 – Margins of Error for Varying Sample Sizes.....	5
Statistical Significance Tests	5
Section 3 – Topline Summary of Findings.....	6
Section 3.1 – Current Business Operations.....	6
Table 2 – Which of the following best describes your current business operations?	6
Table 3 – How long do you expect to be able to operate under current conditions without additional help?.....	7
Table 4 – How has the COVID-19 pandemic impacted your current level of employment?	8
Table 5 – By what amount will your level of employment decrease as a result of the COVID-19 pandemic?.....	9
Table 6 – By what amount will your level of employment increase as a result of the COVID-19 pandemic?	10
Table 7 – What are your business's plans for hiring new employees needed as a result of the COVID-19 pandemic?	10
Table 8 – Do you expect to be able to fill the positions that are needed during the COVID-19 pandemic?	10
Table 9 – Which of the following describes your business's ability to operate with all employees working from home?	11
Table 10 – Which of the following barriers has your business experienced as a result of employees working from home?	12
Table 11 – Which of these five barriers has been the most significant for your business as a result of employees working from home?	13
Table 12 – Which of the following issues has your business experienced with its supply chain?	14
Table 13 – What has been the largest issue your business experienced with its supply chain?.....	15
Table 14 – What has been the impact on demand for your product(s)?	16
Table 15 – Which of the following has been the largest impact on demand for your product(s)?	17
Table 16 – In what ways have you reduced or delayed capital investment or non-employee spending?	18
Section 3.2 – Future Business Plans and Expectations.....	20
Table 17 – Do you expect to reopen after the COVID-19 pandemic ends and all business operations are able to be resumed?	20
Table 18 – Do you expect to return to normal operations after the COVID-19 pandemic ends and all business operations are able to be resumed?.....	21
Table 19 – When current restrictions are lifted, how long do you expect to need to return to normal operation?	22
Table 20 – What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic?	24
Table 21 – What concerns do you have with your business returning to normal operations?.....	26
Table 22 – Which one of these five concerns is most concerning for your business returning to normal operations?	28
Section 3.3 – Business Assistance Programs	29
Table 23 – SUMMARY – Business Assistance Programs	29
Table 24 – Please share your level of familiarity with SBA Loan Programs.....	30
Table 25 – Please share your level of familiarity with the CARES Act Programs	31
Table 26 – Please share your level of familiarity with LDC/IDA Loan Programs.....	32
Table 27 – Have you tried signing up for, or enrolling in SBA Loan Programs	33
Table 28 – Have you tried signing up for, or enrolling in CARES Act Programs	34
Table 29 – Have you tried signing up for, or enrolling in LDC/IDA Loan Programs	35
Table 30 – Would you like to receive additional information about SBA Loan Programs.....	36
Table 31 – Would you like to receive additional information about the CARES Act Programs	37
Table 32 – Would you like to receive additional information about LDC/IDA Loan Programs.....	38
Table 33 – Which of the following local government or state agency initiatives would you support to help businesses such as yours?	39
Table 34 – Which of the following local government or state agency initiatives would you most support to help businesses such as yours?	41
Section 3.4 – Additional Thoughts & Comments to Help Better Understand Your Situation and Concerns	43
Table 35 – Please share any additional thoughts or comments to help local governments or state agencies better understand your situation and concerns.....	43
Section 3.5 – Characteristics of the Sample for this Study	50
Table 36 – Characteristics of the Study Sample.....	50
Appendix - The Survey Instrument.....	51

Section 1 – Overview of the Study

The *Center for Community Studies* (the *Center*) at Jefferson Community College was established in October 1999 to engage in a variety of community-building and community-based research activities and to promote the productive discussion of ideas and issues of significance in the rural tri-county region of Jefferson, Lewis, and St. Lawrence County in Northern New York.

During the period of April 9th through April 17th, 2020, the Regional Economic Recovery, partnering with the *Center* and SUNY Potsdam faculty, invited owners of businesses in this three county region to respond to a survey concerning the impact COVID-19 (Novel coronavirus) has had on their business. The goal of this survey was to collect data from local businesses pertaining to their current operations and their plans for future operations in response to the COVID-19 pandemic. The data will provide recovery team members, as well as other local governments and local or state agencies who are engaged in economic recovery, to help them plan for and develop recovery initiatives to assist local businesses. These data will be simultaneously used to determine how to best assist businesses during the current economic conditions and when businesses work to establish new practices after the conclusion of the pandemic.

Section 2 – Methodology

A mixed-mode sampling methodology was employed in this study. A total of 394 business owners who either owned or operated a business in one of the three counties in February 2020 completed the survey. Each business owner was asked to share the location of their corporate office; county-specific participation results were: Jefferson County (n=192), Lewis County (n=95), and St. Lawrence County (n=92). Fourteen additional businesses have corporate offices located outside the three-county region. Two different Internet sampling modalities were used in the mixed-mode design. Email invitations were sent to a sample of businesses in the three-county region to complete the survey online, resulting in 277 (70%) completed surveys. Initial email invitations were sent on Thursday, April 9th with reminder emails sent on Saturday, April 11th and Thursday, April 16th. The email addresses were provided to the *Center* by local chambers of commerce and local economic development agencies, consisting of email addresses in their contact and membership lists. In addition to email invitations, to represent the local businesses not represented by the organizations providing emails, local media members assisted in informing local businesses of the study and posted a link to the online survey on their websites. These posted links resulted in 117 (30%) completed surveys. Using the mixed-mode sampling methodology described above, the resulting participation rates for this study are considered good among the industry standards of survey sampling. This online survey was open for completion between April 9th and April 17th, 2020. An overall average margin of error of estimation for the three-county regional sample of 394 businesses is $\pm 3.9\%$.

In accordance with the American Association of Public Opinion Research (AAPOR) Transparency Initiative pledge (the *Center for Community Studies* is a member of the AAPOR Transparency Initiative), the following details and disclosure for the **online surveying** employed in this study, including the following characteristics and facts, should be considered by any reader:

1. **(T) Dates of Data Collection:** April 9 – April 17, 2020
2. **(R) Recruitment:**
 - Online (email): Participants were recruited to participate via an email invitation with a link to the survey embedded.
 - Online (link): Participants were recruited to participate via posting an invitation and a link on local media websites.
3. **(A) Population Under Study:** All business owners or operators of a business in either Jefferson, Lewis, or St. Lawrence County, New York, USA (as of February 2020)
4. **(N) List Source:**
 - Online (email): Local chambers of commerce and economic development agencies
 - Online (link): None
5. **(S) Sampling Design:**
 - Online (email): The entire list of emails obtained from the sources in #4 were contacted to invite to participate in the survey.
 - Online (link): Participants were recruited to participate via posting an invitation and a link on local media websites.

6. **(P) Population Sampling Frame:**

Online (email): The sampling frame consists of all email addresses included in the databases of local chambers of commerce and economic development agencies.

Online (link): Essentially only limited by Internet access, in theory all business owners or operators with web access in the three counties are in the frame.

7. **(A) Administration:**

Online (both): Survey administered online only in English using SurveyMonkey

8. **(R) Researchers:** The study was completed by the *Center for Community Studies at Jefferson Community College*, with funding completely provided by the College.

9. **(E) Exact Wording of Survey:** Survey instrument attached as an appendix

10. **(N) Sample Sizes:** As is discussed in much greater detail for this study above: n=394 overall for the study, with an overall average margin of error of ±3.9%.

11. **(C) Calculation of Weights:** No weighting was used in this survey study analysis.

12. **(Y) Contact Information:**

Mr. Joel LaLone, Research Director
Mr. Larry Danforth, Research Coordinator
Center for Community Studies at Jefferson Community College
1220 Coffeen Street
Watertown, NY 13601
315-786-2264, 315-786-6553
jalone@sunyjefferson.edu
ldanforth@sunyjefferson.edu
www.sunyjefferson.edu/community/community-studies/

Generalizability and the Margin of Error – Constructing Confidence Intervals

With a sample of 394 completed surveys among North Country business owners, data reported in this study for **the entire population of North Country Business owners will have an average margin of error of approximately ±3.9%**, using a 95% confidence level. If investigating only for one specific county, the margins of error will be larger. **The county-specific average margins of error for this study are ±5.7% in Jefferson County, ±8.0% in Lewis County, and ±8.2% in St. Lawrence County.** These county-specific margins of error are larger than the region-wide margin of error of ±3.9%, of course, due to sample sizes within counties of less than 394.

Note that technically there is not one universal value of a margin of error that can be precisely calculated and used for the results for every question included in this survey, or for that matter, any multiple-question survey. Calculation methods used for generating a very precise measurement of the margin of error for any result in this study depend upon three factors.

- (1) The **sample size** is the number of participants who validly answered the survey question. In general, the smaller the sample size the larger the margin of error, and conversely, the larger the sample size the smaller the margin of error.
- (2) The **sample proportion or percentage** is the calculated percentage of the sample who responded with the answer or category of interest. This percentage can vary from 0%-100%, and, of course, will change from question to question throughout the survey. In general, the further that a sample percentage varies from 50%, in either direction (approaching either 0% or 100%), the smaller the margin of error, and conversely, the closer that the actual sample percentage is to 50% then the larger the resulting margin of error.
- (3) The **confidence level** used in generalizing the results of the sample to the population that the sample represented. In this study, the standard confidence level used in survey research, 95% confidence level, will be used for all survey questions.

In mathematical notation, the margin of error (ME) for each sample result for this study would be represented as:

$$ME = 1.96 \sqrt{\frac{p(100 - p)}{n}}$$

Where n = sample size = # valid responses to the survey question

p = sample percentage for the survey question (between 0%-100%)

1.96 = the standard normal score associated with the 95% confidence level

Since subgroups of different sample sizes will be investigated throughout this report, the margin of error formula on the previous page has been applied for varying sample sizes and the average value of the margin of error (averaging across possible sample proportions) has been recorded in Table 1 below.

Table 1 – Margins of Error for Varying Sample Sizes

Sample Size	30	50	75	100	120	140	160	180	200	250	300	325	350	394
Approximate Margin of Error	14.3%	11.1%	9.0%	7.8%	7.1%	6.6%	6.2%	5.8%	5.5%	5.0%	4.5%	4.3%	4.2%	3.9%

It should be noted that the margin of error is a measurement of random error, error due to simply the random chance of sampling; however, in survey research, it is humans who are being interviewed. When surveying humans there are other potential sources of error, sources of error in addition to random error (which is the only error encompassed by the margin of error). Response error, nonresponse error, process error, bias in sample selection, bias in question-phrasing, lack of clarity in question-phrasing, social desirability bias, acquiescence bias, and undercoverage (emails addresses were provided by chambers of commerce and economic development agencies) are common sources of other-than-random error. Hence, when using this study data to make estimates to the entire population of all business in the Jefferson-Lewis-St. Lawrence County Region, as is the case in standard survey research practices, the margin of error will be the only error measurement cited and interpreted.

Statistical Significance Tests

How does one determine if the observed difference in rates (or, percentages) when comparing subgroups is large enough to be statistically significant, or so small that it is not statistically significant? The rule that should be applied to determine statistical significance is:

1. **Sample percentages in the same row and subtable (comparing demographic subgroups) not sharing the same subscript are significantly different at $p < .05$.**
2. **Sample percentages in the same row and subtable (comparing demographic subgroups) sharing the same subscript are not significantly different at $p < .05$.**

All tests have been completed using the two-proportion z-test. Subsequent cell adjustment for all pairwise comparisons within a row of each innermost sub-table using the Bonferroni Multiple Comparison corrections has been completed when necessary. Tests assume equal variances. All results for all significance tests are reported in the associated cross-tabulation contingency tables using APA-style subscripts.

For example, the Northern New York County Comparison cross-tabulation for the question, “Which of the following best describes your current business operations?” for the three studied counties is shown below (and, also later in this report this is Table 2):

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following best describes your current business operations?	Operating at regular hours of operation	16.7% _a	28.4% _a	14.1% _a
	Operating with additional hours or operation	5.7% _a	1.1% _a	3.3% _a
	Operating at a reduced capacity	32.8% _a	40.0% _{a,b}	47.8% _b
	Closed	44.8% _a	30.5% _a	34.8% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	192	95	92

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances.¹

1. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

The cross-tabulation table above shows that 44.8% of Jefferson County participants indicated they are “Closed”, while the rates in Lewis and St. Lawrence Counties are 30.5% and 34.8%, respectively. Since these three groups all share a single subscript (a) there are no significant differences between the counties with respect to the current operations of their businesses. The rates of closure are not far enough apart to be unlikely to happen due to the random chance of sampling if the three counties are, in fact, not different. Therefore, the observed sample differences are not considered statistically significant. The above-described process is the appropriate process to use whenever comparing subgroups within the data set that has been collected and analyzed in this study.

Section 3 – Topline Summary of Findings

Section 3.1 – Current Business Operations

Table 2 – Which of the following best describes your current business operations?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of the following best describes your current business operations?	Operating at regular hours of operation	77	19.5%
	Operating with additional hours or operation	15	3.8%
	Operating at a reduced capacity	153	38.8%
	Closed	149	37.8%
	TOTALS:	394	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following best describes your current business operations?	Operating at regular hours of operation	16.7% _a	28.4% _a	14.1% _a
	Operating with additional hours or operation	5.7% _a	1.1% _a	3.3% _a
	Operating at a reduced capacity	32.8% _a	40.0% _{a,b}	47.8% _b
	Closed	44.8% _a	30.5% _a	34.8% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	192	95	92

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of the following best describes your current business operations?	Operating at regular hours of operation	32.4% _a	3.9% _b	10.3% _a	18.6% _{a,b}	28.0% _b
	Operating with additional hours or operation	5.9% _a	1.3% _b	4.3% _a	4.1% _a	3.0% _a
	Operating at a reduced capacity	49.0% _a	21.9% _b	26.7% _a	43.4% _b	44.7% _b
	Closed	12.7% _a	72.9% _b	58.6% _a	33.8% _b	24.2% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	204	155	116	145	132

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of the following best describes your current business operations?	Operating at regular hours of operation	28.3% _a	36.1% _a	4.6% _a	0.0% ¹
	Operating with additional hours or operation	7.5% _a	4.1% _a	1.5% _a	0.0% ¹
	Operating at a reduced capacity	49.1% _a	49.5% _a	21.5% _a	24.0% _a
	Closed	15.1% _a	10.3% _a	72.3% _a	76.0% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	106	97	130	25

Table 3 – How long do you expect to be able to operate under current conditions without additional help?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
How long do you expect to be able to operate under current conditions without additional help?	Less than one month	65	16.8%
	1 - 2 months	109	28.2%
	2 - 3 months	64	16.6%
	3 - 6 months	41	10.6%
	At least 6 months but not indefinitely	33	8.5%
	Indefinitely	74	19.2%
	TOTALS:		386

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
How long do you expect to be able to operate under current conditions without additional help?	Less than one month	18.5% _a	12.8% _a	17.0% _a
	1 - 2 months	28.0% _a	26.6% _a	26.1% _a
	2 - 3 months	14.8% _a	19.1% _a	20.5% _a
	3 - 6 months	12.7% _a	7.4% _a	11.4% _a
	At least 6 months but not indefinitely	10.1% _a	8.5% _a	5.7% _a
	Indefinitely	15.9% _a	25.5% _a	19.3% _a
	TOTAL	100.0%	100.0%	100.0%
Sample Size		189	94	88

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
How long do you expect to be able to operate under current conditions without additional help?	Less than one month	13.8% _a	20.8% _a	15.9% _a	16.2% _a	18.5% _a
	1 - 2 months	25.1% _a	32.2% _a	23.0% _a	32.4% _a	28.5% _a
	2 - 3 months	17.7% _a	15.4% _a	14.2% _a	14.1% _a	20.8% _a
	3 - 6 months	8.9% _a	12.1% _a	11.5% _a	13.4% _a	6.9% _a
	At least 6 months but not indefinitely	11.8% _a	5.4% _b	8.0% _a	7.7% _a	10.0% _a
	Indefinitely	22.7% _a	14.1% _b	27.4% _a	16.2% _a	15.4% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size		203	149	113	142	130

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
How long do you expect to be able to operate under current conditions without additional help?	Less than one month	13.3% _a	14.4% _a	18.4% _a	33.3% _a
	1 - 2 months	21.9% _a	28.9% _a	32.8% _a	29.2% _a
	2 - 3 months	15.2% _a	19.6% _a	14.4% _a	20.8% _a
	3 - 6 months	8.6% _a	9.3% _a	14.4% _a	0.0% ¹
	At least 6 months but not indefinitely	13.3% _a	10.3% _a	4.8% _a	8.3% _a
	Indefinitely	27.6% _a	17.5% _a	15.2% _a	8.3% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
Sample Size		105	97	125	24

Table 4 – How has the COVID-19 pandemic impacted your current level of employment?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
How has the COVID-19 pandemic impacted your current level of employment?	No Change	177	44.9%
	Employment is down	212	53.8%
	Employment is up	5	1.3%
	TOTALS:	394	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
How has the COVID-19 pandemic impacted your current level of employment?	No Change	42.7% _a	53.7% _a	45.7% _a
	Employment is down	55.7% _a	46.3% _a	53.3% _a
	Employment is up	1.6% _a	0.0% ¹	1.1% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	192	95	92

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
How has the COVID-19 pandemic impacted your current level of employment?	No Change	47.5% _a	42.6% _a	58.6% _a	46.9% _a	30.3% _b
	Employment is down	51.0% _a	56.8% _a	40.5% _a	52.4% _a	67.4% _b
	Employment is up	1.5% _a	0.6% _a	0.9% _a	0.7% _a	2.3% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	204	155	116	145	132

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
How has the COVID-19 pandemic impacted your current level of employment?	No Change	59.4% _a	34.0% _b	46.9% _a	20.0% _b
	Employment is down	39.6% _a	63.9% _b	52.3% _a	80.0% _b
	Employment is up	0.9% _a	2.1% _a	0.8% _a	0.0% ¹
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	106	97	130	25

Table 5 – By what amount will your level of employment decrease as a result of the COVID-19 pandemic?

Among businesses with employment down

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
By what amount will your level of employment decrease as a result of the COVID-19 pandemic?	Less than 10%	25	12.0%
	10% - 25%	38	18.2%
	25% - 50%	37	17.7%
	50% - 75%	40	19.1%
	75% or more	69	33.0%
	TOTALS:		209

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
By what amount will your level of employment decrease as a result of the COVID-19 pandemic?	Less than 10%	10.3% _a	14.3% _a	6.3% _a
	10% - 25%	23.4% _a	11.9% _a	14.6% _a
	25% - 50%	13.1% _a	28.6% _a	18.8% _a
	50% - 75%	21.5% _a	14.3% _a	16.7% _a
	75% or more	31.8% _a	31.0% _a	43.8% _a
	TOTAL		100.0%	100.0%
Sample Size		107	42	48

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
By what amount will your level of employment decrease as a result of the COVID-19 pandemic?	Less than 10%	12.5% _a	12.9% _a	6.8% _a	13.2% _a	13.5% _a
	10% - 25%	24.0% _a	11.8% _b	11.4% _a	13.2% _a	25.8% _a
	25% - 50%	26.0% _a	9.4% _b	18.2% _a	15.8% _a	19.1% _a
	50% - 75%	19.2% _a	15.3% _a	22.7% _a	18.4% _a	18.0% _a
	75% or more	18.3% _a	50.6% _b	40.9% _a	39.5% _a	23.6% _a
	TOTAL		100.0%	100.0%	100.0%	100.0%
Sample Size		104	85	44	76	89

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
By what amount will your level of employment decrease as a result of the COVID-19 pandemic?	Less than 10%	11.9% _a	12.9% _a	10.8% _a	20.0% _a
	10% - 25%	19.0% _a	27.4% _a	7.7% _a	25.0% _b
	25% - 50%	31.0% _a	22.6% _a	10.8% _a	5.0% _a
	50% - 75%	21.4% _a	17.7% _a	15.4% _a	15.0% _a
	75% or more	16.7% _a	19.4% _a	55.4% _a	35.0% _a
	TOTAL		100.0%	100.0%	100.0%
Sample Size		42	62	65	20

Table 6 – By what amount will your level of employment increase as a result of the COVID-19 pandemic?

Among businesses with employment up

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
By what amount will your level of employment increase as a result of the COVID-19 pandemic?	Less than 10%	0	0.0%
	10% - 25%	3	75.0%
	25% - 50%	0	0.0%
	50% - 75%	1	25.0%
	75% or more	0	0.0%
	TOTALS:	4	100.0%

Table 7 – What are your business's plans for hiring new employees needed as a result of the COVID-19 pandemic?

Among businesses with employment up

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
What are your business's plans for hiring new employees needed as a result of the COVID-19 pandemic?	All new employees have been hired	1	25.0%
	New employees are currently being hired	3	75.0%
	No new employees have been hired but hiring will begin soon	0	0.0%
	TOTALS:	4	100.0%

Table 8 – Do you expect to be able to fill the positions that are needed during the COVID-19 pandemic?

Among businesses currently hiring

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Do you expect to be able to fill the positions that are needed during the COVID-19 pandemic?	Yes	2	66.7%
	No	0	0.0%
	Unsure	1	33.3%
	TOTALS:	3	100.0%

Table 9 – Which of the following describes your business's ability to operate with all employees working from home?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of the following describes your business's ability to operate with all employees working from home?	My business can run all of its normal operations with employees working from home.	36	9.3%
	My business can only run some of its normal operations with employees working from home.	112	28.9%
	My business cannot operate with employees working from home.	239	61.8%
	TOTALS:	387	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following describes your business's ability to operate with all employees working from home?	My business can run all of its normal operations with employees working from home.	10.6% _a	8.6% _a	6.7% _a
	My business can only run some of its normal operations with employees working from home.	28.0% _a	28.0% _a	28.9% _a
	My business cannot operate with employees working from home.	61.4% _a	63.4% _a	64.4% _a
	TOTAL	100.0%	100.0%	100.0%
Sample Size		189	93	90

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of the following describes your business's ability to operate with all employees working from home?	My business can run all of its normal operations with employees working from home.	9.0% _a	9.9% _a	13.6% _a	9.0% _a	5.3% _a
	My business can only run some of its normal operations with employees working from home.	33.3% _a	24.5% _a	18.2% _a	31.3% _{a,b}	35.6% _b
	My business cannot operate with employees working from home.	57.7% _a	65.6% _a	68.2% _a	59.7% _a	59.1% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size		201	151	110	144	132

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of the following describes your business's ability to operate with all employees working from home?	My business can run all of its normal operations with employees working from home.	11.7% _a	5.2% _a	10.3% _a	8.0% _a
	My business can only run some of its normal operations with employees working from home.	28.2% _a	39.2% _a	24.6% _a	24.0% _a
	My business cannot operate with employees working from home.	60.2% _a	55.7% _a	65.1% _a	68.0% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
Sample Size		103	97	126	25

Table 10 – Which of the following barriers has your business experienced as a result of employees working from home?

Among businesses whose employees can perform at least some normal operations with employees working from home

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of the following barriers has your business experienced as a result of employees working from home?	Lack of technology/computers at home	28	18.8%
	Lack of/limited Internet service at employee homes	35	23.5%
	Concerns about cyber security	24	16.1%
	Need files or other materials from the office/plant	63	42.3%
	Work not suitable for work at home	72	48.3%
	No Concerns Shared	27	18.1%
	Sample Size	149	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following barriers has your business experienced as a result of employees working from home?	Lack of technology/computers at home	21.6% _a	22.9% _a	12.9% _a
	Lack of/limited Internet service at employee homes	21.6% _a	31.4% _a	16.1% _a
	Concerns about cyber security	20.3% _a	14.3% _a	9.7% _a
	Need files or other materials from the office/plant	50.0% _a	20.0% _b	41.9% _{a,b}
	Work not suitable for work at home	40.5% _a	42.9% _{a,b}	67.7% _b
	No Concerns Shared	20.3% _a	22.9% _a	12.9% _a
	Sample Size	74	35	31

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of the following barriers has your business experienced as a result of employees working from home?	Lack of technology/computers at home	22.1% _a	13.2% _a	11.4% _a	16.9% _a	25.9% _a
	Lack of/limited Internet service at employee homes	26.7% _a	20.8% _a	17.1% _a	16.9% _a	35.2% _a
	Concerns about cyber security	19.8% _a	11.3% _a	8.6% _a	11.9% _a	25.9% _a
	Need files or other materials from the office/plant	46.5% _a	39.6% _a	8.6% _a	39.0% _b	68.5% _c
	Work not suitable for work at home	51.2% _a	49.1% _a	48.6% _a	42.4% _a	55.6% _a
	No Concerns Shared	15.1% _a	17.0% _a	34.3% _a	22.0% _a	1.9% _b
	Sample Size	86	53	35	59	54

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of the following barriers has your business experienced as a result of employees working from home?	Lack of technology/computers at home	19.0% _a	25.6% _a	13.3% _a	12.5% _a
	Lack of/limited Internet service at employee homes	16.7% _a	37.2% _b	17.8% _a	37.5% _a
	Concerns about cyber security	14.3% _a	25.6% _a	8.9% _a	25.0% _a
	Need files or other materials from the office/plant	23.8% _a	69.8% _b	33.3% _a	75.0% _b
	Work not suitable for work at home	52.4% _a	51.2% _a	44.4% _a	75.0% _a
	No Concerns Shared	26.2% _a	2.3% _b	20.0% _a	0.0% ¹
	Sample Size	42	43	45	8

Table 11 – Which of these five barriers has been the most significant for your business as a result of employees working from home?

Among businesses whose employees can perform at least some normal operations with employees working from home

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of these five barriers has been the most significant for your business as a result of employees working from home? (Select all that apply)	Lack of technology/computers at home	10	7.9%
	Lack of/limited Internet service at employee homes	20	15.7%
	Concerns about cyber security	4	3.1%
	Need files or other materials from the office/plant	32	25.2%
	Work not suitable for work at home	61	48.0%
	TOTALS:		127

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of these five barriers has been the most significant for your business as a result of employees working from home? (Select all that apply)	Lack of technology/computers at home	11.5% _a	3.4% _a	7.1% _a
	Lack of/limited Internet service at employee homes	13.1% _a	27.6% _a	7.1% _a
	Concerns about cyber security	4.9% _a	0.0% ¹	0.0% ¹
	Need files or other materials from the office/plant	27.9% _a	20.7% _a	25.0% _a
	Work not suitable for work at home	42.6% _a	48.3% _a	60.7% _a
	TOTAL		100.0%	100.0%
Sample Size		61	29	28

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of these five barriers has been the most significant for your business as a result of employees working from home?	Lack of technology/computers at home	8.1% _a	6.5% _a	11.1% _a	6.4% _a	7.5% _a
	Lack of/limited Internet service at employee homes	16.2% _a	15.2% _a	22.2% _a	8.5% _a	18.9% _a
	Concerns about cyber security	4.1% _a	2.2% _a	0.0% ¹	2.1% _a	5.7% _a
	Need files or other materials from the office/plant	23.0% _a	30.4% _a	11.1% _a	40.4% _b	18.9% _{a,b}
	Work not suitable for work at home	48.6% _a	45.7% _a	55.6% _a	42.6% _a	49.1% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size		74	46	27	47	53

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of these five barriers has been the most significant for your business as a result of employees working from home?	Lack of technology/computers at home	6.3% _a	9.5% _a	7.9% _a	0.0% ¹
	Lack of/limited Internet service at employee homes	12.5% _a	19.0% _a	13.2% _a	25.0% _a
	Concerns about cyber security	0.0% ¹	7.1% _a	2.6% _a	0.0% ¹
	Need files or other materials from the office/plant	31.3% _a	16.7% _a	28.9% _a	37.5% _a
	Work not suitable for work at home	50.0% _a	47.6% _a	47.4% _a	37.5% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
Sample Size		32	42	38	8

Table 12 – Which of the following issues has your business experienced with its supply chain?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of the following issues has your business experienced with its supply chain?	Late deliveries	89	24.7%
	Hard to schedule deliveries	57	15.8%
	Equipment/parts/supplies on backorder	129	35.8%
	Primary suppliers closed/not operating now	76	21.1%
	Limited/reduced trade credit from suppliers	22	6.1%
	No problems	153	42.5%
	Sample Size	360	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following issues has your business experienced with its supply chain?	Late deliveries	27.2% _a	19.1% _a	21.8% _a
	Hard to schedule deliveries	17.8% _a	9.0% _a	14.9% _a
	Equipment/parts/supplies on backorder	40.8% _a	27.0% _a	34.5% _a
	Primary suppliers closed/not operating now	23.7% _a	15.7% _a	21.8% _a
	Limited/reduced trade credit from suppliers	7.7% _a	4.5% _a	5.7% _a
	No problems	40.2% _a	49.4% _a	43.7% _a
	Sample Size	169	89	87

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of the following issues has your business experienced with its supply chain?	Late deliveries	29.8% _a	17.6% _b	21.0% _a	20.7% _a	32.3% _a
	Hard to schedule deliveries	19.4% _a	12.5% _a	10.0% _a	14.1% _{a,b}	22.6% _b
	Equipment/parts/supplies on backorder	44.0% _a	24.3% _b	29.0% _a	29.6% _a	48.4% _b
	Primary suppliers closed/not operating now	16.8% _a	27.2% _b	18.0% _a	25.9% _a	18.5% _a
	Limited/reduced trade credit from suppliers	8.4% _a	2.9% _b	2.0% _a	5.2% _{a,b}	10.5% _b
	No problems	35.1% _a	51.5% _b	54.0% _a	44.4% _{a,b}	30.6% _b
	Sample Size	191	136	100	135	124

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of the following issues has your business experienced with its supply chain?	Late deliveries	25.8% _a	34.4% _a	16.8% _a	21.7% _a
	Hard to schedule deliveries	16.5% _a	22.6% _a	10.6% _a	21.7% _a
	Equipment/parts/supplies on backorder	37.1% _a	51.6% _b	21.2% _a	39.1% _a
	Primary suppliers closed/not operating now	18.6% _a	15.1% _a	27.4% _a	26.1% _a
	Limited/reduced trade credit from suppliers	6.2% _a	10.8% _a	1.8% _a	8.7% _a
	No problems	42.3% _a	26.9% _b	53.1% _a	43.5% _a
	Sample Size	97	93	113	23

Table 13 – What has been the largest issue your business experienced with its supply chain?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
What has been the largest issue your business experienced with its supply chain?	Late deliveries	30	8.1%
	Hard to schedule deliveries	21	5.7%
	Equipment/parts/supplies on backorder	93	25.1%
	Primary suppliers closed/not operating now	53	14.3%
	Limited/reduced trade credit from suppliers	7	1.9%
	No problems	166	44.9%
	TOTALS:	370	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
What has been the largest issue your business experienced with its supply chain?	Late deliveries	6.7% _a	9.1% _a	8.0% _a
	Hard to schedule deliveries	5.0% _a	4.5% _a	5.7% _a
	Equipment/parts/supplies on backorder	26.3% _a	20.5% _a	27.3% _a
	Primary suppliers closed/not operating now	15.1% _a	13.6% _a	12.5% _a
	Limited/reduced trade credit from suppliers	2.8% _a	1.1% _a	1.1% _a
	No problems	44.1% _a	51.1% _a	45.5% _a
	TOTAL	100.0%	100.0%	100.0%
Sample Size	179	88	88	

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
What has been the largest issue your business experienced with its supply chain?	Late deliveries	11.4% _a	4.2% _b	5.7% _a	8.0% _a	10.4% _a
	Hard to schedule deliveries	7.8% _a	3.5% _a	2.8% _a	5.1% _a	8.8% _a
	Equipment/parts/supplies on backorder	32.6% _a	15.3% _b	18.9% _a	21.0% _a	35.2% _b
	Primary suppliers closed/not operating now	9.8% _a	20.1% _b	13.2% _a	18.1% _a	11.2% _a
	Limited/reduced trade credit from suppliers	2.1% _a	1.4% _a	0.9% _a	0.7% _a	4.0% _a
	No problems	36.3% _a	55.6% _b	58.5% _a	47.1% _a	30.4% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size	193	144	106	138	125	

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
What has been the largest issue your business experienced with its supply chain?	Late deliveries	9.1% _a	14.0% _a	5.0% _a	0.0% ¹
	Hard to schedule deliveries	5.1% _a	10.8% _a	3.3% _a	4.2% _a
	Equipment/parts/supplies on backorder	28.3% _a	37.6% _a	13.3% _a	25.0% _a
	Primary suppliers closed/not operating now	11.1% _a	8.6% _a	20.8% _a	16.7% _a
	Limited/reduced trade credit from suppliers	1.0% _a	3.2% _a	0.0% ¹	8.3% _a
	No problems	45.5% _a	25.8% _b	57.5% _a	45.8% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
Sam ple Size	99	93	120	24	

Table 14 – What has been the impact on demand for your product(s)?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
What has been the impact on demand for your product(s)?	No impact	80	23.7%
	Many orders cancelled	122	36.1%
	Many orders delayed	100	29.6%
	Difficulty in getting paid/increased demand for trade credit from customers	56	16.6%
	Little/No new orders	53	15.7%
	Increase in demand	16	4.7%
	Sample Size	338	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
What has been the impact on demand for your product(s)?	No impact	21.1% _a	21.7% _a	28.7% _a
	Many orders cancelled	39.1% _a	33.7% _a	36.3% _a
	Many orders delayed	30.4% _a	28.9% _a	27.5% _a
	Difficulty in getting paid/increased demand for trade credit from customers	18.0% _a	18.1% _a	13.8% _a
	Little/No new orders	21.1% _a	13.3% _{a,b}	8.8% _b
	Increase in demand	3.1% _a	3.6% _a	8.8% _a
	Sample Size	161	83	80

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
What has been the impact on demand for your product(s)?	No impact	23.2% _a	25.6% _a	29.5% _a	21.0% _a	21.2% _a
	Many orders cancelled	33.0% _a	40.5% _a	33.7% _a	38.7% _a	35.6% _a
	Many orders delayed	31.4% _a	27.3% _a	23.2% _a	23.4% _a	41.5% _b
	Difficulty in getting paid/increased demand for trade credit from customers	17.3% _a	14.9% _a	12.6% _a	16.1% _a	20.3% _a
	Little/No new orders	16.2% _a	16.5% _a	15.8% _a	16.1% _a	15.3% _a
	Increase in demand	8.1% _a	0.0% ¹	5.3% _a	5.6% _a	3.4% _a
	Sample Size	185	121	95	124	118

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
What has been the impact on demand for your product(s)?	No impact	22.1% _a	23.6% _a	27.5% _a	15.8% _a
	Many orders cancelled	36.8% _a	29.2% _a	37.3% _a	57.9% _a
	Many orders delayed	20.0% _a	43.8% _b	24.5% _a	42.1% _a
	Difficulty in getting paid/increased demand for trade credit from customers	14.7% _a	20.2% _a	13.7% _a	21.1% _a
	Little/No new orders	14.7% _a	18.0% _a	17.6% _a	10.5% _a
	Increase in demand	12.6% _a	3.4% _b	0.0% ¹	0.0% ¹
	Sample Size	95	89	102	19

Table 15 – Which of the following has been the largest impact on demand for your product(s)?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of the following has been the largest impact on demand for your product(s)?	No impact	100	30.3%
	Many orders cancelled	114	34.5%
	Many orders delayed	75	22.7%
	Difficulty in getting paid/increased demand for trade credit from customers	41	12.4%
	TOTALS:	330	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following has been the largest impact on demand for your product(s)?	No impact	28.3% _a	29.6% _a	32.9% _a
	Many orders cancelled	36.5% _a	34.6% _a	32.9% _a
	Many orders delayed	23.3% _a	22.2% _a	22.4% _a
	Difficulty in getting paid/increased demand for trade credit from customers	11.9% _a	13.6% _a	11.8% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	159	81	76

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of the following has been the largest impact on demand for your product(s)?	No impact	32.4% _a	29.5% _a	33.7% _a	27.5% _a	30.0% _a
	Many orders cancelled	31.3% _a	41.0% _a	38.2% _a	35.8% _a	30.8% _a
	Many orders delayed	25.0% _a	17.2% _a	15.7% _a	22.5% _a	28.3% _a
	Difficulty in getting paid/increased demand for trade credit from customers	11.4% _a	12.3% _a	12.4% _a	14.2% _a	10.8% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size		176	122	89	120	120

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of the following has been the largest impact on demand for your product(s)?	No impact	31.4% _a	32.6% _a	31.0% _a	22.7% _a
	Many orders cancelled	38.4% _a	24.7% _a	39.0% _a	50.0% _a
	Many orders delayed	19.8% _a	30.3% _a	16.0% _a	22.7% _a
	Difficulty in getting paid/increased demand for trade credit from customers	10.5% _a	12.4% _a	14.0% _a	4.5% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
Sample Size		86	89	100	22

Table 16 – In what ways have you reduced or delayed capital investment or non-employee spending?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
In what ways have you reduced or delayed capital investment or non-employee spending?	None. Investing/spending as usual	60	16.6%
	Reducing advertising/marketing spending	169	46.7%
	Delayed/canceled equipment purchases	167	46.1%
	Reduced inventory replenishment/restocking	168	46.4%
	Delayed/canceled planned expansion or new construction	116	32.0%
	Reduced/canceled outside contract services such as IT services, training, or maintenance	91	25.1%
	Sample Size	362	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
In what ways have you reduced or delayed capital investment or non-employee spending?	None. Investing/spending as usual	17.0% _a	16.3% _a	16.7% _a
	Reducing advertising/marketing spending	49.7% _a	47.8% _a	42.9% _a
	Delayed/canceled equipment purchases	46.2% _a	44.6% _a	45.2% _a
	Reduced inventory replenishment/restocking	46.8% _a	42.4% _a	50.0% _a
	Delayed/canceled planned expansion or new construction	35.1% _a	26.1% _a	33.3% _a
	Reduced/canceled outside contract services such as IT services, training, or maintenance	29.8% _a	22.8% _{a,b}	13.1% _b
	Sample Size	171	92	84

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
In what ways have you reduced or delayed capital investment or non-employee spending?	None. Investing/spending as usual	18.0% _a	14.7% _a	16.3% _a	17.9% _a	15.4% _a
	Reducing advertising/marketing spending	46.4% _a	47.8% _a	36.5% _a	49.3% _a	52.0% _a
	Delayed/canceled equipment purchases	47.9% _a	43.4% _a	35.6% _a	46.3% _{a,b}	55.3% _b
	Reduced inventory replenishment/restocking	45.9% _a	47.8% _a	37.5% _a	45.5% _{a,b}	55.3% _b
	Delayed/canceled planned expansion or new construction	35.1% _a	29.4% _a	33.7% _a	33.6% _a	28.5% _a
	Reduced/canceled outside contract services such as IT services, training, or maintenance	19.1% _a	33.1% _b	25.0% _a	21.6% _a	28.5% _a
	Sample Size	194	136	104	134	123

Table 16 – In what ways have you reduced or delayed capital investment or non-employee spending? (cont.)

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
In what ways have you reduced or delayed capital investment or non-employee spending?	None. Investing/spending as usual	19.0% _a	17.2% _a	15.7% _a	9.5% _a
	Reducing advertising/marketing spending	43.0% _a	49.5% _a	45.2% _a	61.9% _a
	Delayed/canceled equipment purchases	42.0% _a	54.8% _a	40.9% _a	57.1% _a
	Reduced inventory replenishment/restocking	41.0% _a	51.6% _a	44.3% _a	66.7% _a
	Delayed/canceled planned expansion or new construction	41.0% _a	28.0% _a	28.7% _a	33.3% _a
	Reduced/canceled outside contract services such as IT services, training, or maintenance	13.0% _a	24.7% _b	31.3% _a	42.9% _a
	Sample Size	100	93	115	21

Section 3.2 – Future Business Plans and Expectations

Table 17 – Do you expect to reopen after the COVID-19 pandemic ends and all business operations are able to be resumed?

Among businesses currently closed

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Do you expect to reopen after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	131	87.3%
	Definitely No	0	0.0%
	Possibly yes or possibly no	19	12.7%
	TOTALS:	150	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Do you expect to reopen after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	84.9% _a	90.0% _a	90.6% _a
	Definitely No	0.0% ¹	0.0% ¹	0.0% ¹
	Possibly yes or possibly no	15.1% _a	10.0% _a	9.4% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	86	30	32

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Do you expect to reopen after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	80.8% _a	90.4% _a	91.3% _a	87.8% _a	78.1% _a
	Definitely No	0.0% ¹	0.0% ¹	0.0% ¹	0.0% ¹	0.0% ¹
	Possibly yes or possibly no	19.2% _a	9.6% _a	8.7% _a	12.2% _a	21.9% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	26	114	69	49	32

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Do you expect to reopen after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	75.0% _a	90.0% _a	92.6% _a	78.9% _a
	Definitely No	0.0% ¹	0.0% ¹	0.0% ¹	0.0% ¹
	Possibly yes or possibly no	25.0% _a	10.0% _a	7.4% _a	21.1% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	16	10	95	19

Table 18 – Do you expect to return to normal operations after the COVID-19 pandemic ends and all business operations are able to be resumed?

Among businesses currently open and not operating at regular hours

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Do you expect to return to normal operations after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	120	71.9%
	Definitely No	6	3.6%
	Possibly yes or possibly no	41	24.6%
	TOTALS:	167	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Do you expect to return to normal operations after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	68.9% _a	71.8% _a	73.9% _a
	Definitely No	6.8% _a	0.0% ¹	2.2% _a
	Possibly yes or possibly no	24.3% _a	28.2% _a	23.9% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	74	39	46

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Do you expect to return to normal operations after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	75.9% _a	62.9% _a	75.0% _a	63.2% _a	79.4% _a
	Definitely No	3.6% _a	2.9% _a	0.0% ¹	5.9% _a	3.2% _a
	Possibly yes or possibly no	20.5% _a	34.3% _a	25.0% _a	30.9% _a	17.5% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size		112	35	36	68	63

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Do you expect to return to normal operations after the COVID-19 pandemic ends and all business operations are able to be resumed?	Definitely Yes	68.3% _a	84.6% _b	65.5% _a	50.0% _a
	Definitely No	3.3% _a	3.8% _a	3.4% _a	0.0% ¹
	Possibly yes or possibly no	28.3% _a	11.5% _b	31.0% _a	50.0% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
Sample Size		60	52	29	6

Table 19 – When current restrictions are lifted, how long do you expect to need to return to normal operation?

Among businesses either planning to return to normal operations or possibly will return to normal operations and are currently closed or not operating at regular hours of operation

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
When current restrictions are lifted, how long do you expect to need to return to normal operation?	Immediately	95	30.5%
	1 month or less	66	21.2%
	1 - 3 months	44	14.1%
	3 - 6 months	31	10.0%
	6 months or more	35	11.3%
	Unsure	40	12.9%
	TOTALS:		311

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
When current restrictions are lifted, how long do you expect to need to return to normal operation?	Immediately	32.9% _a	20.6% _a	33.3% _a
	1 month or less	22.6% _a	13.2% _a	24.4% _a
	1 - 3 months	12.3% _{a,b}	23.5% _a	7.7% _b
	3 - 6 months	7.7% _a	14.7% _a	11.5% _a
	6 months or more	11.6% _a	13.2% _a	10.3% _a
	Unsure	12.9% _a	14.7% _a	12.8% _a
	TOTAL	100.0%	100.0%	100.0%
Sample Size	155	68	78	

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
When current restrictions are lifted, how long do you expect to need to return to normal operation?	Immediately	24.6% _a	34.5% _a	43.3% _a	22.8% _b	25.8% _b
	1 month or less	21.6% _a	20.3% _a	18.3% _a	22.8% _a	22.6% _a
	1 - 3 months	11.2% _a	16.9% _a	13.5% _a	17.5% _a	10.8% _a
	3 - 6 months	13.4% _a	7.4% _a	2.9% _a	11.4% _b	16.1% _b
	6 months or more	13.4% _a	10.8% _a	5.8% _a	13.2% _a	15.1% _a
	Unsure	15.7% _a	10.1% _a	16.3% _a	12.3% _a	9.7% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size	134	148	104	114	93	

Table 19 – When current restrictions are lifted, how long do you expect to need to return to normal operation? (cont.)

Three-county Regional Combined Demographic Cross-tabulation Results (cont):

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
When current restrictions are lifted, how long do you expect to need to return to normal operation?	Immediately	20.3% _a	30.0% _a	38.2% _a	16.0% _b
	1 month or less	21.6% _a	21.7% _a	20.3% _a	20.0% _a
	1 - 3 months	13.5% _a	8.3% _a	17.1% _a	16.0% _a
	3 - 6 months	10.8% _a	16.7% _a	5.7% _a	16.0% _a
	6 months or more	13.5% _a	13.3% _a	8.9% _a	20.0% _a
	Unsure	20.3% _a	10.0% _a	9.8% _a	12.0% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	74	60	123	25

Table 20 – What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic?

Among businesses either planning to return to normal operations or possibly will return to normal operations and are currently closed or not operating at regular hours of operation

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic?	All Employees	119	39.3%
	75% or more	20	6.6%
	50% - 75%	8	2.6%
	25% - 50%	11	3.6%
	Less than 25%	8	2.6%
	None-no employees furloughed	115	38.0%
	Unsure	22	7.3%
	TOTALS:	303	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic?	All Employees	39.9% _a	40.9% _a	35.1% _a
	75% or more	7.2% _a	3.0% _a	8.1% _a
	50% - 75%	2.0% _a	1.5% _a	5.4% _a
	25% - 50%	4.6% _a	1.5% _a	4.1% _a
	Less than 25%	2.0% _a	4.5% _a	2.7% _a
	None-no employees furloughed	34.6% _a	43.9% _a	39.2% _a
	Unsure	9.8% _a	4.5% _a	5.4% _a
	TOTAL	100.0%	100.0%	100.0%
Sample Size		153	66	74

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic?	All Employees	38.3% _a	39.4% _a	26.8% _a	47.8% _b	41.9% _{a,b}
	75% or more	9.0% _a	4.9% _a	2.1% _a	4.4% _a	14.0% _b
	50% - 75%	3.8% _a	1.4% _a	0.0% ¹	2.7% _a	5.4% _a
	25% - 50%	3.0% _a	3.5% _a	1.0% _a	2.7% _a	7.5% _a
	Less than 25%	3.0% _a	2.8% _a	1.0% _a	4.4% _a	2.2% _a
	None-no employees furloughed	36.8% _a	39.4% _a	63.9% _a	34.5% _b	15.1% _c
	Unsure	6.0% _a	8.5% _a	5.2% _{a,b}	3.5% _a	14.0% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size		133	142	97	113	93

Table 20 – What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic? (cont.)

Three-county Regional Combined Demographic Cross-tabulation Results: (cont)

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic?	All Employees	31.5% _a	46.7% _a	42.7% _a	24.0% _a
	75% or more	5.5% _a	13.3% _a	2.6% _a	16.0% _b
	50% - 75%	1.4% _a	6.7% _a	0.9% _a	4.0% _a
	25% - 50%	1.4% _a	5.0% _a	1.7% _a	12.0% _b
	Less than 25%	4.1% _a	1.7% _a	2.6% _a	4.0% _a
	None-no employees were furloughed	52.1% _a	18.3% _b	45.3% _a	12.0% _b
	Unsure	4.1% _a	8.3% _a	4.3% _a	28.0% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	73	60	117	25

Table 21 – What concerns do you have with your business returning to normal operations?

Among businesses either planning to return to normal operations or possibly will return to normal operations and are currently closed or not operating at regular hours of operation

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
What concerns do you have with your business returning to normal operations?	Customers will not return quickly	225	72.3%
	Customers will be unable to purchase as much as before	167	53.7%
	Suppliers will not be able to fill orders in time	64	20.6%
	Employees will not be available	64	20.6%
	Unable to finance operations	134	43.1%
	Non COVID-19 Concerns	7	2.3%
	New Potential Regulations	13	4.2%
	Being Able to Meet Demand	3	1.0%
	None	5	1.6%
	Sample Size	311	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
What concerns do you have with your business returning to normal operations?	Customers will not return quickly	73.5% _a	79.4% _a	67.9% _a
	Customers will be unable to purchase as much as before	52.9% _a	58.8% _a	52.6% _a
	Suppliers will not be able to fill orders in time	21.3% _a	22.1% _a	16.7% _a
	Employees will not be available	25.2% _a	11.8% _a	16.7% _a
	Unable to finance operations	47.7% _a	42.6% _a	35.9% _a
	Non COVID-19 Concerns	3.2% _a	0.0% ¹	2.6% _a
	New Potential Regulations	3.9% _a	2.9% _a	6.4% _a
	Being Able to Meet Demand	0.6% _a	0.0% ¹	2.6% _a
	None	1.3% _a	1.5% _a	1.3% _a
	Sample Size	155	68	78

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
What concerns do you have with your business returning to normal operations?	Customers will not return quickly	64.2% _a	80.4% _b	72.1% _a	78.9% _a	64.5% _a
	Customers will be unable to purchase as much as before	52.2% _a	54.7% _a	52.9% _a	54.4% _a	53.8% _a
	Suppliers will not be able to fill orders in time	20.1% _a	21.6% _a	17.3% _a	17.5% _a	28.0% _a
	Employees will not be available	25.4% _a	16.2% _a	12.5% _a	14.0% _a	37.6% _b
	Unable to finance operations	39.6% _a	44.6% _a	38.5% _a	47.4% _a	43.0% _a
	Non COVID-19 Concerns	0.7% _a	3.4% _a	3.8% _a	0.9% _a	2.2% _a
	New Potential Regulations	3.0% _a	6.1% _a	2.9% _a	5.3% _a	4.3% _a
	Being Able to Meet Demand	2.2% _a	0.0% ¹	1.9% _a	0.9% _a	0.0% ¹
	None	3.0% _a	0.7% _a	1.0% _a	0.9% _a	3.2% _a
	Sample Size	134	148	104	114	93

Table 21 – What concerns do you have with your business returning to normal operations? (cont.)

Three-county Regional Combined Demographic Cross-tabulation Results: (cont.)

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
What concerns do you have with your business returning to normal operations?	Customers will not return quickly	67.6% _a	60.0% _a	81.3% _a	76.0% _a
	Customers will be unable to purchase as much as before	52.7% _a	51.7% _a	53.7% _a	60.0% _a
	Suppliers will not be able to fill orders in time	16.2% _a	25.0% _a	19.5% _a	32.0% _a
	Employees will not be available	16.2% _a	36.7% _b	11.4% _a	40.0% _b
	Unable to finance operations	43.2% _a	35.0% _a	41.5% _a	60.0% _a
	Non COVID-19 Concerns	1.4% _a	0.0% ¹	2.4% _a	8.0% _a
	New Potential Regulations	4.1% _a	1.7% _a	4.9% _a	12.0% _a
	Being Able to Meet Demand	4.1% _a	0.0% ¹	0.0% ¹	0.0% ¹
	None	1.4% _a	5.0% _a	0.8% _a	0.0% ¹
	Sample Size	74	60	123	25

Table 22 – Which one of these five concerns is most concerning for your business returning to normal operations?

Among businesses either planning to return to normal operations or possibly will return to normal operations and are currently closed or not operating at regular hours of operation

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which one of these five concerns is most concerning for your business returning to normal operations?	Customers will not return quickly	128	41.8%
	Customers will be unable to purchase as much as before	76	24.8%
	Suppliers will not be able to fill orders in time	11	3.6%
	Employees will not be available	11	3.6%
	Unable to finance operations	80	26.1%
	TOTALS:		306

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which one of these five concerns is most concerning for your business returning to normal operations?	Customers will not return quickly	45.8% _a	44.1% _a	31.6% _a
	Customers will be unable to purchase as much as before	22.2% _a	32.4% _a	25.0% _a
	Suppliers will not be able to fill orders in time	2.0% _a	1.5% _a	6.6% _a
	Employees will not be available	3.9% _a	0.0% ¹	3.9% _a
	Unable to finance operations	26.1% _a	22.1% _a	32.9% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	153	68	76

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which one of these five concerns is most concerning for your business returning to normal operations?	Customers will not return quickly	34.4% _a	52.1% _b	48.5% _a	44.6% _{a,b}	30.8% _b
	Customers will be unable to purchase as much as before	27.5% _a	21.2% _a	25.2% _a	24.1% _a	25.3% _a
	Suppliers will not be able to fill orders in time	6.9% _a	0.7% _b	1.9% _a	2.7% _a	6.6% _a
	Employees will not be available	4.6% _a	0.7% _b	2.9% _{a,b}	0.9% _a	7.7% _b
	Unable to finance operations	26.7% _a	25.3% _a	21.4% _a	27.7% _a	29.7% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	131	146	103	112	91

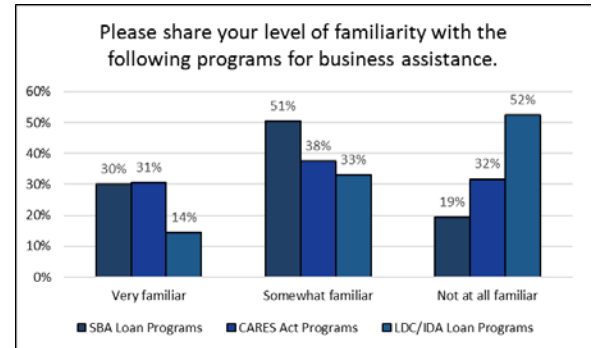
		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which one of these five concerns is most concerning for your business returning to normal operations?	Customers will not return quickly	37.5% _a	30.5% _a	55.7% _a	33.3% _b
	Customers will be unable to purchase as much as before	30.6% _a	23.7% _a	18.9% _a	33.3% _a
	Suppliers will not be able to fill orders in time	5.6% _a	8.5% _a	0.8% _a	0.0% ¹
	Employees will not be available	1.4% _a	8.5% _a	0.8% _a	0.0% ¹
	Unable to finance operations	25.0% _a	28.8% _a	23.8% _a	33.3% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	72	59	122	24

Section 3.3 – Business Assistance Programs

Table 23 – SUMMARY – Business Assistance Programs

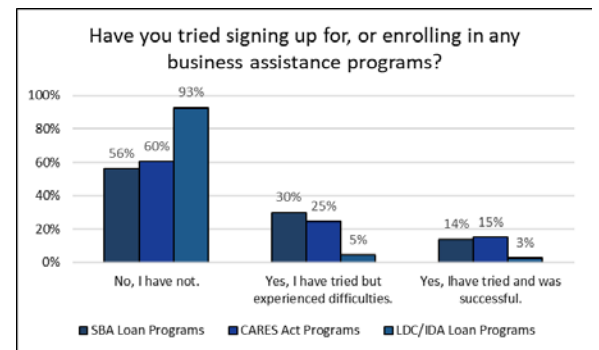
Familiarity with Business Assistance Programs:

Familiarity with Business Assistance Programs			
	Not at all familiar	Somewhat familiar	Very familiar
SBA Loan Programs	19.5%	50.5%	30.0%
CARES Act Programs	31.7%	37.6%	30.6%
LDC/IDA Loan Programs	52.5%	33.1%	14.5%



Attempted to Sign up for, or Enroll in Business Assistance Programs:

Have you tried signing up for, or enrolling in business assistance programs?			
	No, I have not.	Yes, I have tried but experienced difficulties.	Yes, I have tried and was successful.
SBA Loan Programs	56.2%	29.9%	13.9%
CARES Act Programs	60.4%	24.7%	15.0%
LDC/IDA Loan Programs	92.8%	4.6%	2.6%



Additional Information about Business Assistance Programs:

Would you like to receive additional information for any of the business assistance programs?		
	Yes	No
SBA Loan Programs	32.8%	67.2%
CARES Act Programs	39.7%	60.3%
LDC/IDA Loan Programs	39.5%	60.5%

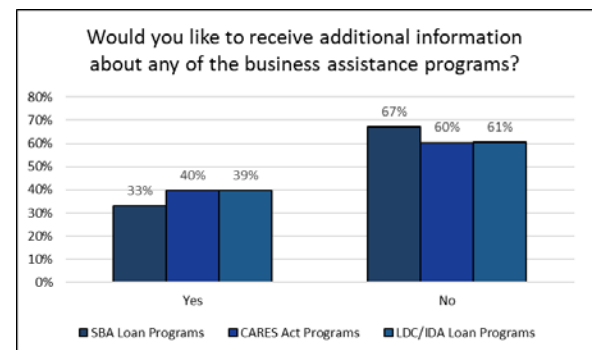


Table 24 – Please share your level of familiarity with SBA Loan Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Familiarity - SBA Loan Programs	Not at all familiar	72	19.5%
	Somewhat familiar	187	50.5%
	Very familiar	111	30.0%
	TOTALS:	370	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Familiarity - SBA Loan Programs	Not at all familiar	20.0% _a	23.3% _a	15.1% _a
	Somewhat familiar	42.8% _a	61.1% _b	52.3% _{a,b}
	Very familiar	37.2% _a	15.6% _b	32.6% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	180	90	86

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Familiarity - SBA Loan Programs	Not at all familiar	13.0% _a	25.9% _b	40.4% _a	16.5% _b	4.7% _c
	Somewhat familiar	56.5% _a	41.5% _b	45.9% _a	54.9% _a	50.4% _a
	Very familiar	30.6% _a	32.7% _a	13.8% _a	28.6% _b	44.9% _c
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	193	147	109	133	127

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Familiarity - SBA Loan Programs	Not at all familiar	21.2% _a	4.3% _b	29.5% _a	8.0% _b
	Somewhat familiar	61.6% _a	51.6% _a	42.6% _a	36.0% _a
	Very familiar	17.2% _a	44.1% _b	27.9% _a	56.0% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	99	93	122	25

Table 25 – Please share your level of familiarity with the CARES Act Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Familiarity - CARES Act Programs	Not at all familiar	118	31.7%
	Somewhat familiar	140	37.6%
	Very familiar	114	30.6%
	TOTALS:	372	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Familiarity - CARES Act Programs	Not at all familiar	31.7% _a	37.4% _a	27.6% _a
	Somewhat familiar	26.7% _a	46.2% _b	48.3% _b
	Very familiar	41.7% _a	16.5% _b	24.1% _b
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	180	91	87

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Familiarity - CARES Act Programs	Not at all familiar	26.2% _a	34.9% _a	52.3% _a	28.9% _b	17.3% _b
	Somewhat familiar	37.9% _a	39.7% _a	36.7% _{a,b}	45.2% _a	30.7% _b
	Very familiar	35.9% _a	25.3% _b	11.0% _a	25.9% _b	52.0% _c
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	195	146	109	135	127

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Familiarity - CARES Act Programs	Not at all familiar	35.6% _a	16.1% _b	38.0% _a	20.0% _a
	Somewhat familiar	45.5% _a	30.1% _b	41.3% _a	32.0% _a
	Very familiar	18.8% _a	53.8% _b	20.7% _a	48.0% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	101	93	121	25

Table 26 – Please share your level of familiarity with LDC/IDA Loan Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Familiarity - LDC/IDA Loan Programs	Not at all familiar	192	52.5%
	Somewhat familiar	121	33.1%
	Very familiar	53	14.5%
	TOTALS:	366	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Familiarity - LDC/IDA Loan Programs	Not at all familiar	56.2% _a	50.0% _a	46.4% _a
	Somewhat familiar	27.0% _a	37.8% _a	41.7% _a
	Very familiar	16.9% _a	12.2% _a	11.9% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	178	90	84

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Familiarity - LDC/IDA Loan Programs	Not at all familiar	46.1% _a	60.0% _b	67.9% _a	55.0% _a	36.8% _b
	Somewhat familiar	38.7% _a	26.2% _b	25.7% _a	32.8% _a	40.0% _a
	Very familiar	15.2% _a	13.8% _a	6.4% _a	12.2% _{a,b}	23.2% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	191	145	109	131	125

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Familiarity - LDC/IDA Loan Programs	Not at all familiar	55.6% _a	36.3% _b	64.2% _a	40.0% _b
	Somewhat familiar	36.4% _a	41.8% _a	25.0% _a	32.0% _a
	Very familiar	8.1% _a	22.0% _b	10.8% _a	28.0% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	99	91	120	25

Table 27 – Have you tried signing up for, or enrolling in SBA Loan Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Signing up/Enrolling in - SBA Loan Programs	No, I have not.	203	56.2%
	Yes, I have tried but experienced difficulties.	108	29.9%
	Yes, I have tried and was successful.	50	13.9%
	TOTALS:	361	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Signing up/Enrolling in - SBA Loan Programs	No, I have not.	52.9% _a	66.7% _a	48.8% _a
	Yes, I have tried but experienced difficulties.	31.6% _a	24.1% _a	33.7% _a
	Yes, I have tried and was successful.	15.5% _a	9.2% _a	17.4% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	174	87	86

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Signing up/Enrolling in - SBA Loan Programs	No, I have not.	57.1% _a	51.0% _a	71.4% _a	50.8% _b	47.9% _b
	Yes, I have tried but experienced difficulties.	26.6% _a	35.9% _a	23.2% _a	32.8% _a	33.1% _a
	Yes, I have tried and was successful.	16.3% _a	13.1% _a	5.4% _a	16.4% _b	19.0% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	184	145	112	128	121

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Signing up/Enrolling in - SBA Loan Programs	No, I have not.	63.2% _a	50.6% _a	54.1% _a	34.8% _a
	Yes, I have tried but experienced difficulties.	26.3% _a	27.0% _a	32.8% _a	52.2% _a
	Yes, I have tried and was successful.	10.5% _a	22.5% _b	13.1% _a	13.0% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	95	89	122	23

Table 28 – Have you tried signing up for, or enrolling in CARES Act Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Signing up/Enrolling in - CARES Act Programs	No, I have not.	218	60.4%
	Yes, I have tried but experienced difficulties.	89	24.7%
	Yes, I have tried and was successful.	54	15.0%
	TOTALS:	361	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Signing up/Enrolling in - CARES Act Programs	No, I have not.	51.7% _a	70.9% _b	64.8% _{a,b}
	Yes, I have tried but experienced difficulties.	26.4% _a	20.9% _a	25.0% _a
	Yes, I have tried and was successful.	21.8% _a	8.1% _b	10.2% _{a,b}
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	174	86	88

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Signing up/Enrolling in - CARES Act Programs	No, I have not.	57.0% _a	62.2% _a	79.8% _a	56.6% _b	47.5% _b
	Yes, I have tried but experienced difficulties.	19.9% _a	30.8% _b	19.3% _a	32.6% _a	21.3% _a
	Yes, I have tried and was successful.	23.1% _a	7.0% _b	0.9% _a	10.9% _b	31.1% _c
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	186	143	109	129	122

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Signing up/Enrolling in - CARES Act Programs	No, I have not.	65.6% _a	48.3% _b	65.5% _a	45.8% _a
	Yes, I have tried but experienced difficulties.	26.0% _a	13.5% _b	28.6% _a	41.7% _a
	Yes, I have tried and was successful.	8.3% _a	38.2% _b	5.9% _a	12.5% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	96	89	119	24

Table 29 – Have you tried signing up for, or enrolling in LDC/IDA Loan Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Signing up/Enrolling in - LDC/IDA Loan Programs	No, I have not.	320	92.8%
	Yes, I have tried but experienced difficulties.	16	4.6%
	Yes, I have tried and was successful.	9	2.6%
	TOTALS:	345	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Signing up/Enrolling in - LDC/IDA Loan Programs	No, I have not.	92.8% _a	90.1% _a	94.0% _a
	Yes, I have tried but experienced difficulties.	4.2% _a	7.4% _a	3.6% _a
	Yes, I have tried and was successful.	3.0% _a	2.5% _a	2.4% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	167	81	83

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Signing up/Enrolling in - LDC/IDA Loan Programs	No, I have not.	93.8% _a	91.2% _a	94.4% _a	94.3% _a	89.7% _a
	Yes, I have tried but experienced difficulties.	4.0% _a	5.1% _a	4.7% _a	4.9% _a	4.3% _a
	Yes, I have tried and was successful.	2.3% _a	3.7% _a	0.9% _a	0.8% _a	6.0% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	177	136	107	122	116

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Signing up/Enrolling in - LDC/IDA Loan Programs	No, I have not.	94.6% _a	92.9% _a	93.9% _a	77.3% _b
	Yes, I have tried but experienced difficulties.	5.4% _a	2.4% _a	4.4% _a	9.1% _a
	Yes, I have tried and was successful.	0.0% ¹	4.7% _a	1.8% _a	13.6% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	92	85	114	22

Table 30 – Would you like to receive additional information about SBA Loan Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Would you like to receive additional information about SBA Loan Programs?	Yes	111	32.8%
	No	227	67.2%
	TOTALS:	338	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Would you like to receive additional information about SBA Loan Programs?	Yes	35.8% _a	33.7% _a	27.8% _a
	No	64.2% _a	66.3% _a	72.2% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	159	86	79

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Would you like to receive additional information about SBA Loan Programs?	Yes	30.2% _a	37.4% _a	37.3% _a	39.8% _a	21.4% _b
	No	69.8% _a	62.6% _a	62.7% _a	60.2% _a	78.6% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	179	131	102	123	112

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Would you like to receive additional information about SBA Loan Programs?	Yes	37.2% _a	22.6% _b	40.5% _a	20.0% _a
	No	62.8% _a	77.4% _b	59.5% _a	80.0% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	94	84	111	20

Table 31 – Would you like to receive additional information about the CARES Act Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Would you like to receive additional information about CARES Act Programs?	Yes	140	39.7%
	No	213	60.3%
	TOTALS:	353	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Would you like to receive additional information about CARES Act Programs?	Yes	43.5% _a	40.2% _a	34.1% _a
	No	56.5% _a	59.8% _a	65.9% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	170	87	82

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Would you like to receive additional information about CARES Act Programs?	Yes	35.2% _a	47.2% _b	49.5% _a	45.0% _a	25.0% _b
	No	64.8% _a	52.8% _b	50.5% _a	55.0% _a	75.0% _b
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	182	142	107	129	116

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Would you like to receive additional information about CARES Act Programs?	Yes	44.8% _a	24.7% _b	50.4% _a	30.4% _a
	No	55.2% _a	75.3% _b	49.6% _a	69.6% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	96	85	119	23

Table 32 – Would you like to receive additional information about LDC/IDA Loan Programs

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Would you like to receive additional information about LDC/IDA Loan Programs?	Yes	137	39.5%
	No	210	60.5%
	TOTALS:	347	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Would you like to receive additional information about LDC/IDA Loan Programs?	Yes	46.1% _a	36.5% _a	32.1% _a
	No	53.9% _a	63.5% _a	67.9% _a
	TOTAL	100.0%	100.0%	100.0%
	Sample Size	167	85	81

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Would you like to receive additional information about LDC/IDA Loan Programs?	Yes	35.7% _a	45.3% _a	35.6% _a	48.4% _a	33.9% _a
	No	64.3% _a	54.7% _a	64.4% _a	51.6% _a	66.1% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
	Sample Size	182	137	104	124	118

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Would you like to receive additional information about LDC/IDA Loan Programs?	Yes	38.9% _a	32.6% _a	45.1% _a	45.8% _a
	No	61.1% _a	67.4% _a	54.9% _a	54.2% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	95	86	113	24

Table 33 – Which of the following local government or state agency initiatives would you support to help businesses such as yours?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of the following local government or state agency initiatives would you support to help businesses such as yours?	Assistance with loan/program identification and applications	149	47.5%
	Additional financing options	142	45.2%
	Pooled advertising/marketing programs for local business	105	33.4%
	Website support – help in designing operating websites and online business functions	63	20.1%
	Refinancing of existing loans, including delays in principal and/or interest payments	93	29.6%
	Sales tax holiday for local purchases	114	36.3%
	Sample Size	314	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following local government or state agency initiatives would you support to help businesses such as yours?	Assistance with loan/program identification and applications	46.4% _a	51.2% _a	44.9% _a
	Additional financing options	47.1% _a	47.6% _a	36.2% _a
	Pooled advertising/marketing programs for local business	32.7% _a	34.1% _a	33.3% _a
	Website support – help in designing operating websites and online business functions	15.0% _a	18.3% _{a,b}	34.8% _b
	Refinancing of existing loans, including delays in principal and/or interest payments	31.4% _{a,b}	19.5% _a	37.7% _b
	Sales tax holiday for local purchases	36.6% _a	30.5% _a	43.5% _a
	Sample Size	153	82	69

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of the following local government or state agency initiatives would you support to help businesses such as yours?	Assistance with loan/program identification and applications	47.5% _a	48.5% _a	38.3% _a	53.4% _a	49.0% _a
	Additional financing options	42.4% _a	49.2% _a	34.0% _a	47.5% _{a,b}	52.9% _b
	Pooled advertising/marketing programs for local business	33.5% _a	35.4% _a	31.9% _a	38.1% _a	29.4% _a
	Website support – help in designing operating websites and online business functions	19.0% _a	20.0% _a	18.1% _a	18.6% _a	23.5% _a
	Refinancing of existing loans, including delays in principal and/or interest payments	32.3% _a	27.7% _a	20.2% _a	27.1% _{a,b}	41.2% _b
	Sales tax holiday for local purchases	41.1% _a	31.5% _a	30.9% _a	39.8% _a	37.3% _a
	Sample Size	158	130	94	118	102

Table 33 – Which of the following local government or state agency initiatives would you support to help businesses such as yours? (cont.)

Three-county Regional Combined Demographic Cross-tabulation Results: (cont.)

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of the following local government or state agency initiatives would you support to help businesses such as yours?	Assistance with loan/program identification and applications	44.7% _a	50.7% _a	49.1% _a	45.5% _a
	Additional financing options	38.8% _a	46.6% _a	44.4% _a	72.7% _b
	Pooled advertising/marketing programs for local business	38.8% _a	27.4% _a	34.3% _a	40.9% _a
	Website support – help in designing operating websites and online business functions	16.5% _a	21.9% _a	17.6% _a	31.8% _a
	Refinancing of existing loans, including delays in principal and/or interest payments	28.2% _a	37.0% _a	23.1% _a	50.0% _b
	Sales tax holiday for local purchases	44.7% _a	37.0% _a	31.5% _a	31.8% _a
	TOTAL	85	73	108	22

Table 34 – Which of the following local government or state agency initiatives would you most support to help businesses such as yours?

Three-County Regional Combined Results:

		Region-wide Frequency	Region-wide Percentage
Which of the following local government or state agency initiatives would you most support to help businesses such as yours?	Assistance with loan/program identification and applications	97	30.1%
	Additional financing options	59	18.3%
	Pooled advertising/marketing programs for local business	51	15.8%
	Website support - help in designing, operating websites and online business functions	22	6.8%
	Refinancing of existing loans, including delays in principal and/or interest payments	48	14.9%
	Sales tax holiday for local purchases	45	14.0%
	TOTALS:	322	100.0%

County Comparison Results:

		County of Headquarters		
		Jefferson	Lewis	St. Lawrence
Which of the following local government or state agency initiatives would you most support to help businesses such as yours?	Assistance with loan/program identification and applications	27.7% _a	37.2% _a	28.0% _a
	Additional financing options	19.5% _a	14.1% _a	18.7% _a
	Pooled advertising/marketing programs for local business	18.2% _a	11.5% _a	14.7% _a
	Website support - help in designing, operating websites and online business functions	6.3% _a	10.3% _a	4.0% _a
	Refinancing of existing loans, including delays in principal and/or interest payments	18.2% _a	11.5% _a	13.3% _a
	Sales tax holiday for local purchases	10.1% _a	15.4% _a	21.3% _a
	TOTAL	100.0%	100.0%	100.0%
Sample Size	159	78	75	

Three-county Regional Combined Demographic Cross-tabulation Results:

		Type of Business		Full-time Employees		
		Essential	Nonessential	None	1 - 5	6 or more
Which of the following local government or state agency initiatives would you most support to help businesses such as yours?	Assistance with loan/program identification and applications	30.2% _a	30.1% _a	23.2% _a	34.7% _a	31.2% _a
	Additional financing options	17.0% _a	18.4% _a	17.9% _a	16.9% _a	20.2% _a
	Pooled advertising/marketing programs for local business	17.0% _a	15.4% _a	16.8% _a	15.3% _a	15.6% _a
	Website support - help in designing, operating websites and online business functions	5.7% _a	6.6% _a	10.5% _a	4.2% _a	6.4% _a
	Refinancing of existing loans, including delays in principal and/or interest payments	15.1% _a	16.9% _a	14.7% _a	13.6% _a	16.5% _a
	Sales tax holiday for local purchases	15.1% _a	12.5% _a	16.8% _a	15.3% _a	10.1% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Sample Size	159	136	95	118	109	

Table 34 – Which of the following local government or state agency initiatives would you most support to help businesses such as yours? (cont.)

Three-county Regional Combined Demographic Cross-tabulation Results: (cont.)

		Type of Business			
		Essential		Nonessential	
		Full-time Employees		Full-time Employees	
		5 or Fewer	6 or More	5 or Fewer	6 or More
Which of the following local government or state agency initiatives would you most support to help businesses such as yours?	Assistance with loan/program identification and applications	32.1% _a	28.2% _a	29.2% _a	34.8% _a
	Additional financing options	11.1% _a	23.1% _b	19.5% _a	13.0% _a
	Pooled advertising/marketing programs for local business	18.5% _a	15.4% _a	15.0% _a	17.4% _a
	Website support - help in designing, operating websites and online business functions	3.7% _a	7.7% _a	7.1% _a	4.3% _a
	Refinancing of existing loans, including delays in principal and/or interest payments	16.0% _a	14.1% _a	15.0% _a	26.1% _a
	Sales tax holiday for local purchases	18.5% _a	11.5% _a	14.2% _a	4.3% _a
	TOTAL	100.0%	100.0%	100.0%	100.0%
	Sample Size	81	78	113	23

Section 3.4 – Additional Thoughts & Comments to Help Better Understand Your Situation and Concerns

Each survey participant was given the opportunity to share any additional thoughts or comments that they believed government or state agencies might be able to use to better understand their situation and concerns. The unedited remarks from 83 survey participants are listed in the table below and on the following pages.

1	A successful business like ours taking on Debt in order to survive the pandemic with an unknown future is absurd. The very government that forced our operation to shut down and drove our sales to 15% of normal needs to foot the bill for the loan forgiveness. We should owe nothing when this pandemic is over. And monies needed to be available to businesses within Days of the mandated reduction of business operations. I have had to cash in my entire 401K retirement in order to have cash on hand to help make business expenses while we have waited literally weeks for theses grants and loans to be processed with still not one single dime of government assistance as I write this. We did our best to keep our employees on payroll as long as we could hoping for some help...but had to let most of them go on unemployment to keep our operation alive. Now that they are collecting unemployment, at a higher rate than their normal pay, how are we to entice them to return to work, as we are required to do, to satisfy some loan forgiveness. The help and policies being offered to businesses are truly too little too late. Businesses are shutting down here on a daily basis for this very reason and many will never open their doors again. We are begging for assistance that does not incur debt that we did not have before all of this began. Please help!
2	As a business that collects and remits occupancy tax for SLC as well as NYS sales tax it would have been very helpful had both entities forgiven or extended payment remittance on the appropriate dates.
3	As a horse boarding and lesson barn, my lesson horses must work to pay for them selves. If they arent working money isn't there. This has been the most worst month of my 10 years of being in business.

4	<p>As long-time director of St. Lawrence County's crisis services (41 years), I have had to reconfigure all our services in a very short time. Did it before we had to. I have not applied for any of the special loan/grant programs, because IF our county and state (Office of Mental Health) funding remains relatively intact past the current quarter, I can get us through with careful financial management. Sure, we could use the money, but a lot of small businesses like restaurants don't have "funding" the way we do, and I feel like they need the loans more than we do. We've had a lot (for us) of new expenses as we get what we need to work from home, so if existing funding can be redistributed from agencies who are providing no services right now to those like mine who are spending more than usual, it should be okay. But if our funding streams get raided in the long term to pay for the state's expanding medical facility needs... well, then we couldn't pay loans back anyway. So it's an uncertain time. We have some very experienced mental health counselors and a social worker who normally do mobile crisis work. I pulled them off the road more than a month ago because they are all over 60 and at least one has a higher-risk medical status. They are currently assigned to do phone consultations with the hotline callers who genuinely need to talk more than a few minutes. I think we've given them 57% more cases to handle in the past month than in our busiest previous month. we are working differently, too. Normally provide the hotline for our sister agency, victims' services provider Renewal House. We are now receiving their calls 24-7 and distributing daytime calls among their 10 victim advocates. This isn't easy, but I don't know what they would do without us, and we CAN do it so we do it. It's the right thing to do. We expect that domestic violence, depression, anxiety, and suicidal ideation will increase all through the period of confinement and job loss, and probably for a good long time afterward, too. Truth is, I am working harder than I ever have before, and I've built a number of programs from scratch. If comp time were a thing for me, I would have earned about 9 1/2 weeks of it in the past 4 1/2 weeks. I've had to figure out a lot of things, but figuring out things is what I'm good at. I feel like I am where I should be. worried about the folks who are losing their jobs, the demand on unemployment, the struggles of small for-profit businesses (my husband used to have his own one-man law firm -- I know the struggles!) . Karen Easter, Potsdam karen@reachouthotline.org</p>
5	<p>As we are all aware a lot of businesses lost revenue due to high waters, no actions were taken until it was too late and many lost everything. Now you have the pandemic and that too will be damaging to a lot of businesses when we are not allowed to have social gatherings, travel is a definite no, stay at home orders are in place and the locals don't want the them. This area will be hit hard again and who really knows what the impact will be.</p>
6	<p>Assistance in helping employees navigate UI and other benefits available to them. My furloughed employees are still not receiving UI benefits they are entitled to and it's going on 3 weeks now. I don't know how to help them.</p>
7	<p>Because on the nature of our work this time of year can be slow anyways (ramping up for summer building season) so impacts are hard to tell at the moment . We do have some work but without the help of employees we will have to delay our work or we might lose it if we can not meet our clients demands. There are similar companies locally that will do work despite orders to not be working. We need to be able to put our employees back to work legally to be successful. I am concerned of the future windfall of this if it delays the local building season push out to far. I think ultimately I will survive this, I am not concerned of that but the impact this could have on our ability to employee people, meets our clients demands safely and what this will do to our local economy - will people be spending money???</p>
8	<p>Biggest issue every employee came in my office and wanted to Be laid off so they could collect unemployment and get the 600.00 a week bonus. If the employee gets the max unemployment and the 600.00 assuming a 40 hour work week that puts the pay at 27.00 dollars an hour. NO sessional employees/farm workers etc. will get out and get a job if the state keeps paying that much cash. Lack of employees will hurt us this summer more than COVID-19</p>
9	<p>Doing the best we can- Staying home till things improve.</p>

10	DOL - shared work program to include \$600 incentive so that business can continue to operate, even if scaled down. Right now I can only offer retail online. My bike technician can make more money on unemployment and I can not afford to keep him full time. If he was able to work part time and receive an attractive rate (shared work + \$600) then it would help with business continuity.
11	Don't apply
12	Giving loans to already struggling business is not the answer!
13	how will our rates for unemployment be affected?
14	I am 63 and semi-retired. I can survive w/o my photography work - but am dipping into retirement savings
15	I am a one person sole proprietor LLC which opened on 1/2/20. My work is deemed non-essential and all demand for my services stopped. Things were just starting to gain speed. I have had to utilize unemployment expansion from the CARES Act. Hopefully when travel is lifted my momentum will resume. I feel I will have to start a big marketing push at that point to remind all of what services I can provide.
16	I am a sole proprietor, self employed, with no full time employees other than myself. There is, in reality, very little to no assistance for sole proprietors with no employees. Unemployment is available yes, but I have applied and am still working through the obstacles to receive any financial assistance. Even with unemployment, it will help pay personal bills such as grocery and utilities for my home, but will not assist my business in any way. I still have overhead, and expenses that are accruing for my business on top of my personal home and families expenses and needs. I am not alone in this, as many other sole proprietors that I know are facing the same hardships. Overall, there is no financial assistance that will help or save us in the long term. We need customers, we need business, not government funding for long term assistance. We need to get back to work. This virus is dangerous and serious yes, but this is to the point where it is ruining the lives of everyone and things need to change! We need to re-open upstate businesses, if anything. Lord knows the upstate residents are the most vulnerable financially in times such as these.
17	I am a web designer with a home office, so although I am able to operate from home as normal, clients are wary of investing in a website at this time due to financial concerns, even though for many industries, having a website could assist with their long-term business success. Pooled marketing efforts are a good idea in theory, but it's a short term solution. Businesses with control of their own website and marketing can also bring that into the post-COVID phase to help them get back on their feet and STAY there.
18	I am entering my fourth season of cottage rentals in Alex Bay. After suffering through 2 out of 3 seasons with the high water issues along the St Lawrence and already seeing some diminishing of rentals, now this. People come from many states to stay with us and spend their money in the Alexandria Bay area. My season is very short as it is and these two issues are devastating to my business and I'm not sure how long I can hold out.
19	I am not interested in any loans to help during this difficult time. I have enough debt. But some grant money or financial help with money that wouldn't be repaid would help tremendously
20	I can't afford debt, just need safe, open marketplace with consumer confidence to spend money.
21	I have a very small business. It is a secondary income for our family. The loss of income in our case will simply result in a decrease in our family's voluntary spending.

22	I now have payroll support for my team which is great, don't get me wrong. However as owners of the LLP my husband and I are not employees of our practice, therefore are not personally eligible for payroll support. With the number of patient visits so drastically down, we may not have any income personally for the near future, which is very scary. We may have to borrow from our 401k to cover our personal expenses. It feels ironic that our staff and employed physician colleagues all have their guaranteed incomes, while we have no options personally but to borrow. Would greatly appreciated some sort of help also for us based upon our prior years' earnings as well!!
23	I own a Bed & Breakfast and tourism is a huge part of my business. COVID-19 has eliminated any form of tourism including the SNIRT Run. So, for my modest income the decrease in income has made a significant difference in the improvements I would have made.
24	I think the state missed the opportunity to quarantine and stop downstate people from congregating or leaving their area. This caused the government to closed down the whole state which impacted us negatively.
25	I was told my business didn't qualify for any help as all 4 of my employees are PT or fill in bartenders-however I still have payroll taxes,utilities to pay monthly-no programs cover JUST THAT. Process to apply very confusing with conflicting information.
26	It has been a challenging time with our day service programs being closed based on the EO and continuing to support those who live at home in the community with the restrictions.
27	It is frustrating to be closed and considered non-essential today (we are a golf course) when we were enforcing social distancing on the course but we see essential businesses not practicing nor enforcing social distancing, wearing masks, etc.
28	It would be helpful to have such items as paint and other fixer upper items that we can not afford to do with the current economic situation and when customers do come this would be helpful to buy supplies needed to update.
29	Legislation and programs are moving so fast nobody knows all the rules, regulations, or true timing of programs. Assistance is slower than pledged and decisions need to be made without accurate information.
30	Like all of the other initiatives surrounding the business community during the pandemic, this survey fails to recognize and accommodate the needs of nonprofits. The human services sector is getting murdered out there financially.
31	Loans do not help. Grants would be beneficial. I have already had 35% of our YEARLY business CANCELED due to social distancing requirements
32	Local TV station did a segment on Realtors back in business and deemed essential. Very next day Realtors were deemed essential with restrictions which prohibits showing homes for sale or rentals in person. The restricted showings was not corrected by the TV station and it has caused a great deal Of confusion and frustration as public only heard "Realtors are back to work and able To show homes". Lack of updated or accurate information has made the situation more frustrating.
33	Lowering the interest rates on current loans to help meet the monthly payments now that income has stopped.
34	Luckily, we strive to plan and implement ways to be on the forefront of innovation in our industry all of the time. We have customers all over the world. Our business will survive and we have no desire and will not seek outside assistance or funding. There are many more deserving businesses in need than ours. However, lack of access to high speed internet and competitive shipping options across the county (Lewis) has stunted our growth potential as it will to many businesses in the years to come. High speed internet and education on its usefulness as a company, as well as the ability to competitively source shipping suppliers, is essential. Lewis County is "cash poor," but the World is not.
35	Marinas tend to fall through the cracks when these programs are designed. We don't fit well in the categories

36	Most small business are already using a loan or loans. Having to take out more loans is a short term band aid that eventually leads to small business failure. If the state or federal government really wants to help small business then they should grant funding, similar to bailouts of large business but at a much lower cost.
37	Need better clarity and guidance on new and evolving requires for business. Many are unfunded mandates, and others (such as supplying masks) are not only unfunded but difficult to comply to due to the scarcity of the supplies needed to comply. Aid for helping meeting the requirements is needed.
38	Need more active SBA and LDC programs in Lewis County. Little information or webinars are provided
39	Not building codes, but there are a handful of regulations enforced by inspectors that are going to need relaxing. I am fearful of stating what they are for receiving backlash.
40	Not sure if we will open one or both of our businesses. This depends on whether, or not, the virus could be controlled in our area. If we could afford not to open, we wouldn't
41	Nothing offered for independent, sole proprietors. We are left out and stand alone.
42	our business is not affected yet but in the future it certainly may be.... hard to tell right now.
43	Our excessive water bills aren't considered if we can't open. Henderson specifically.
44	Our experience has been that the state and federal government says that they want to help but that help is too slow and inadequate.
45	Our greatest concern is retaining projects for the future. While most of our current projects can continue, if we do not have projects and Owners who want to undertake projects in the future, our operations will suffer.
46	Our problem is our bank is not and SBA approved lender, no other bank/institution will accept our application so PPP is of no use to us.
47	Ours is a rental building, with 3 business leases and 1 residential apartment. Should this continue for months, I'm not sure our lessees will be able to pay. One new business was given a grace period for future rents until he is able to re-open his business, but our expenses in operating the building haven't changed. Can't support the bills without revenue.
48	Planning is very difficult to impossible under the present circumstances much too many variables and they change each day
49	Really can't afford a loan. I am concerned about significant loss of revenue and sales!
50	Renting cabins in this unique area called Tug Hill during the annual Snirt Run and other runs is a large part of my revenue source. It's been devastating to lose all of it.
51	Seasonal business owners need a lot of assistance, especially those providing vacation rental opportunities. The only time we can make money is in the summer months and we have year round expenses of mortgage payments, property taxes and maintenance. This pandemic has had a particular tragic and very expensive impact on our businesses.
52	small business are being overtaxed and over-regulated by large government
53	sole proprietors with low credit scores do not qualify for loans, so it is a catch 22. Grant would help.
54	Some banks don't want to lend or make it extremely difficult to get financing,
55	State tax refund is being delayed. Need refund. Help with state insurance programs for unemployment and disability. Will our rates be increased if people need to stay layed off for an extended period?
56	Take steps to force the JIC to be more active in shoreline owners water right and less to shipping interest.
57	Thanks for compiling
58	The additional \$600/wk that my employees are getting through the gov't has made it very attractive to many of them to just stay home, so 50% of my workforce is not showing up.
59	The biggest thing my business depends on is tourism.

60	The current economic crisis has affected the plans to expand onto the military base to provide custom service to our men and women in uniform. The custom orders that I currently have been providing have been placed in stasis as all non-essential businesses have been required to shut down during this pandemic. The hope is that when the quarantine ends, I will be able to reset to complete the plans put on hold. In order to do that, I need to have capital to maintain financial obligations so that my business does not have to go bankrupt during this time frame.
61	The Democrats are useless.
62	The EIDL loan would be helpful, if granted in sufficient quantity. But the system is a mess. We applied 23 days ago. No response what so ever. Have called several times. Etc. It all comes down to money- and enlighten of it to support what we project to be sustained economic downturns.
63	The GWNC Chamber of Commerce has come to the unfortunate juncture where we have to lay off our staff and drastically reduce hours of the President & CEO. Chambers of Commerce (and other organizations) with 501(c)6 status are ineligible for federal funding and our organization relies solely on income from events, programming and membership dues. These revenues have come almost to a complete halt. We receive no municipal funding for our efforts to advocate, educate and connect small businesses across our region. Our team has stepped up to the plate during these challenging times to communicate with members and non-members alike, sharing critical information and resources to hundreds of small businesses who otherwise would be totally unaware of what is available to them. Working on behalf of our businesses is critical and it has become necessary for our organization to reduce our capabilities as a direct result of the Covid-19 pandemic and the lack of opportunities to receive financial support. Board members and the President & CEO will continue to search for opportunities for funding and advocate for changes to any upcoming legislation for extended stimulus programs to include Chambers of Commerce and other 501(c)6 organizations. In the meantime, we will keep up with the ongoing and ever-changing challenges our community faces to the best of our ability.
64	The SBA loan isn't able to be used by farmers. However, we have been told to fill out the app anyway. I have listened to many webinars only to find out we don't qualify. Basically if your a small business or family owned, you won't receive much assistance to help you stay open
65	The State was very slow in recognizing the problems downstate which caused big problems in our area. There should have been a travel ban for residents from Westchester and south in the state.
66	There have been some instances where employees wanted to be laid off from this essential business so they could take advantage of the very generous unemployment benefits they would receive.
67	These questions or for the owner and the accountant and I am not familiar with their endeavors at this time. I am the GM and operations.
68	This covid 19 pandemic has almost forced me into bankruptcy, I really hope that we are allowed to open again soon
69	This reaction to the virus by the govt is destroying the economy to a point of destroying the livelihood of tens of millions of people. We are destroying 100 million lives to save 200000. The long term effect will be total devastation of the economy bringing the US to a third world economy
70	This stay at home and travel restriction policy must end. This economy must be turned back on or we will suffer much more than the sickness of COVID19. It's so evident that the politics of this election year is well on the way to destroying not just our economy but our nation. It's a dangerous position this country has been put in. This must end.
71	Those of us NP agencies rely heavy on grants (local, state, fed) and many of us have no idea what will happen with those. We provide services to low income so asking for clients to pay for more than sliding fee scale amounts is literally impossible. They have little to no income.
72	Very frustrated with the banks' inability To process applications so our clients can benefit from the help Congress has provided for them.

73	We are a 501c3 Corporation with an all volunteer staff and board so many of your questions do not really relate to us. I used my best judgement to answer them as the CEO of the Corporation and our board. Have you thought of doing a survey of the 501c3 services that are on the front line of present situation? I know my programs have and are being hit hard due to the growing demand caused by COVID 19 virus.
74	We are a fishing charter business that operates from May through mid Sept. We recently found out via a friend, that we were deemed a non-essential business as it stated we were temporarily closed on Google Maps. We were in no way notified about this mandate. We should have received some form of official notification from our State informing us. At this point, it has not been a problem as our charter boat has not been put in the water from winter storage. We have had one cancellation because of a client losing his job and we will have to reschedule a couple more for later in the season. Most of this questionnaire was not applicable to our situation but we tried to answer the best we could.
75	We are an in-person service business, real estate. Housing is a significant part of the economy. Programs to stimulate real estate investment have a ripple effect and i would be supportive of those after it is safe to return to business as usual.
76	We chose to stay open to supply the community with essential phones, prepaid time and installation of satellite systems. Cash flow is low, suppliers are not always available, and we worry about our health everyday. We hope a stimulus will come soon or a response from the SBA economic impact loan application. The local government should help all local businesses and not just the select few- the same ones over and over again.
77	We have applied for PPP and EIDL loans, just have not heard anything back yet.
78	We have only 10 cases, no deaths, and 7 having gone home. There is no reason why we should not be in business now.
79	We run a small seasonal golf and restaurant business (<10 employees, so a shoe string operation). We have no debt. A good year means we broke even. Labor costs are 80% of our expenses and they kill us especially with the continued hikes in minimum wage! We have raised prices just to keep up with the minimum wage hikes to date but the business will not be able to stand \$15/he wages. No one can afford the costs that have to be passed on to them and this current Covid-19 shut downs make it worse. Shutting down the golf courses this week, is a business killer unless we get another PPP post July 1 and even longer term help with labor costs to rebuild a seasonal business.
80	Without testing it will be difficult for any of us to know who is still at risk, who has had the virus and is immune now, and when people will feel less insecure about making Investments while still worrying about the second wave of the virus. Thank you
81	Workforce Related Concerns- Morale & Retention for those who are essential amidst fear and uncertainty
82	Yes I have concern for customer levels returning to pre- conditions but we have an international clientele and are likely better than most. Although we are functional working remotely, it has exposed many weaknesses in our IT systems. However the greatest problem is with child care. 50% of our staff have children, although they want to work remotely, it is a strain when you are the primary child care provider.
83	Your survey not geared towards tourism which is one of the biggest industries in the area. Between Covid and high water this year will kill many businesses. We need huge marketing efforts after this is over.

Section 3.5 – Characteristics of the Sample for this Study

Table 36 – Characteristics of the Study Sample

Location of Company Headquarters		
	Frequency	Percentage
Jefferson	192	48.7%
Lewis	95	24.1%
St. Lawrence	92	23.4%
Another county in new York State	7	1.8%
Outside New York State but in the U.S.	5	1.3%
Outside the United States	2	0.5%
Not Indicated	1	0.3%
TOTALS:	394	100.0%

Business Currently Designated as Essential or Nonessential				
	County of Headquarters			Region-Wide (includes all locations)
	Jefferson	Lewis	St. Lawrence	
Essential	47.4% _a	52.1% _a	57.6% _a	51.9%
Nonessential	41.7% _a	41.5% _a	34.8% _a	39.4%
Not Sure	10.9% _a	6.4% _a	7.6% _a	8.7%

Number of Full-time Employees (February 2020)				
	County of Headquarters			Region-Wide (includes all locations)
	Jefferson	Lewis	St. Lawrence	
None	27.2% _a	38.9% _a	28.3% _a	29.5%
1 - 5	35.6% _a	40.0% _a	40.2% _a	36.9%
6 - 10	12.6% _a	8.4% _a	17.4% _a	12.5%
11 - 25	12.6% _a	6.3% _a	8.7% _a	11.2%
26 - 50	5.2% _a	6.3% _a	3.3% _a	5.3%
More than 50	6.8% _a	0.0% ¹	2.2% _a	4.6%

Industry in Which the Company Operates				
	County of Headquarters			Region-Wide (includes all locations)
	Jefferson	Lewis	St. Lawrence	
Agriculture	5.8% _a	14.1% _a	8.7% _a	8.5%
Banking/other commercial or consumer lending	1.1% _a	0.0% ¹	0.0% ¹	0.8%
Business services including IT, consulting, advertising/marketing, accounting, or equipment service and sales	8.5% _a	7.6% _a	14.1% _a	9.6%
Construction/Architecture/Engineering	7.4% _a	1.1% _a	8.7% _a	5.9%
Consumer services including lawn care, child care, beauty care, or fitness training	13.8% _a	28.3% _b	22.8% _{a,b}	19.4%
Financial services, including insurance, brokerage/wealth management, or financial advisory	1.1% _a	5.4% _a	2.2% _a	2.3%
Health/medical services, including dental	6.9% _a	4.3% _a	4.3% _a	5.7%
Hotel/other lodging	12.2% _a	9.8% _a	10.9% _a	11.4%
Manufacturing	11.6% _a	12.0% _a	6.5% _a	11.4%
Restaurant	11.1% _a	5.4% _a	15.2% _a	10.3%
Retail	11.1% _a	18.5% _a	19.6% _a	14.7%
Tourism/recreation services other than restaurants or lodging	21.2% _a	10.9% _{a,b}	6.5% _b	14.5%
Transportation/delivery	3.2% _a	0.0% ¹	2.2% _a	2.3%
Veterinary services	0.5% _a	1.1% _a	1.1% _a	0.8%
Media	2.1% _a	1.1% _a	3.3% _a	2.1%

Appendix - The Survey Instrument

The Center for Community Studies
at Jefferson Community College
1220 Coffeen Street
Watertown, New York 13601
E-mail: commstudies@sunyjefferson.edu
Website: www.sunyjefferson.edu/community/community-studies/

Introduction

Thank you for considering our short survey.

The Regional Economic Recovery team, which includes local governments, chambers of commerce, and local economic development agencies in the North County, working with the Center for Community Studies at Jefferson Community College, is asking local business owners to respond to a survey regarding the impact COVID-19 (Novel coronavirus) has had on their business.

Your experiences and opinions are very important to us. This confidential survey which should take 5-7 minutes.

The results of this survey will be provided to recovery team members as well as other local governments and local or state agencies who are engaged in economic recovery to help them plan for and develop recovery initiatives to assist local businesses.

Please answer the question below to verify that you currently own or operate a business in Jefferson, Lewis, or St. Lawrence County.

* Did you own or operate a business in Jefferson, Lewis, or St. Lawrence County in February 2020?

Yes

No

Business Demographic Profile

We would like to start by asking a few general questions about your business or company.

Is your business currently designated as essential or nonessential?

Essential

Nonessential

Not Sure

How many full-time employees did you have on your payroll in February 2020?

- 0
- 1-5
- 6-10
- 11-25
- 26-50
- More than 50

What is the location of your company headquarters?

- Jefferson County
- Lewis County
- St. Lawrence County
- Another county in New York State
- Outside New York State but in the United States
- Outside the United States

In which industry or industries does your company operate? (Select all the apply)

- | | |
|--|--|
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Hotel/other lodging |
| <input type="checkbox"/> Banking/other commercial or consumer lending | <input type="checkbox"/> Manufacturing |
| <input type="checkbox"/> Business services including IT, consulting, advertising/marketing, accounting, or equipment service and sales | <input type="checkbox"/> Restaurant |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Retail |
| <input type="checkbox"/> Consumer services including lawn care, child care, beauty care, or fitness training | <input type="checkbox"/> Tourism/recreation services other than restaurants or lodging |
| <input type="checkbox"/> Financial services, including insurance, brokerage/wealth management, or financial advisory | <input type="checkbox"/> Transportation/delivery |
| <input type="checkbox"/> Health/medical services, including dental | <input type="checkbox"/> Veterinary services |
| <input type="checkbox"/> Other (please specify) | |

Current Business Operations

Our next questions relate to the current state of operations of your business.

Which of the following best describes your current business operations?

- Business is operating at regular hours of operation
- Business is operating with additional hours of operation
- Business is operating at a reduced capacity
- Business is closed

Operations - Plans to Reopen

Do you expect to reopen after the COVID-19 pandemic ends and all business operations are able to be resumed?

- Definitely yes
- Definitely no
- Possibly yes or possibly no (please indicate the factors that will dictate whether you will reopen)

Operations - Plans to Resume Operations

Do you expect to return to normal operations after the COVID-19 pandemic ends and all business operations are able to be resumed?

- Definitely yes
- Definitely no
- Possibly yes or possibly no (please indicate the factors that will dictate whether you will reopen)

Future Business Plans and Expectations

Our next set of questions relate to your plans and expectations for your business after the end of the COVID-19 pandemic.

When current restrictions are lifted, how long do you expect to need to return to normal operation?

- Immediately 3 - 6 months
- 1 month or less 6 months or more
- 1 - 3 months
- Unsure (please indicate the factors that will determine the amount of time your business will need)

What percentage of your furloughed employees do you expect to rehire within one month of the conclusion of the current restrictions enforced in response to the COVID-19 pandemic?

- All Employees 25% - 50%
- 75% or more Less than 25%
- 50% - 75% None (no employees were furloughed)
- Unsure (please indicate the factors that will impact the amount of furloughed employees that will be rehired)

What concerns do you have with your business returning to normal operations? (Select all that apply)

- Customers will not return quickly
- Customers will be unable to purchase as much as before
- Suppliers will not be able to fill orders in time
- Employees will not be available
- Unable to finance operations
- Other (please specify)

Which one of these five concerns is most concerning for your business returning to normal operations?

- Customers will not return quickly
- Customers will be unable to purchase as much as before
- Suppliers will not be able to fill orders in time
- Employees will not be available
- Unable to finance operations

How long do you expect to be able to operate under current conditions without additional help?

- Indefinitely
- Less than one month
- 1 - 2 months
- 2 -3 months
- 3 - 6 months
- 6 months or more

How has the COVID-19 pandemic impacted your current level of employment?

- No Change
- Employment is down
- Employment is up

Current Operations - Employment Decreases

By what amount will your level of employment decrease as a result of the COVID-19 pandemic?

- Less than 10%
- 10% - 25%
- 25% - 50%
- 50% - 75%
- 75% or more

Current Operations - Hiring New Employees

By what amount will your level of employment increase as a result of the COVID-19 pandemic?

- Less than 10%
- 10% - 25%
- 25% - 50%
- 50% - 75%
- 75% or more

What are your business's plans for hiring new employees needed as a result of the COVID-19 pandemic?

- All new employees have been hired.
- New employees are currently being hired.
- No new employees have been hired but hiring will begin soon.

Current Operations - Hiring New Employees cont.

Do you expect to be able to fill the positions that are needed during the COVID-19 pandemic?

Yes No Unsure

Current Operations - Working from Home

Which of the following describes your business's ability to operate with all employees working from home?

- My business can run all of its normal operations with employees working from home.
- My business can only run some of its normal operations with employees working from home.
- My business cannot operate with employees working from home.

Current Operations - Challenges of Employees Working from Home

Which of the following barriers has your business experienced as a result of employees working from home?
(Select all that apply)

- Lack of technology/computers at home
- Need files or other materials from the office/plant
- Lack of/limited Internet service at employee homes
- Work not suitable for work at home
- Concerns about cyber security
- Other (please specify)

Which of these five barriers has been the most significant for your business as a result of employees working from home? (Select all that apply)

- Lack of technology/computers at home
- Lack of/limited Internet service at employee homes
- Concerns about cyber security
- Need files or other materials from the office/plant
- Work not suitable for work at home

Current Operations - Supply and Demand

Which of the following issues has your business experienced with its supply chain? (Select all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Late deliveries | <input type="checkbox"/> Primary suppliers closed/not operating now |
| <input type="checkbox"/> Hard to schedule deliveries | <input type="checkbox"/> Limited/reduced trade credit from suppliers |
| <input type="checkbox"/> Equipment/parts/supplies on backorder | <input type="checkbox"/> No problems |
| <input type="checkbox"/> Other (please specify) | |

What has been the largest issue your business experienced with its supply chain?

- | | |
|---|---|
| <input type="radio"/> Late deliveries | <input type="radio"/> Primary suppliers closed/not operating now |
| <input type="radio"/> Hard to schedule deliveries | <input type="radio"/> Limited/reduced trade credit from suppliers |
| <input type="radio"/> Equipment/parts/supplies on backorder | <input type="radio"/> No problems |

What has been the impact on demand for your product(s)? (Select all that apply)

- | |
|--|
| <input type="checkbox"/> No impact |
| <input type="checkbox"/> Many orders cancelled |
| <input type="checkbox"/> Many orders delayed |
| <input type="checkbox"/> Difficulty in getting paid/increased demand for trade credit from customers |
| <input type="checkbox"/> Other (please specify) |

Which of the following has been the largest impact on demand for your product(s)?

- | |
|---|
| <input type="radio"/> No impact |
| <input type="radio"/> Many orders cancelled |
| <input type="radio"/> Many orders delayed |
| <input type="radio"/> Difficulty in getting paid/increased demand for trade credit from customers |

In what ways have you reduced or delayed capital investment or non-employee spending? (Select all that apply)

- | | |
|--|---|
| <input type="checkbox"/> None. Investing/spending as usual | <input type="checkbox"/> Reduced inventory replenishment/restocking |
| <input type="checkbox"/> Reducing advertising/marketing spending | <input type="checkbox"/> Delayed/canceled planned expansion or new construction |
| <input type="checkbox"/> Delayed/canceled equipment purchases | <input type="checkbox"/> Reduced/canceled outside contract services such as IT services, training, or maintenance |
| <input type="checkbox"/> Other (please specify) | |

Business Assistance

Our final set of questions relate to the assistance that businesses may need as a result of the COVID-19 pandemic.

Please share your level of familiarity with the following programs for business assistance.

	Not at All Familiar	Somewhat Familiar	Very Familiar
SBA Loan Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
CARES Act Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
LDC/IDA Loan Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please share any additional business assistance programs that you became aware of as a result of the COVID-19 pandemic.

Have you tried signing up for, or enrolling in the programs below?

	No, I have not.	Yes, I have tried but experienced difficulties.	Yes, I have tried and was successful.
SBA Loan Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
CARES Act Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
LDC/IDA Loan Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Would you like to receive additional information for any of the programs listed above?

	Yes	No
SBA Loan Programs	<input type="radio"/>	<input type="radio"/>
CARES Act Programs	<input type="radio"/>	<input type="radio"/>
LDC/IDA Loan Programs	<input type="radio"/>	<input type="radio"/>

Which of the following local government or state agency initiatives would you support to help businesses such as yours?

- | | |
|---|--|
| <input type="checkbox"/> Assistance with loan/program identification and applications | <input type="checkbox"/> Website support – help in designing operating websites and online business functions |
| <input type="checkbox"/> Additional financing options | <input type="checkbox"/> Refinancing of existing loans, including delays in principal and/or interest payments |
| <input type="checkbox"/> Pooled advertising/marketing programs for local business | <input type="checkbox"/> Sales tax holiday for local purchases |
| <input type="checkbox"/> Other (please specify) | |

Which of the following local government or state agency initiatives would you most support to help businesses such as yours?

- Assistance with loan/program identification and applications
- Additional financing options
- Pooled advertising/marketing programs for local business
- Website support – help in designing operating websites and online business functions
- Refinancing of existing loans, including delays in principal and/or interest payments
- Sales tax holiday for local purchases

Please share any additional thoughts or comments to help local governments or state agencies better understand your situation and concerns.

Final Comments

Thank you very much for helping us out. If you have any questions or needs, three contacts are listed below:

Business Assistance Questions:

Greg Gardner, Professor SUNY Potsdam
44 Pierrepont Avenue
Potsdam, NY 13676
315-412-4532
gardnega@potsdam.edu

Technical/Statistical Questions about this Study:

Joel LaLone, Research Director at the Center for Community Studies
Larry Danforth, Research Coordinator at the Center for Community Studies
1220 Coffeen Street
Watertown, NY 13601
315-786-2264
commstudies@sunyjefferson.edu
www.sunyjefferson.edu/community/community-studies/