

North Central MASSACHUSETTS

CHAMBER OF COMMERCE

North Central Massachusetts COVID-19 Business Economic Impact Survey

November, 2020 Results

Methodology

The North Central Massachusetts Chamber of Commerce partnered with the MassHire North Central Massachusetts Workforce Board, Montachusett Regional Planning Commission, NewVue Communities and many of the cities and towns in the region to conduct a COVID-19 Business Impact Survey of businesses located within the twenty-seven communities that comprise North Central Massachusetts. The survey was conducted online via Survey Monkey between October 20, 2020 and November 11, 2020. A total of 248 responses were received, representing businesses from all twenty-seven cities and towns located in the region. Respondents reflected the industries in the region including health care, manufacturing, retail, food and beverages, financial services, education and agriculture among others. Although the survey results included businesses of all sizes, the vast majority of respondents would be considered small businesses by federal standards with less than 500 employees and gross revenues less than \$10 million per year. More specifically, approximately 74% reported less than 20 full time employees and 64% reported gross income of \$1 million or less.

Acknowledgements

The North Central Massachusetts Chamber of Commerce and its partners would like to acknowledge and thank the following organizations and communities for partnering on the distribution of the survey.

Cities and Towns

City of Fitchburg
City of Gardner
City of Leominster
Town of Athol
Town of Ayer
Town of Barre
Town of Clinton
Devens Community
Town of Winchendon

Town of Harvard
Town of Lancaster
Town of Lunenburg
Town of Orange
Town of Pepperell
Town of Sterling
Town of Townsend
Town of Westminster

Organizations

Center for Women & Enterprise
Fitchburg Redevelopment Authority
Making Opportunities Count (MOC)
Reimagine North of Main

The Chamber also wishes to extend a special thanks to the Massachusetts Executive Office of Housing and Economic Development and the following Regional Leader level members for their support of the Chamber's efforts to strengthen the local economy: AIS, Inc; Enterprise Bank; Leominster Credit Union; Mount Wachusett Community College; Rollstone Bank & Trust; and Workers' Credit Union.

About the North Central Massachusetts Chamber of Commerce:

The North Central Massachusetts Chamber of Commerce is a business advocacy and economic development organization. The Chamber's mission is to advance the economy of North Central Massachusetts and strengthen its quality of place by connecting businesses, people, and ideas. The Chamber serves nearly 700 member businesses of all sizes from virtually all industries in the twenty-seven communities that comprise North Central Massachusetts.

About the MassHire North Central Massachusetts Workforce Investment Board:

The MassHire North Central Massachusetts Workforce Investment Board, Inc. (MNCWB), established in 1979, is a private 501(c)3 non-profit corporation designated by the Governor to serve as the Local Workforce Board for the North Central Massachusetts Workforce Region under the Federal Workforce Innovation & Opportunity Act. The MNCWB is responsible for the policy development and oversight of state and federal funds for the purposes of workforce development initiatives in the region.

About the Montachusett Regional Planning Commission (MRPC):

The Montachusett Regional Planning Commission (MRPC) was formed in 1968 under the State Enabling Legislation Massachusetts General Law Chapter 40B and is one of thirteen regional planning agencies across the Commonwealth. The purpose of the MRPC is to carry out comprehensive planning in North Central Massachusetts, an area of approximately 685 square miles that is home to more than 228,000 individuals.

About NewVue Communities:

NewVue Communities is a nonprofit organization dedicated to creating strong and healthy neighborhoods where residents choose to live, work, and invest. NewVue Communities is the only community development corporation serving the 240,000 residents of North Central Massachusetts.

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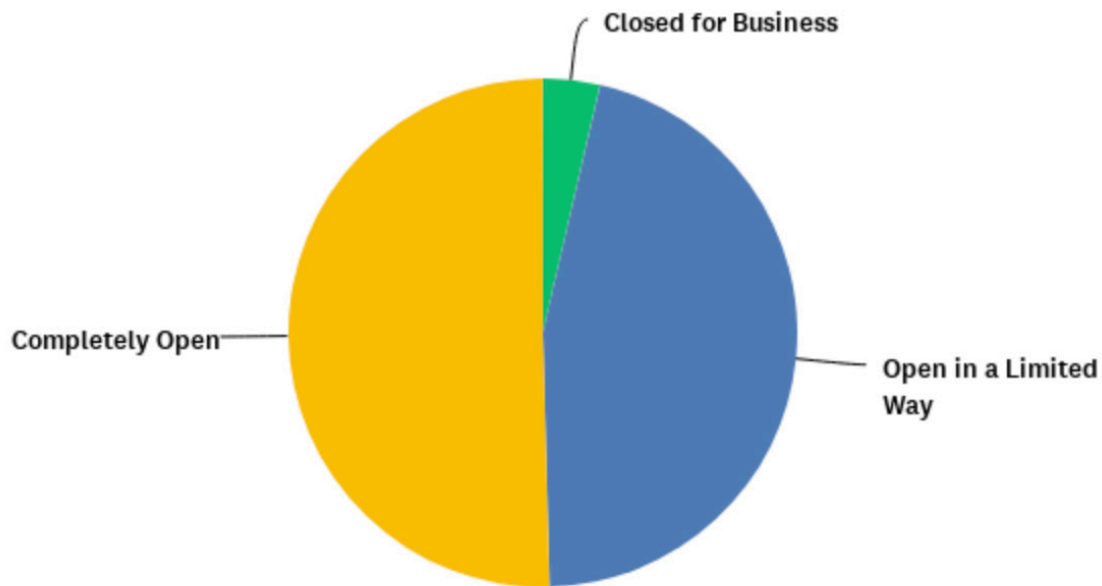
Facebook: ncmchamber

Instagram: @ncm_chamber

Linkedin: North Central Massachusetts Chamber

Question 1:

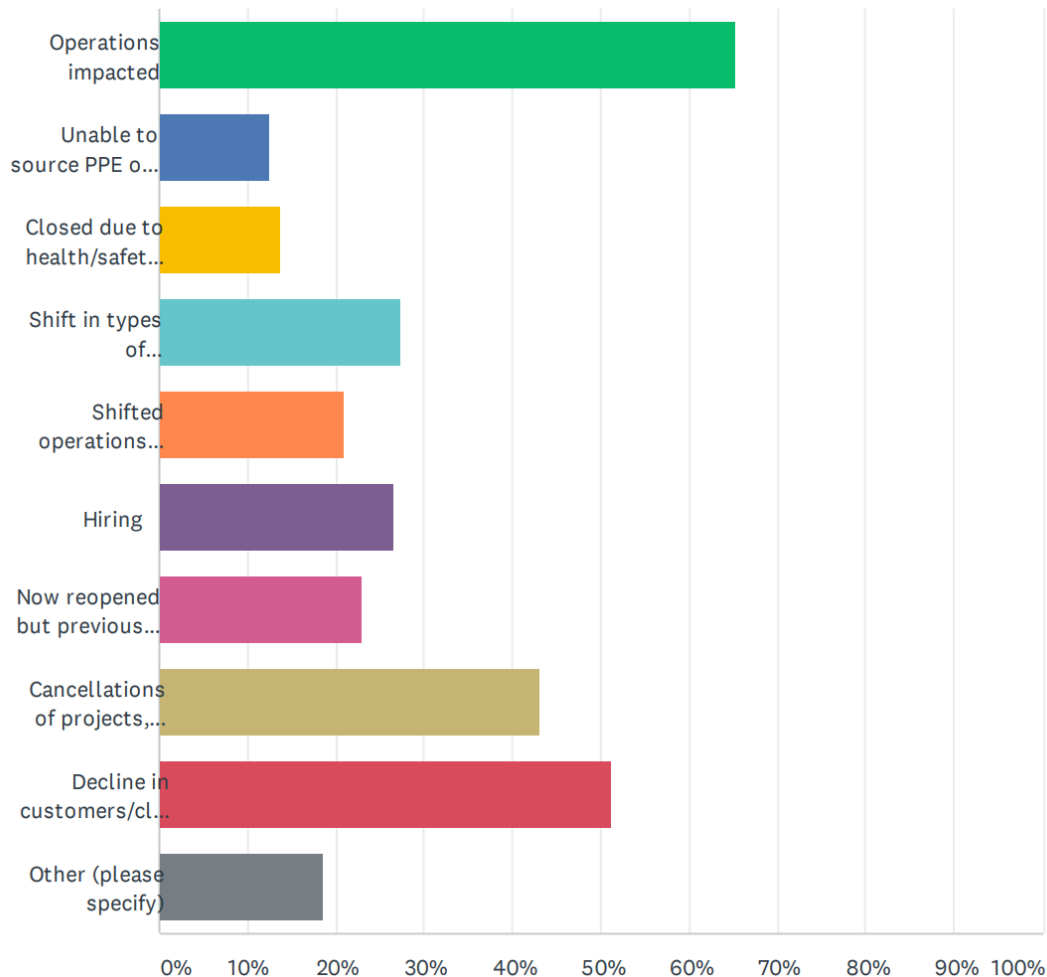
Which of the following best describes your business/organization right now?



ANSWER CHOICES	RESPONSES	
Closed for Business	3.63%	9
Open in a Limited Way	45.97%	114
Completely Open	50.40%	125
TOTAL		248

Question 2:

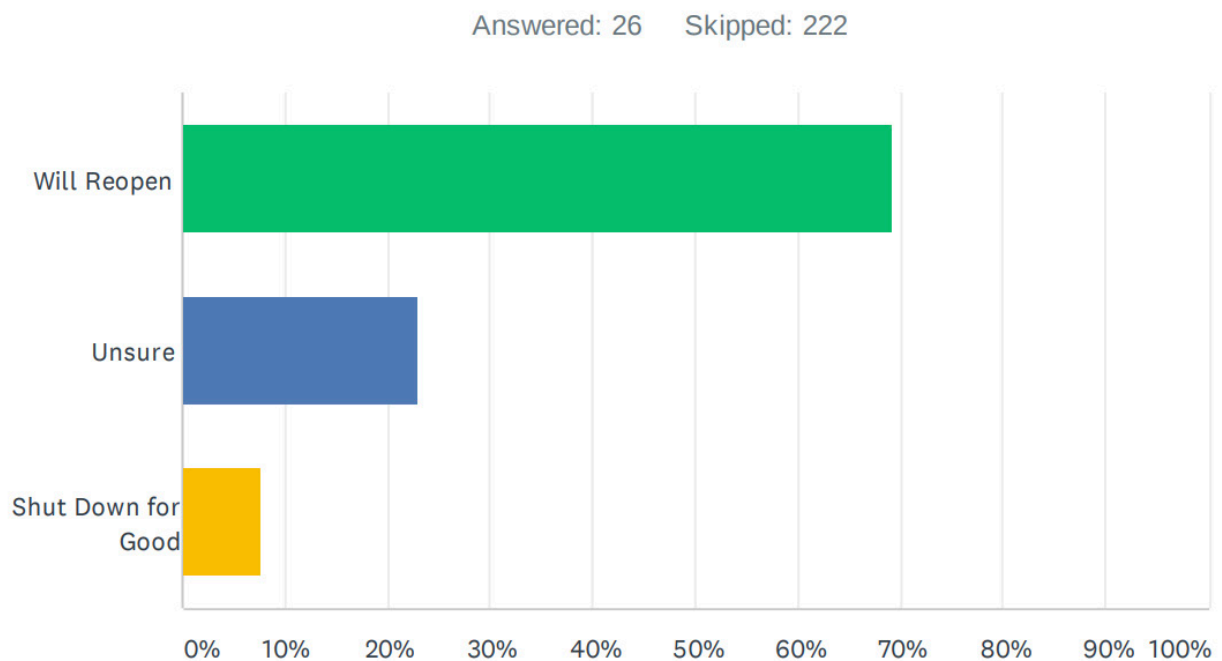
If you are fully or partially open, how has your business been impacted by the COVID-19 outbreak? (Check all that apply)



ANSWER CHOICES	RESPONSES	
Operations impacted	65.32%	162
Unable to source PPE or cleaning supplies	12.50%	31
Closed due to health/safety/cleaning concerns, but now reopened	13.71%	34
Shift in types of products/services offered	27.42%	68
Shifted operations online	20.97%	52
Hiring	26.61%	66
Now reopened but previously closed	22.98%	57
Cancellations of projects, events and/or contracts	43.15%	107
Decline in customers/clients and or sales/fundraising	51.21%	127
Other (please specify)	18.55%	46
Total Respondents: 248		

Question 3:

If you are closed, do you think the business/organization will re-open? (Skip this question if not applicable by scrolling down)

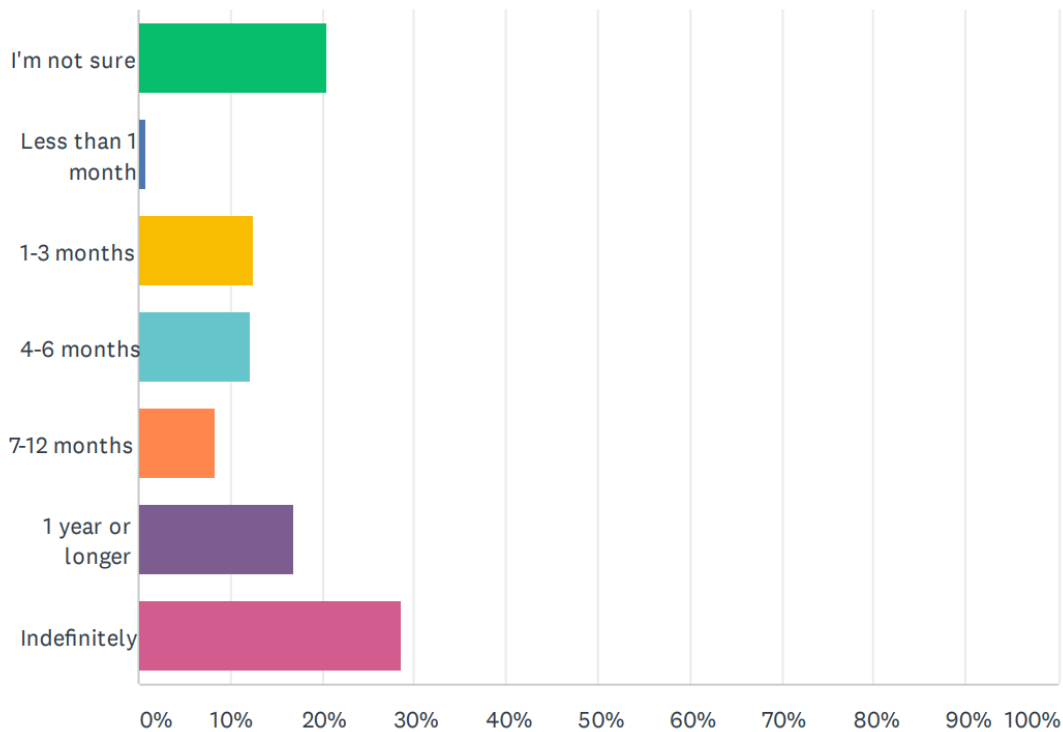


ANSWER CHOICES	RESPONSES	
Will Reopen	69.23%	18
Unsure	23.08%	6
Shut Down for Good	7.69%	2
TOTAL		26

Question 4:

How long do you estimate your business/organization can operate with your current cash flow and reserves?

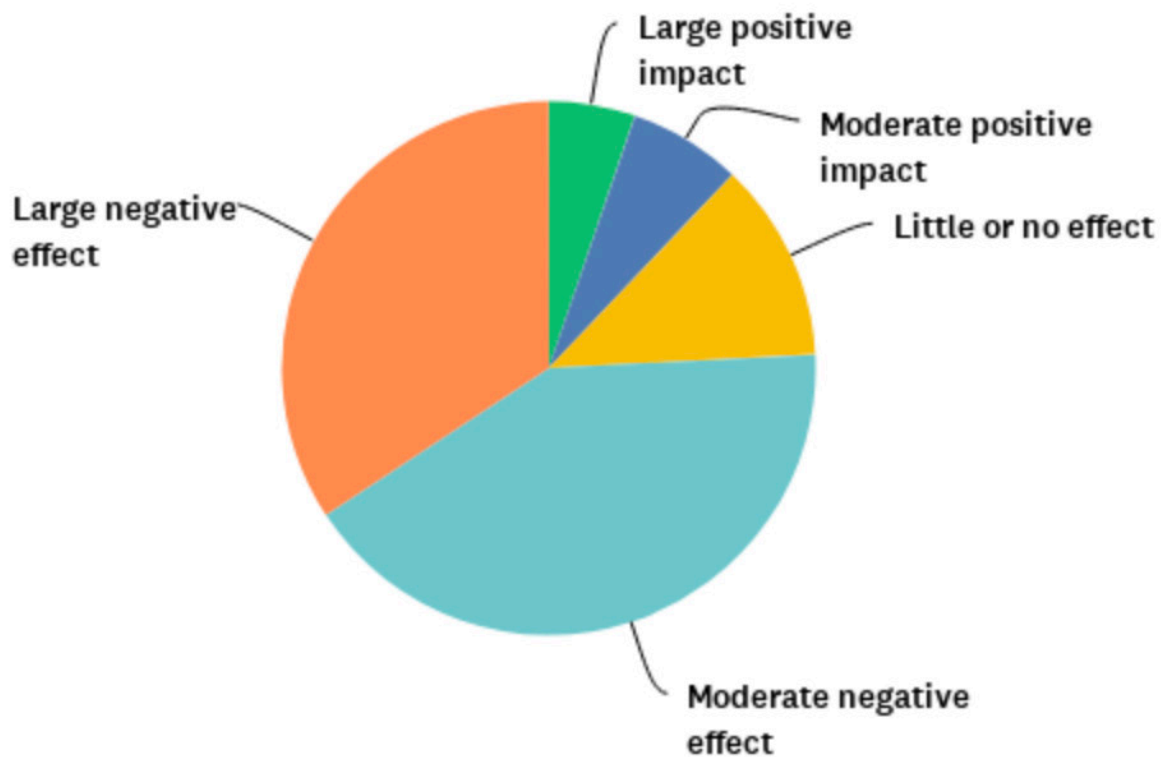
Answered: 248 Skipped: 0



ANSWER CHOICES	RESPONSES	
I'm not sure	20.56%	51
Less than 1 month	0.81%	2
1-3 months	12.50%	31
4-6 months	12.10%	30
7-12 months	8.47%	21
1 year or longer	16.94%	42
Indefinitely	28.63%	71
TOTAL		248

Question 5:

How would you rank the severity of the economic impacts from COVID-19 on your business/organization?

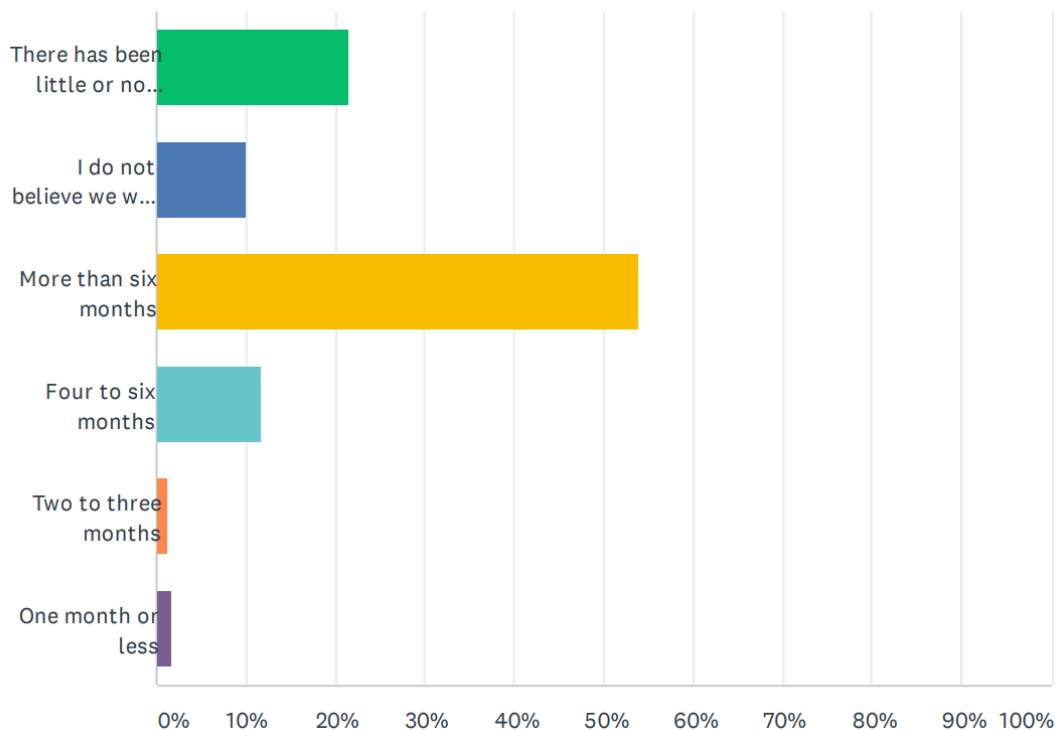


ANSWER CHOICES	RESPONSES	
Large positive impact	5.24%	13
Moderate positive impact	6.85%	17
Little or no effect	12.10%	30
Moderate negative effect	41.53%	103
Large negative effect	34.27%	85
TOTAL		248

Question 6:

When do you think your business/organization will return to its normal level of operation?

Answered: 241 Skipped: 7

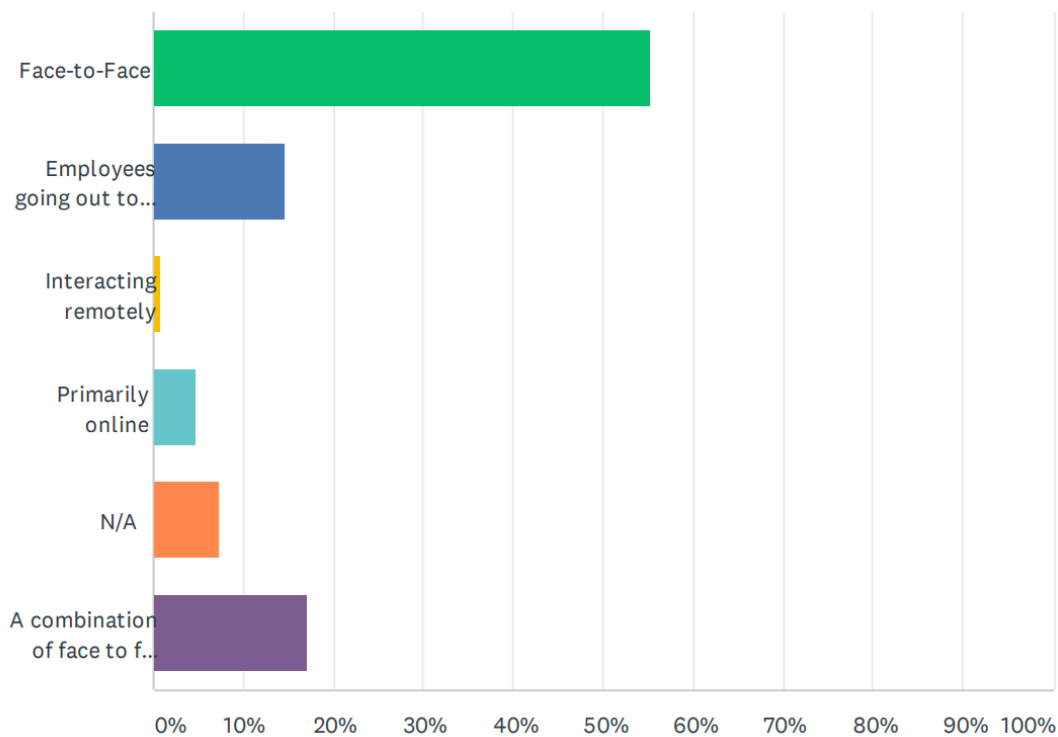


ANSWER CHOICES	RESPONSES	
There has been little or no effect on our normal level of operation	21.58%	52
I do not believe we will return to our normal level of operation	9.96%	24
More than six months	53.94%	130
Four to six months	11.62%	28
Two to three months	1.24%	3
One month or less	1.66%	4
TOTAL		241

Question 7:

Pre COVID-19, did your business/organization rely on customers coming to a physical location?

Answered: 246 Skipped: 2

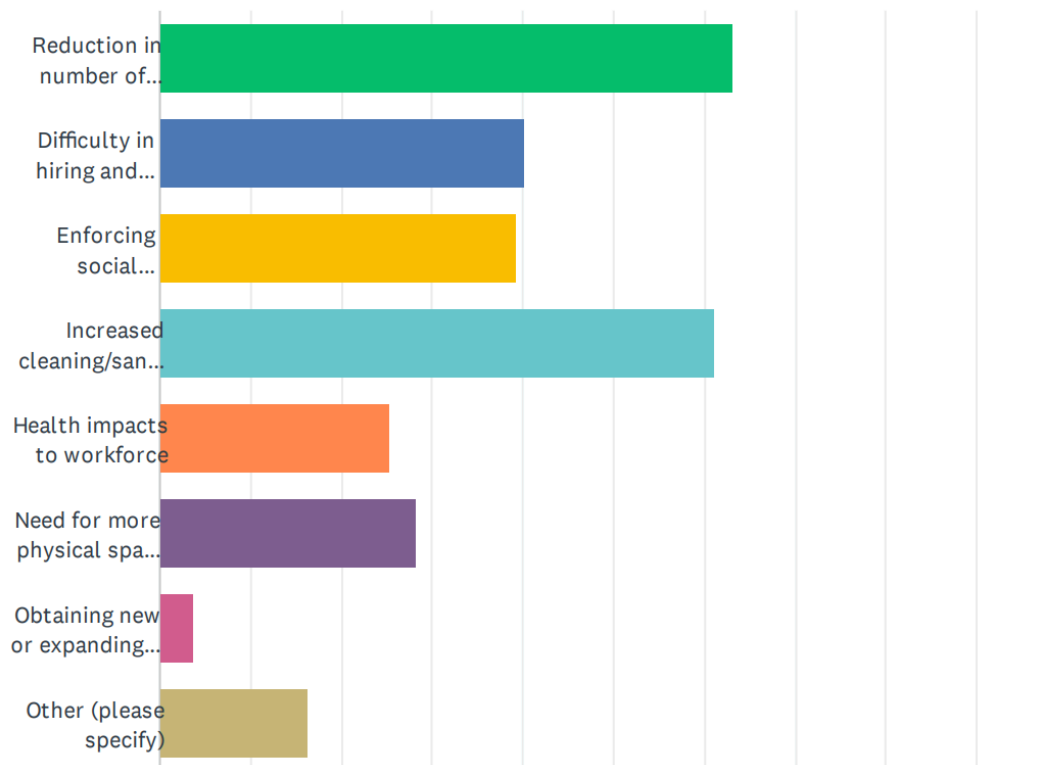


ANSWER CHOICES	RESPONSES	
Face-to-Face	55.28%	136
Employees going out to customers	14.63%	36
Interacting remotely	0.81%	2
Primarily online	4.88%	12
N/A	7.32%	18
A combination of face to face and online	17.07%	42
TOTAL		246

Question 8:

What challenges has your business/organization faced during the reopening period? (Click all that apply)

Answered: 234 Skipped: 14

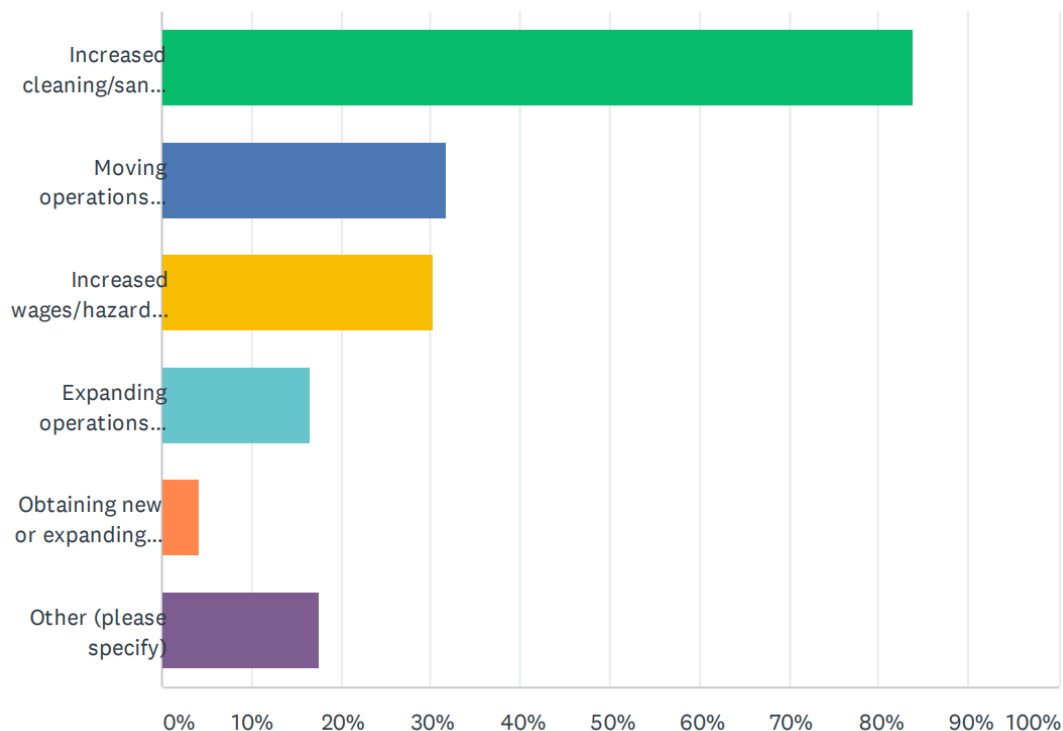


ANSWER CHOICES	RESPONSES	
Reduction in number of customers/revenues	63.25%	148
Difficulty in hiring and retaining workforce	40.17%	94
Enforcing social distancing and mask regulations	39.32%	92
Increased cleaning/sanitation	61.11%	143
Health impacts to workforce	25.21%	59
Need for more physical space (indoor or outdoor)	28.21%	66
Obtaining new or expanding permits	3.85%	9
Other (please specify)	16.24%	38
Total Respondents: 234		

Question 9:

What costs has your business/organization faced during the reopening period? (Click all that apply)

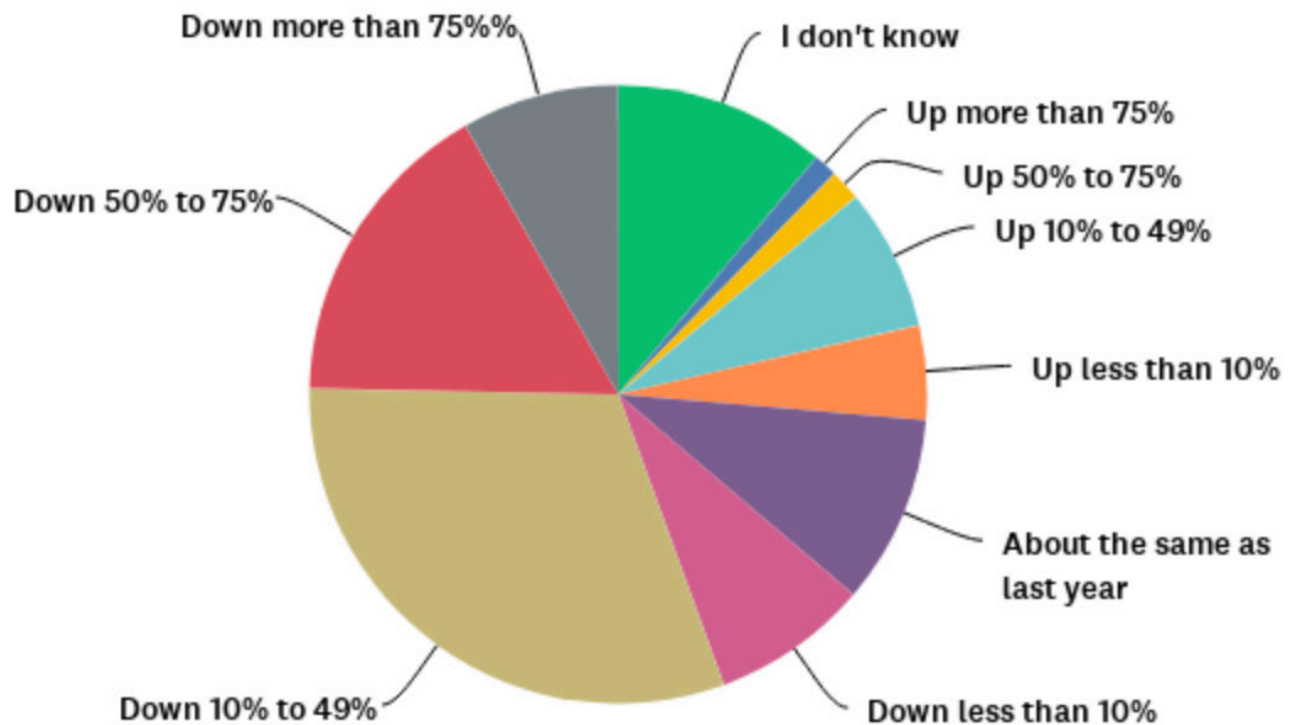
Answered: 217 Skipped: 31



ANSWER CHOICES	RESPONSES	
Increased cleaning/sanitation	83.87%	182
Moving operations online	31.80%	69
Increased wages/hazard pay	30.41%	66
Expanding operations outside	16.59%	36
Obtaining new or expanding permits	4.15%	9
Other (please specify)	17.51%	38
Total Respondents: 217		

Question 10:

Approximately what percent change in gross business revenue did your business/organization experience in YTD 2020, compared with the same period in 2019?

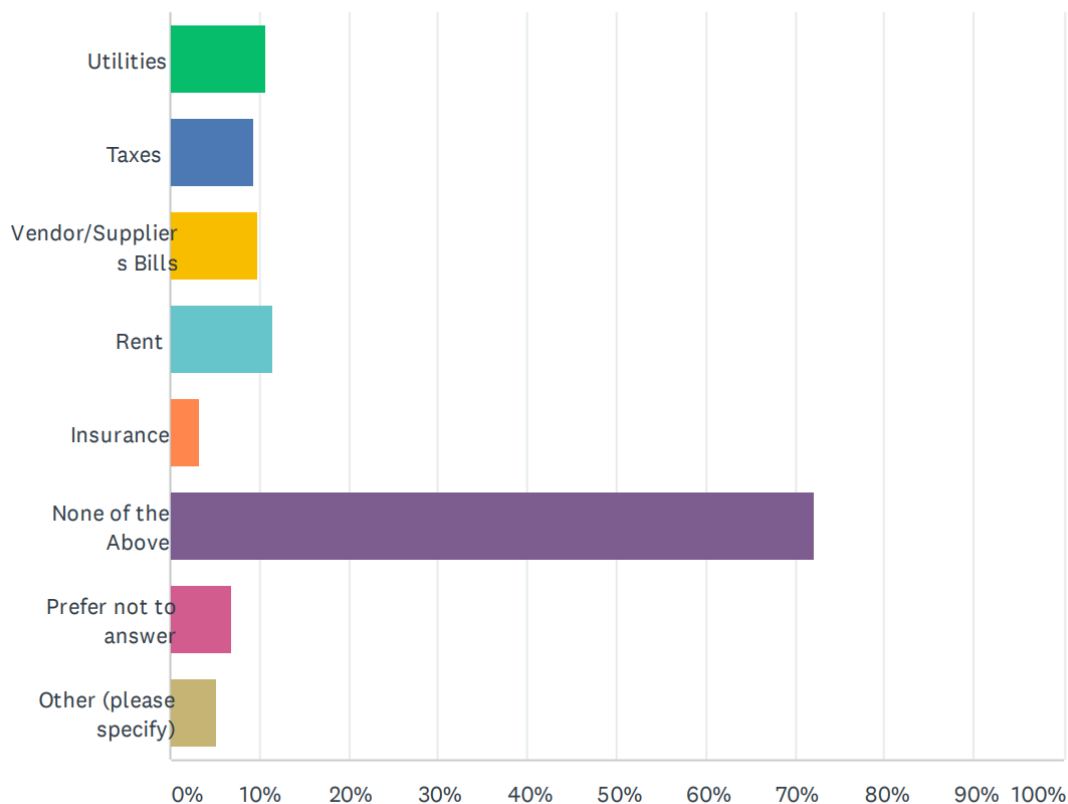


ANSWER CHOICES	RESPONSES	
I don't know	11.11%	27
Up more than 75%	1.23%	3
Up 50% to 75%	1.65%	4
Up 10% to 49%	7.41%	18
Up less than 10%	4.94%	12
About the same as last year	9.88%	24
Down less than 10%	8.23%	20
Down 10% to 49%	30.86%	75
Down 50% to 75%	16.46%	40
Down more than 75%%	8.23%	20
TOTAL		243

Question 11:

Since the COVID-19 pandemic started, have you missed payments for any of the following for your business/organization? (Click all that apply)

Answered: 233 Skipped: 15

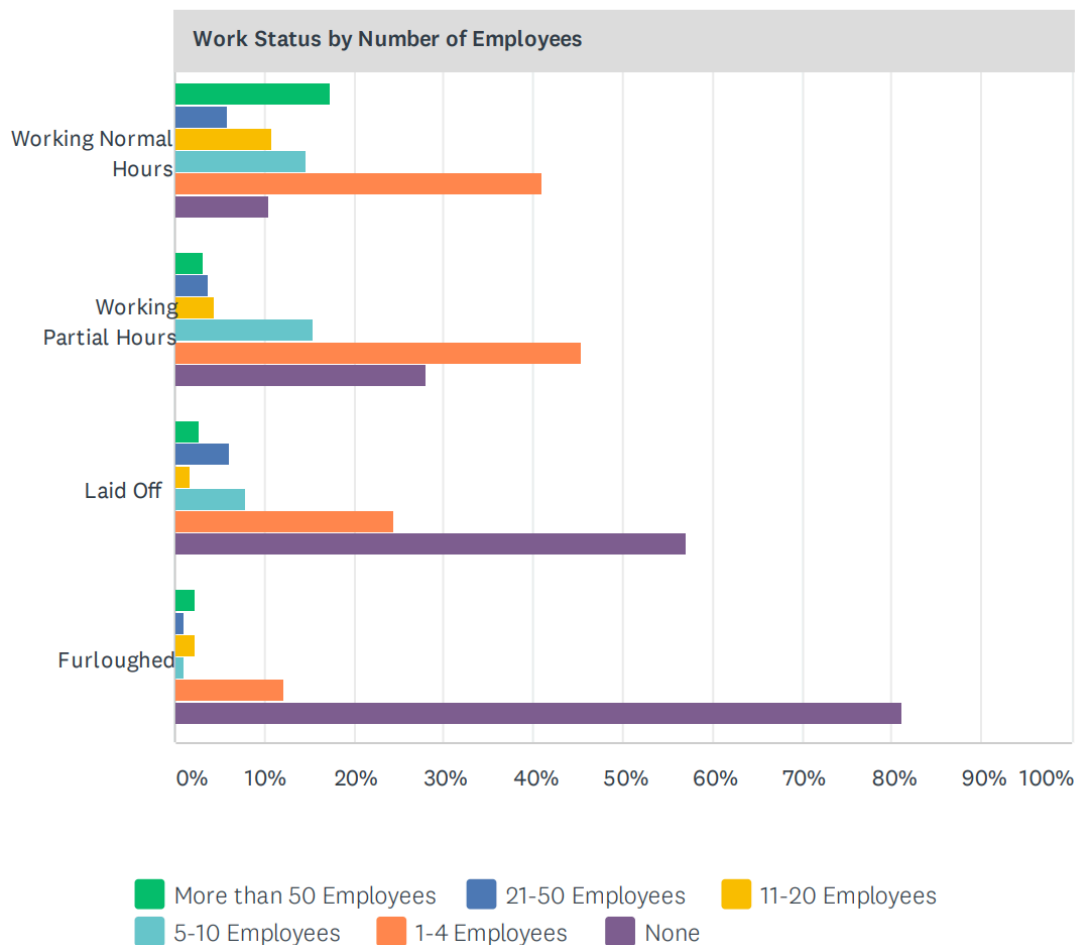


ANSWER CHOICES	RESPONSES	
Utilities	10.73%	25
Taxes	9.44%	22
Vendor/Suppliers Bills	9.87%	23
Rent	11.59%	27
Insurance	3.43%	8
None of the Above	72.10%	168
Prefer not to answer	6.87%	16
Other (please specify)	5.15%	12
Total Respondents: 233		

Question 12:

As of right now, about how many total employees does the business/organization have in each situation?

Answered: 235 Skipped: 13

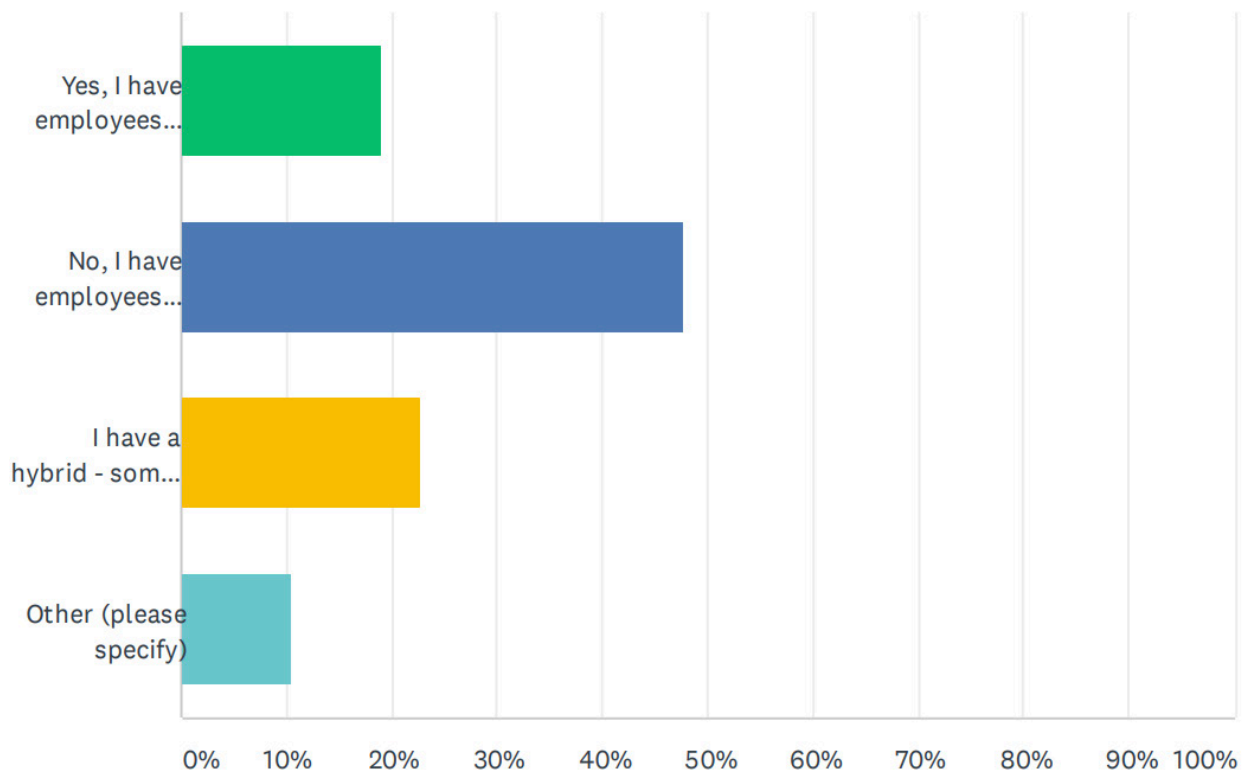


Work Status by Number of Employees							
	MORE THAN 50 EMPLOYEES	21-50 EMPLOYEES	11-20 EMPLOYEES	5-10 EMPLOYEES	1-4 EMPLOYEES	NONE	TOTAL
Working Normal Hours	17.27% 38	5.91% 13	10.91% 24	14.55% 32	40.91% 90	10.45% 23	220
Working Partial Hours	3.11% 5	3.73% 6	4.35% 7	15.53% 25	45.34% 73	27.95% 45	161
Laid Off	2.63% 3	6.14% 7	1.75% 2	7.89% 9	24.56% 28	57.02% 65	114
Furloughed	2.22% 2	1.11% 1	2.22% 2	1.11% 1	12.22% 11	81.11% 73	90

Question 13:

Do you have employees working remotely?

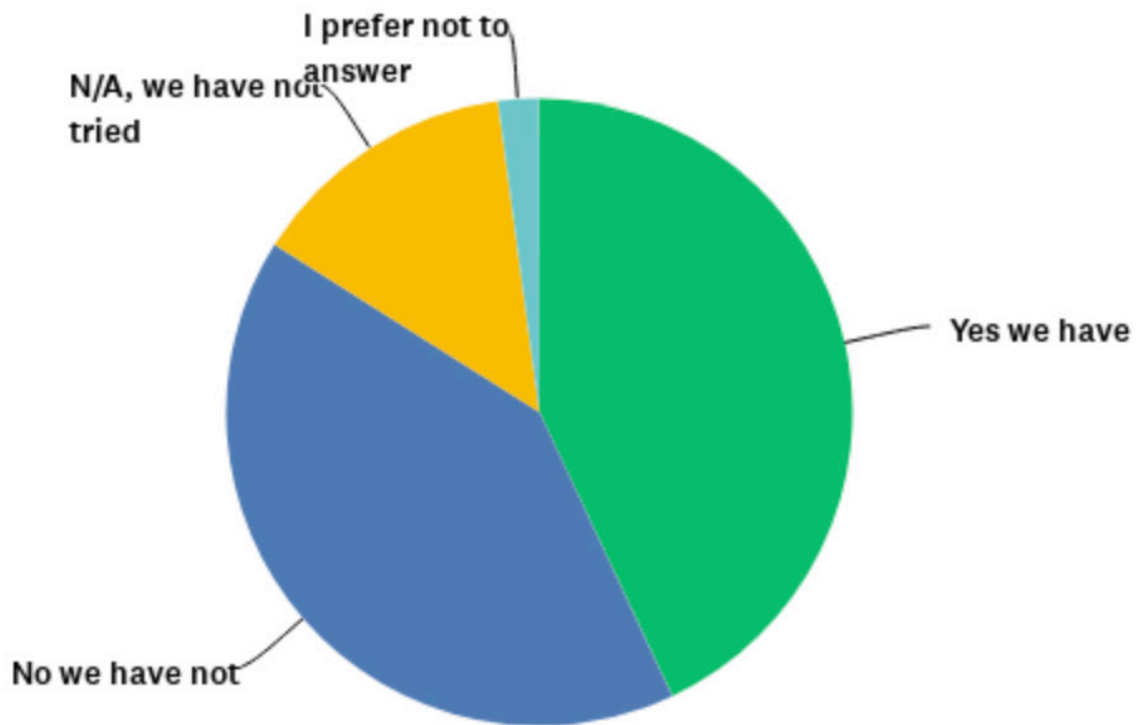
Answered: 241 Skipped: 7



ANSWER CHOICES	RESPONSES	
Yes, I have employees working remotely	19.09%	46
No, I have employees working onsite only	47.72%	115
I have a hybrid - some working onsite and some remote	22.82%	55
Other (please specify)	10.37%	25
TOTAL		241

Question 14:

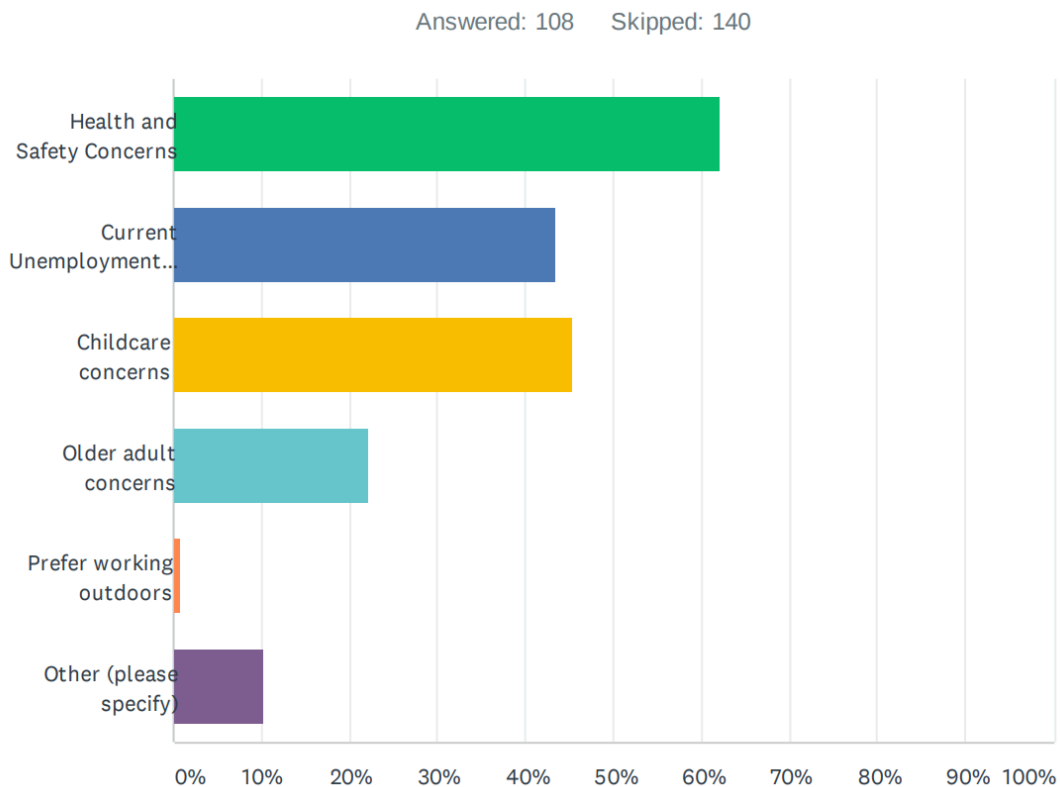
Has the business/organization had any difficulty getting employees to return to work?



ANSWER CHOICES	RESPONSES	
Yes we have	43.04%	102
No we have not	40.93%	97
N/A, we have not tried	13.92%	33
I prefer not to answer	2.11%	5
TOTAL		237

Question 15:

If yes, what reasons have they given for not wanting to return?
(Check all that apply or skip by scrolling down to the next questions)

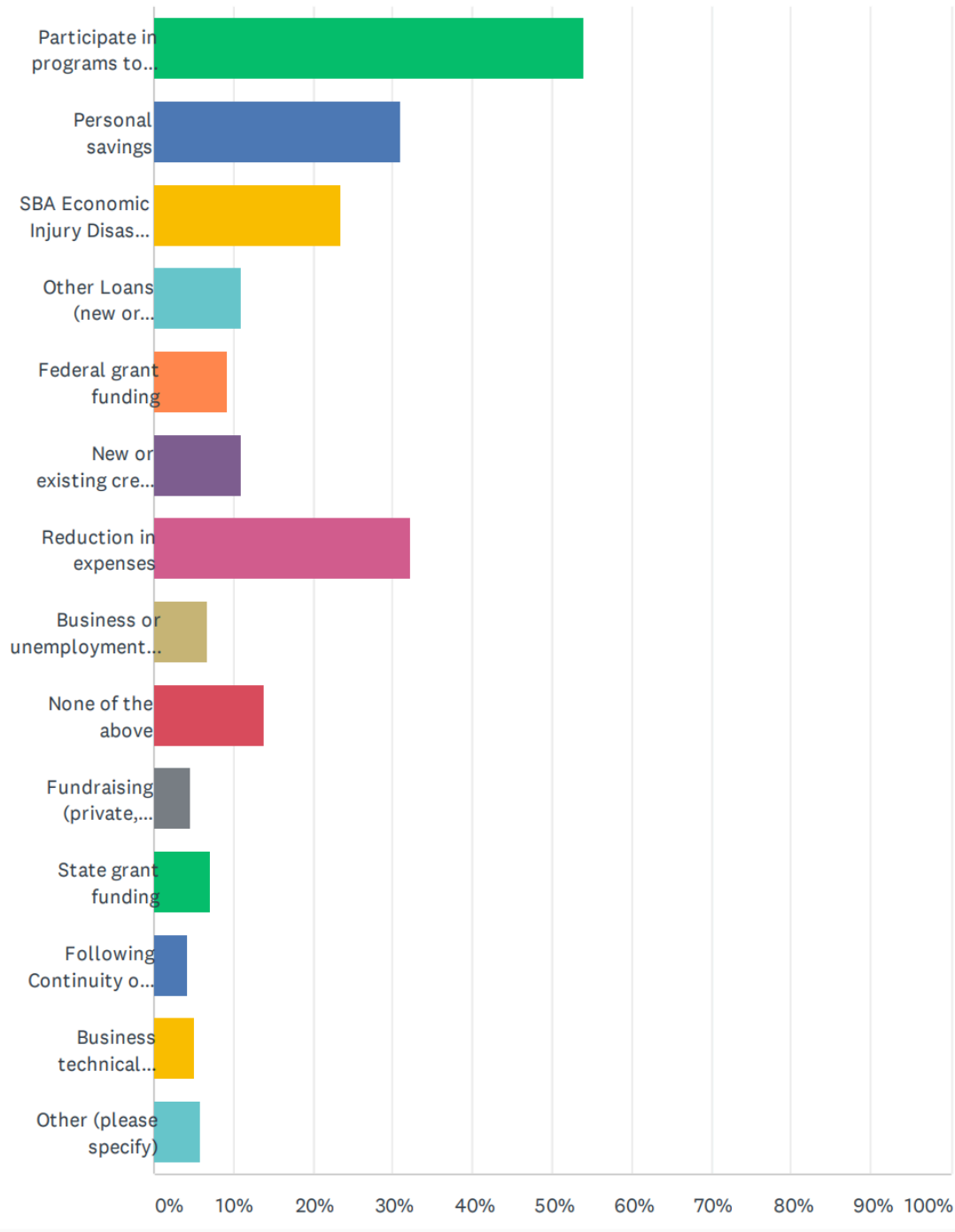


ANSWER CHOICES	RESPONSES	
Health and Safety Concerns	62.04%	67
Current Unemployment Insurance exceeds income	43.52%	47
Childcare concerns	45.37%	49
Older adult concerns	22.22%	24
Prefer working outdoors	0.93%	1
Other (please specify)	10.19%	11
Total Respondents: 108		

Question 16:

What resources or assistance are you currently using to manage impacts from COVID-19? (Check all that apply)

Answered: 239 Skipped: 9

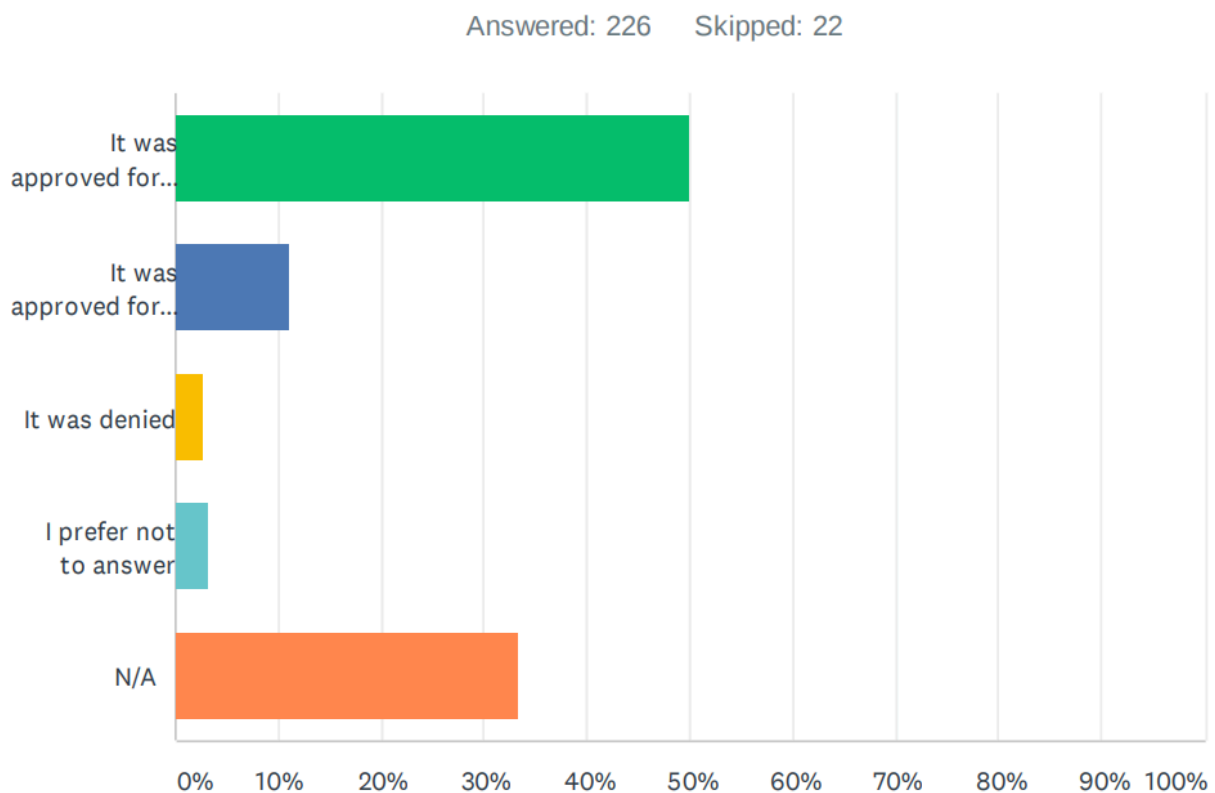


Question 16:

ANSWER CHOICES	RESPONSES	
Participate in programs to mitigate layoffs (PPP, Workshare, or Rapid Response)	53.97%	129
Personal savings	30.96%	74
SBA Economic Injury Disaster Loan (EIDL)	23.43%	56
Other Loans (new or refinanced)	10.88%	26
Federal grant funding	9.21%	22
New or existing credit line	10.88%	26
Reduction in expenses	32.22%	77
Business or unemployment insurance	6.69%	16
None of the above	13.81%	33
Fundraising (private, friends/family, crowd funding)	4.60%	11
State grant funding	7.11%	17
Following Continuity of Operation Plan	4.18%	10
Business technical assistance or support from peers	5.02%	12
Other (please specify)	5.86%	14
Total Respondents: 239		

Question 17:

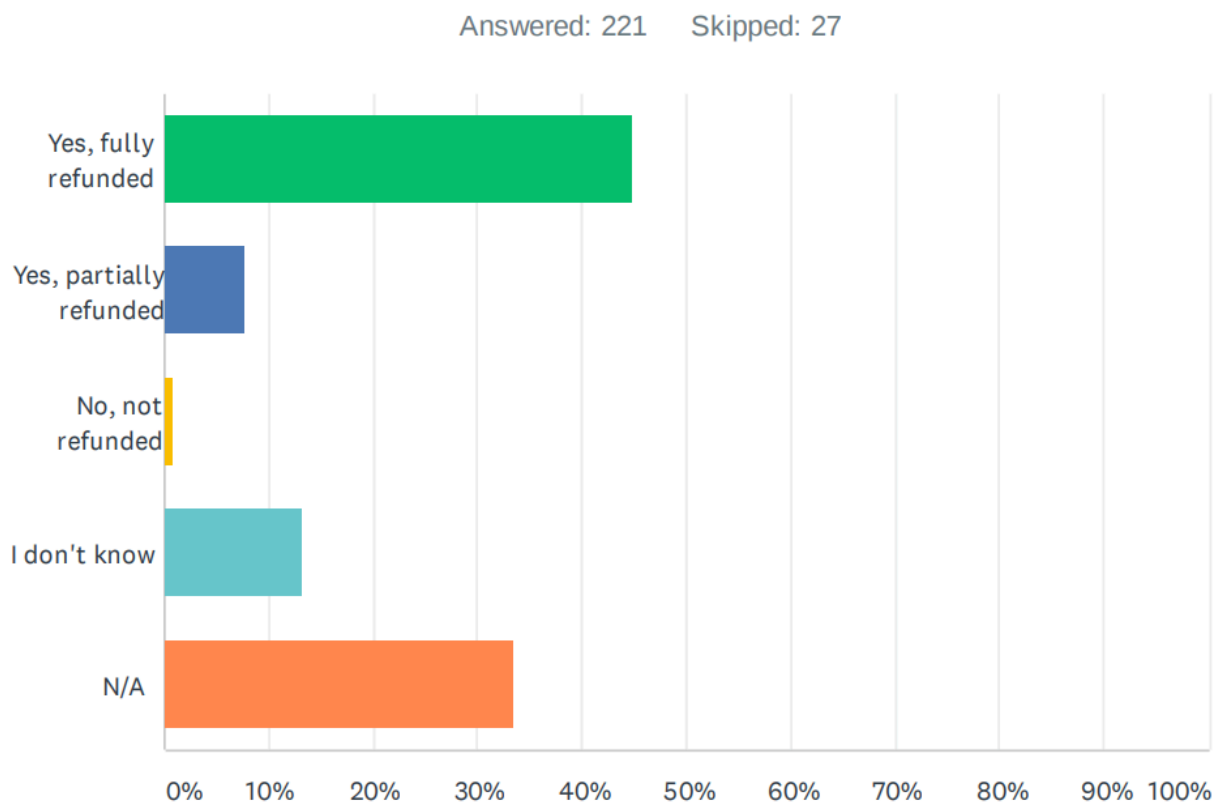
If you applied for the Payroll Protection Program, what is the status of your business/organization's application?



ANSWER CHOICES	RESPONSES	
It was approved for the full amount	50.00%	113
It was approved for a smaller amount	11.06%	25
It was denied	2.65%	6
I prefer not to answer	3.10%	7
N/A	33.19%	75
TOTAL		226

Question 18:

If you received a PPP loan, do you expect it to be forgiven?

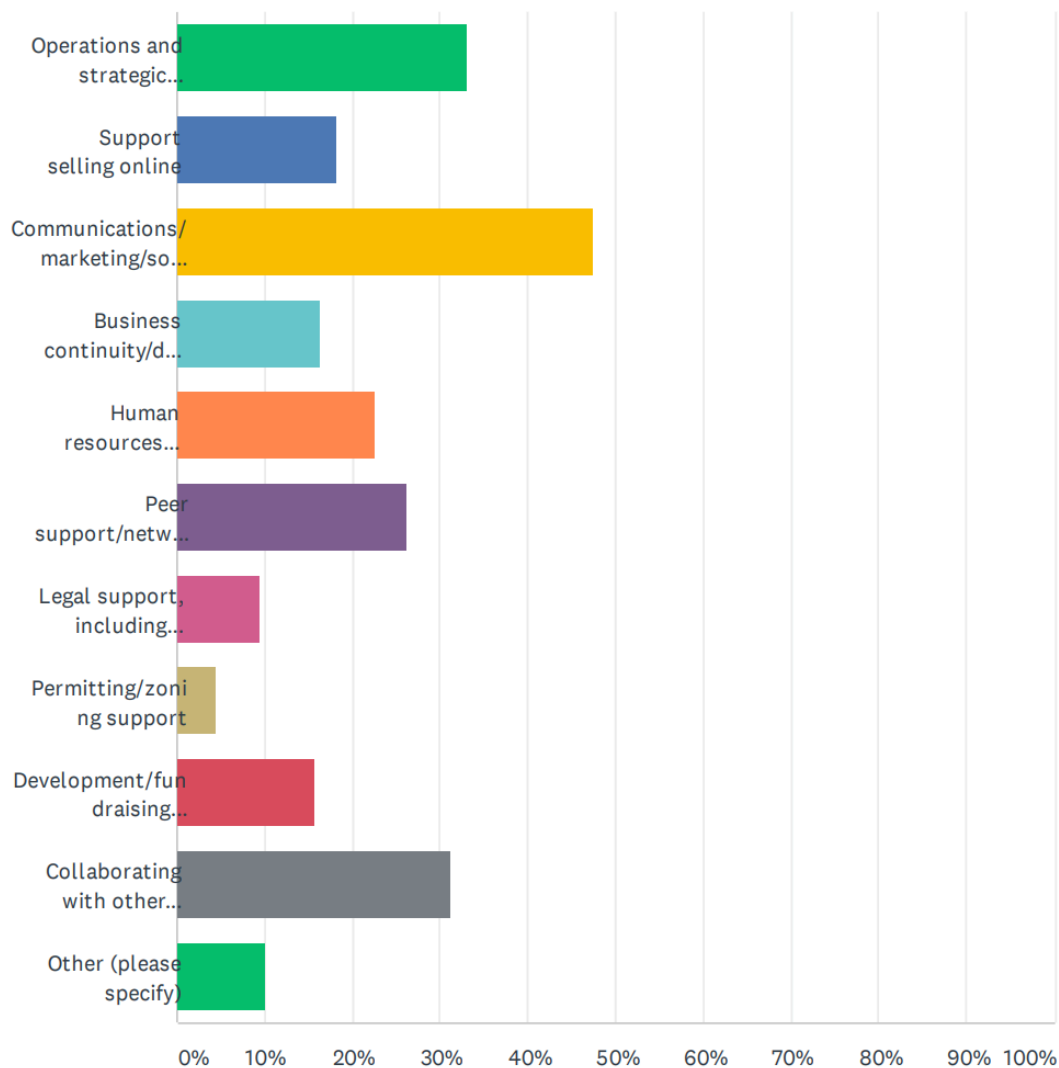


ANSWER CHOICES	RESPONSES	
Yes, fully refunded	44.80%	99
Yes, partially refunded	7.69%	17
No, not refunded	0.90%	2
I don't know	13.12%	29
N/A	33.48%	74
TOTAL		221

Question 19:

Beyond financial assistance, what other types of assistance do you anticipate you will need to manage impacts from the COVID-19 outbreak? (Check all that apply)

Answered: 160 Skipped: 88



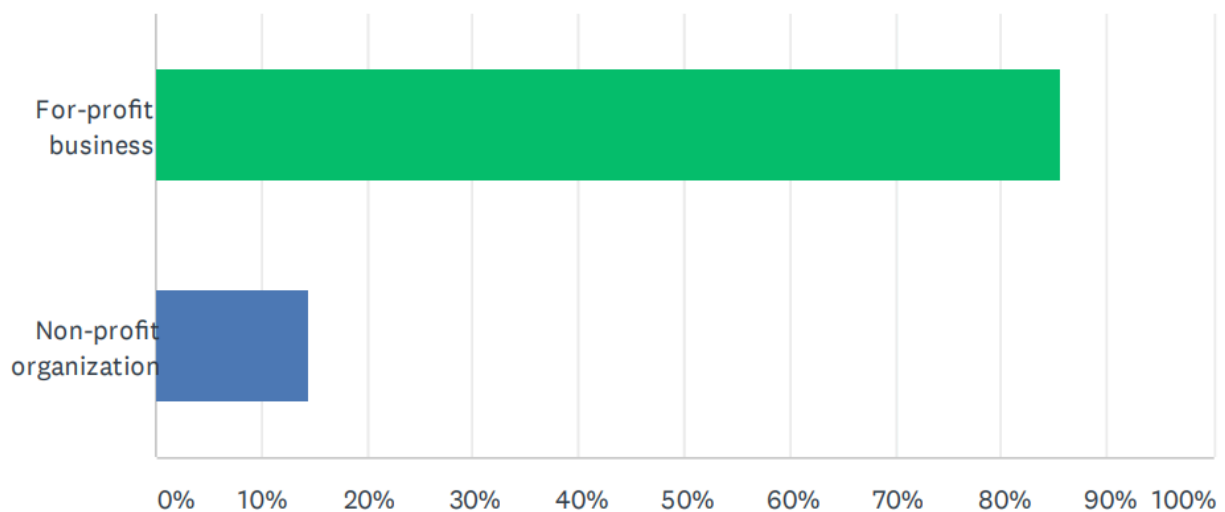
Question 19:

ANSWER CHOICES	RESPONSES	
Operations and strategic planning support	33.13%	53
Support selling online	18.13%	29
Communications/marketing/social media	47.50%	76
Business continuity/disaster planning	16.25%	26
Human resources support	22.50%	36
Peer support/networking	26.25%	42
Legal support, including dealing with creditors, suppliers or landlords	9.38%	15
Permitting/zoning support	4.38%	7
Development/fundraising support	15.63%	25
Collaborating with other organizations and developing partnerships	31.25%	50
Other (please specify)	10.00%	16
Total Respondents: 160		

Question 20:

Is your business/organization a for-profit business or a non-profit organization?

Answered: 241 Skipped: 7

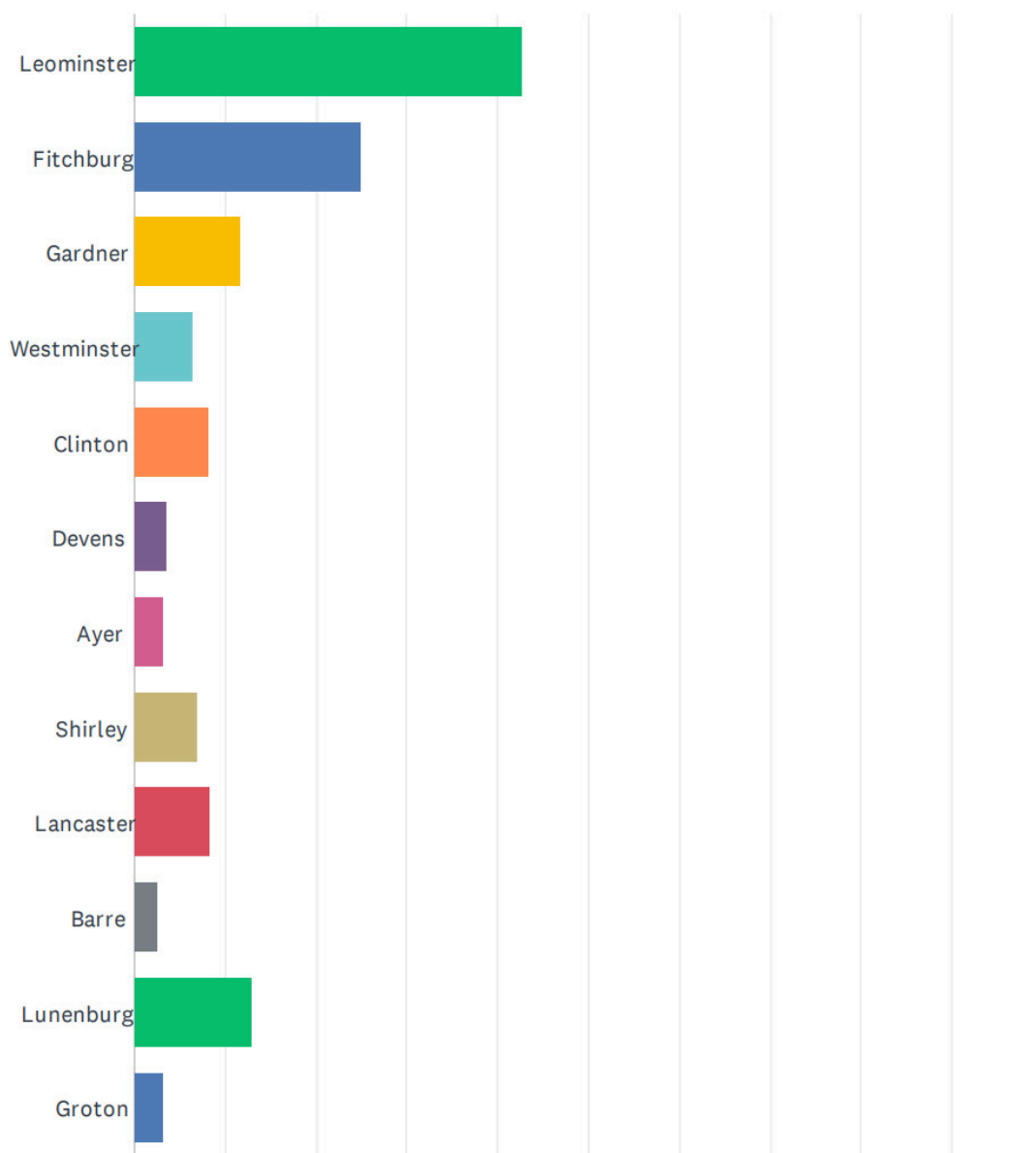


ANSWER CHOICES	RESPONSES	
For-profit business	85.48%	206
Non-profit organization	14.52%	35
TOTAL		241

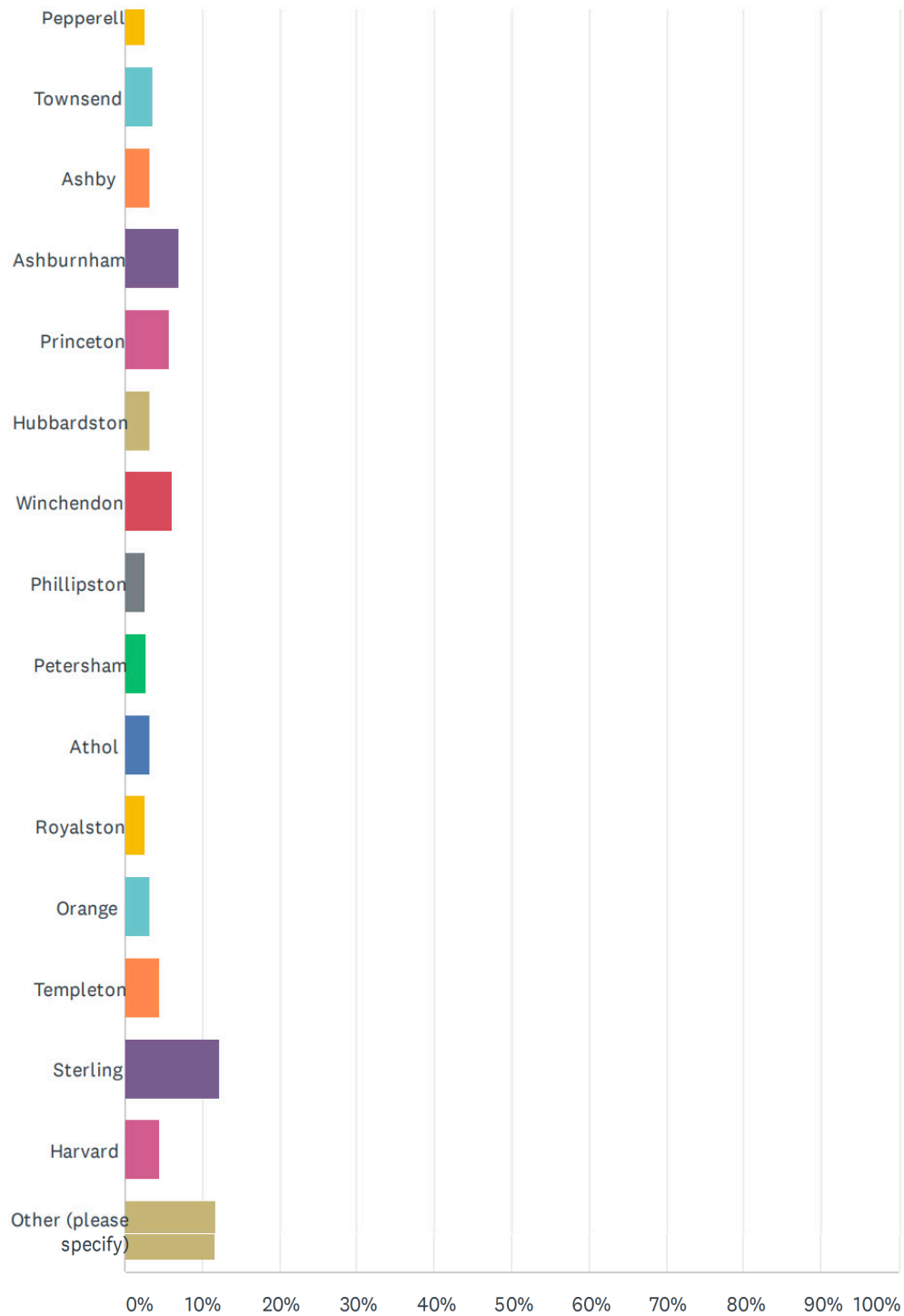
Question 21:

What community is your business located in? (If you have multiple locations than check all that apply)

Answered: 248 Skipped: 0



Question 21:



Question 21:

ANSWER CHOICES	RESPONSES	
Leominster	42.74%	106
Fitchburg	25.00%	62
Gardner	11.69%	29
Westminster	6.45%	16
Clinton	8.06%	20
Devens	3.63%	9
Ayer	3.23%	8
Shirley	6.85%	17
Lancaster	8.47%	21
Barre	2.42%	6
Lunenburg	12.90%	32
Groton	3.23%	8
Pepperell	2.42%	6
Townsend	3.63%	9
Ashby	3.23%	8
Ashburnham	6.85%	17
Princeton	5.65%	14
Hubbardston	3.23%	8
Winchendon	6.05%	15
Phillipston	2.42%	6
Petersham	2.82%	7
Athol	3.23%	8
Royalston	2.42%	6
Orange	3.23%	8
Templeton	4.44%	11
Sterling	12.10%	30
Harvard	4.44%	11
Other (please specify)	11.69%	29
Total Respondents: 248		

Question 22:

How many years has your business/organization been in operation in North Central Massachusetts?

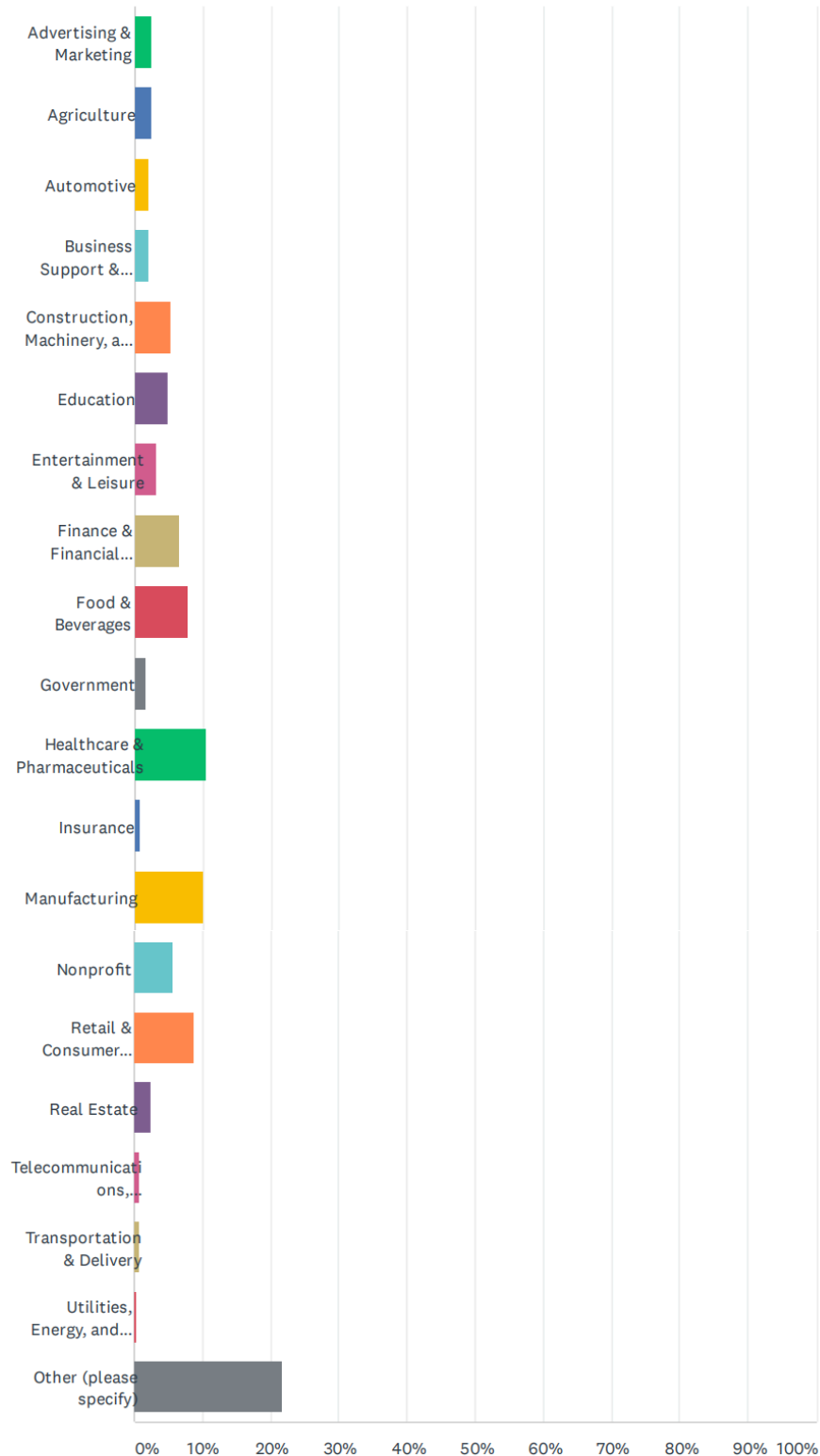
Answered: 242 Skipped: 6

RESULTS	
Average	29.26
Median	20
Max	266
Min	1

Question 23:

Which of the following best describes the principal industry of your organization?

Answered: 248 Skipped: 0



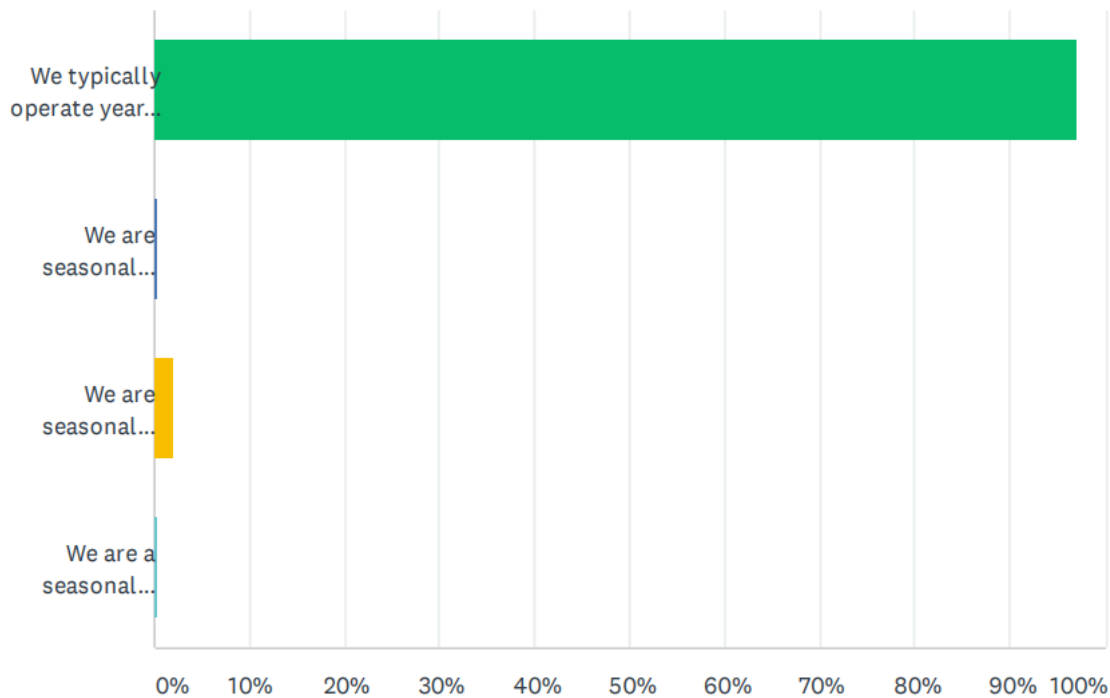
Question 23:

ANSWER CHOICES	RESPONSES	
Advertising & Marketing	2.42%	6
Agriculture	2.42%	6
Automotive	2.02%	5
Business Support & Logistics	2.02%	5
Construction, Machinery, and Homes	5.24%	13
Education	4.84%	12
Entertainment & Leisure	3.23%	8
Finance & Financial Services	6.45%	16
Food & Beverages	7.66%	19
Government	1.61%	4
Healthcare & Pharmaceuticals	10.48%	26
Insurance	0.81%	2
Manufacturing	10.08%	25
Nonprofit	5.65%	14
Retail & Consumer Durables	8.87%	22
Real Estate	2.42%	6
Telecommunications, Technology, Internet & Electronics	0.81%	2
Transportation & Delivery	0.81%	2
Utilities, Energy, and Extraction	0.40%	1
Other (please specify)	21.77%	54
TOTAL		248

Question 24:

When does your business typically operate?

Answered: 247 Skipped: 1

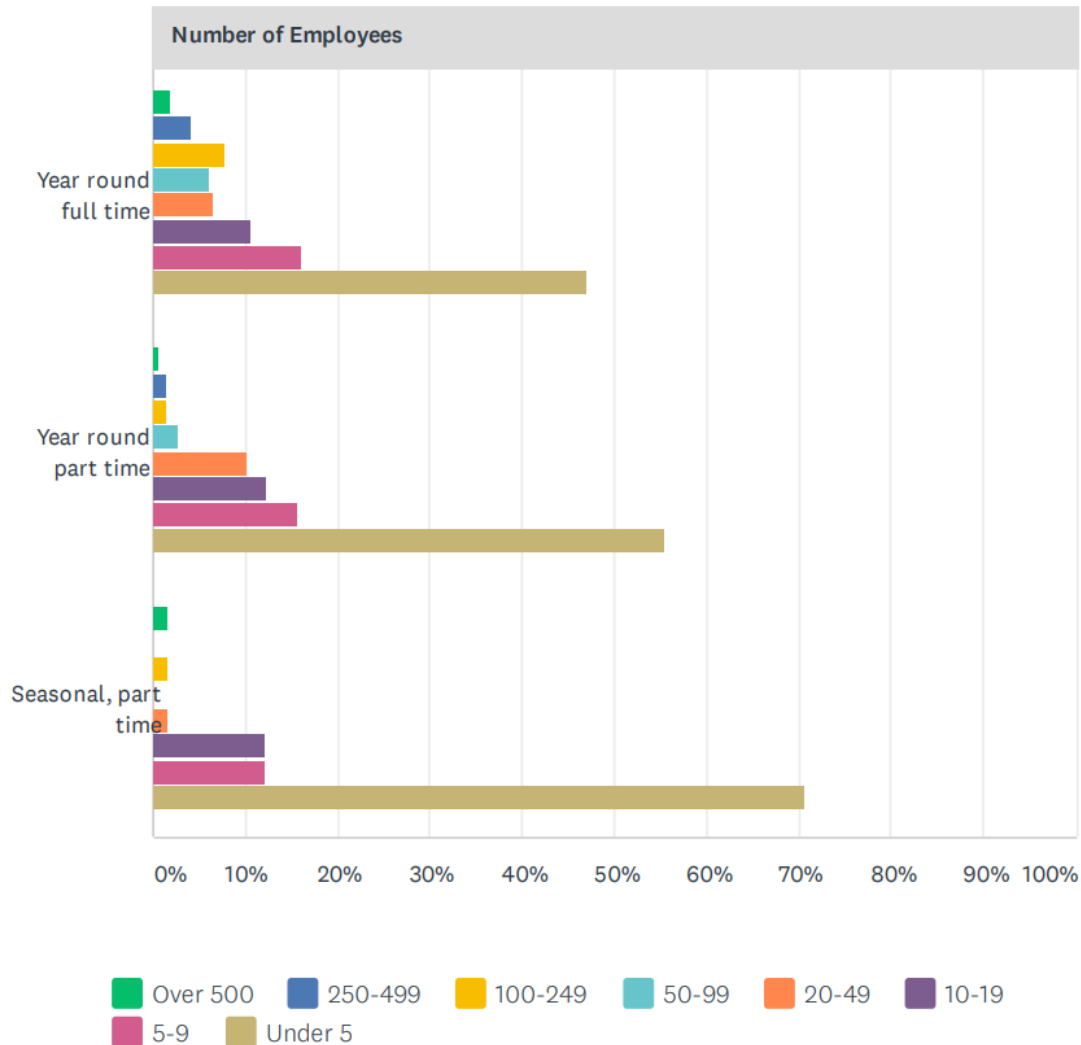


ANSWER CHOICES	RESPONSES	
We typically operate year round	97.17%	240
We are seasonal business - primarily Fall (Labor Day to October)	0.40%	1
We are seasonal business - primarily Summer (May to Labor Day)	2.02%	5
We are a seasonal business - primarily Winter	0.40%	1
TOTAL		247

Question 25:

Approximately how many employees did you have in 2019?

Answered: 232 Skipped: 16

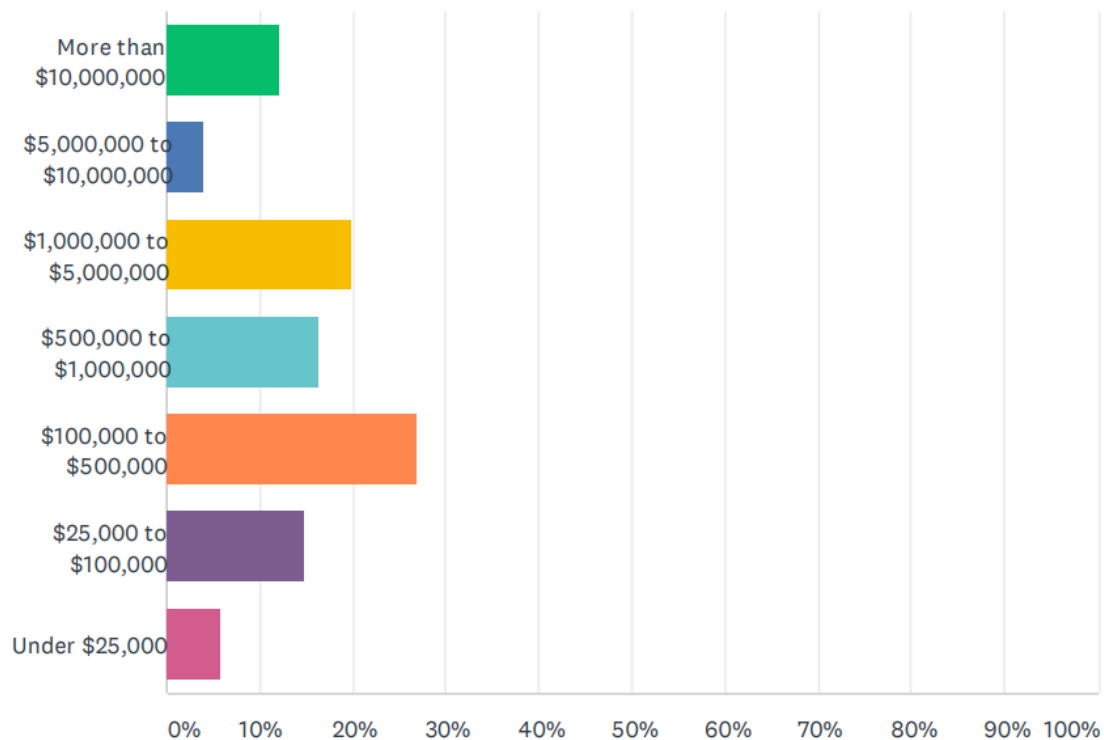


Number of Employees									
	OVER 500	250-499	100-249	50-99	20-49	10-19	5-9	UNDER 5	TOTAL
Year round full time	1.84% 4	4.15% 9	7.83% 17	5.99% 13	6.45% 14	10.60% 23	16.13% 35	47.00% 102	217
Year round part time	0.68% 1	1.37% 2	1.37% 2	2.74% 4	10.27% 15	12.33% 18	15.75% 23	55.48% 81	146
Seasonal, part time	1.72% 1	0.00% 0	1.72% 1	0.00% 0	1.72% 1	12.07% 7	12.07% 7	70.69% 41	58

Question 26:

What was your business/organization's annual gross revenues in 2019?

Answered: 222 Skipped: 26

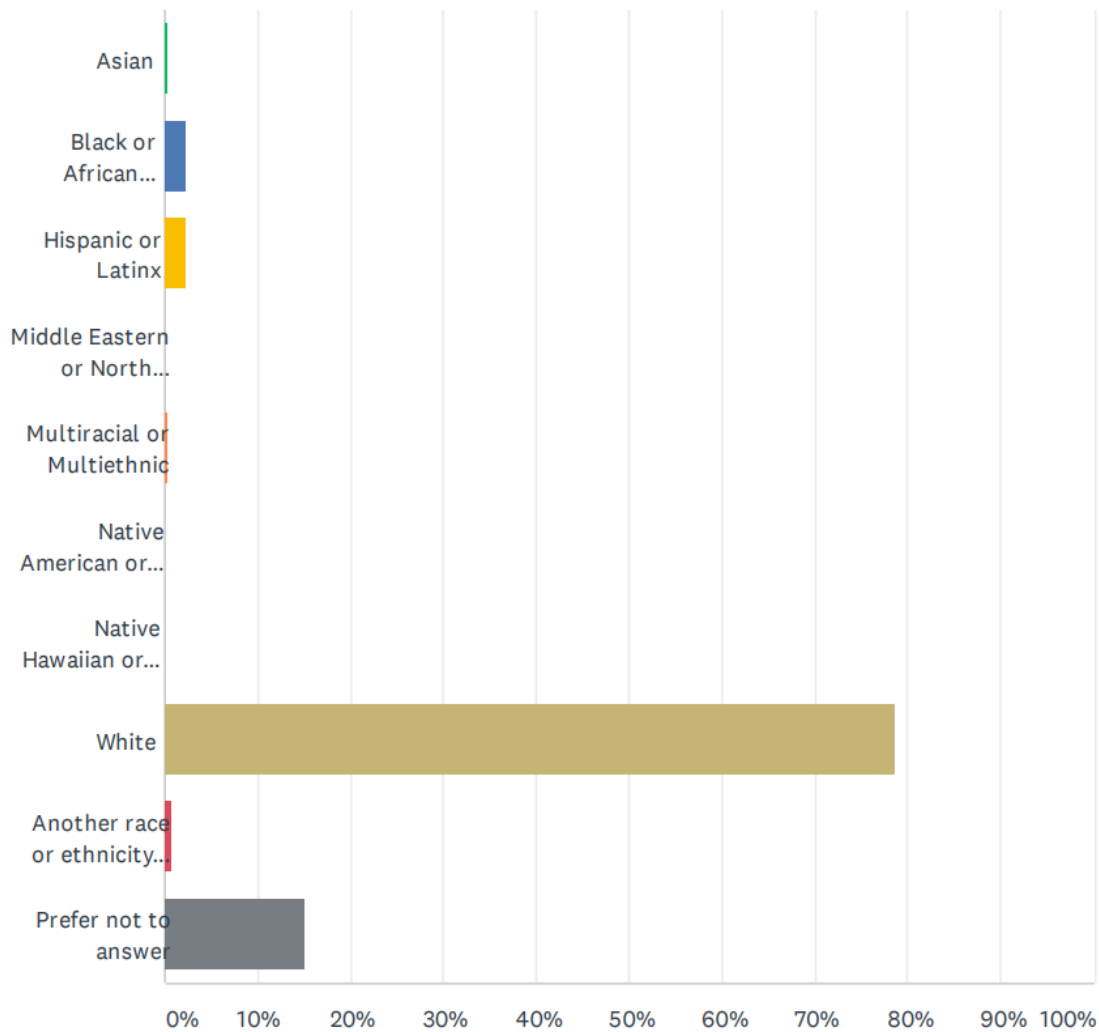


ANSWER CHOICES	RESPONSES	
More than \$10,000,000	12.16%	27
\$5,000,000 to \$10,000,000	4.05%	9
\$1,000,000 to \$5,000,000	19.82%	44
\$500,000 to \$1,000,000	16.22%	36
\$100,000 to \$500,000	27.03%	60
\$25,000 to \$100,000	14.86%	33
Under \$25,000	5.86%	13
TOTAL		222

Question 27:

What is the business owner's race or ethnicity?

Answered: 225 Skipped: 23

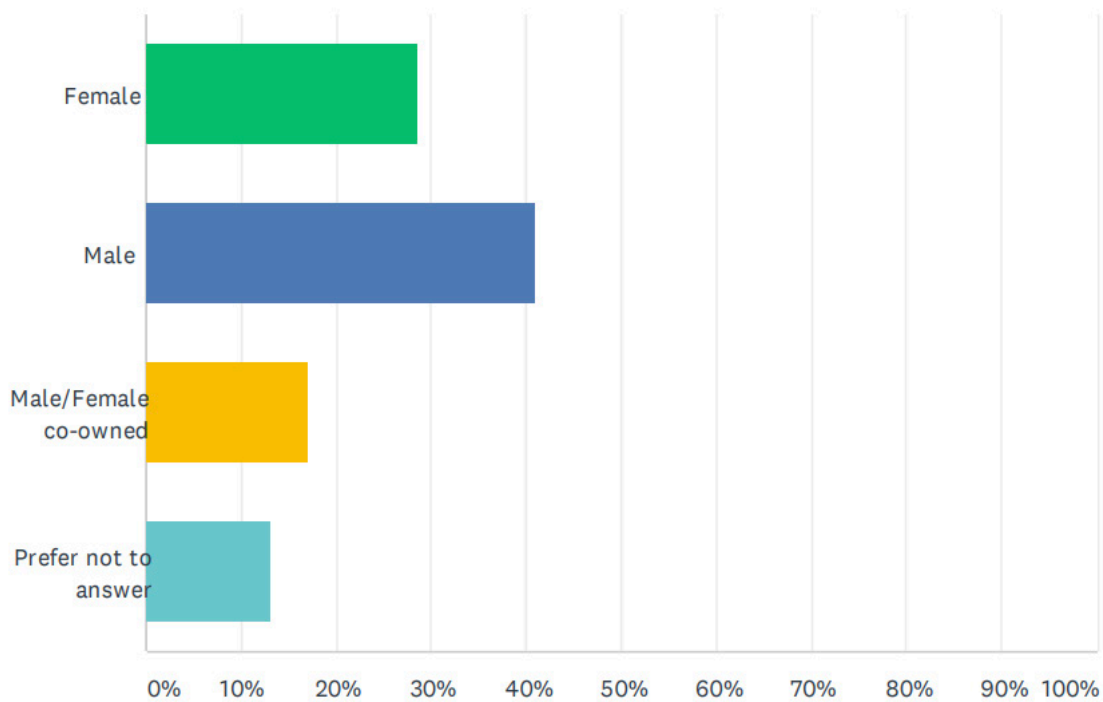


ANSWER CHOICES	RESPONSES	
Asian	0.44%	1
Black or African American	2.22%	5
Hispanic or Latinx	2.22%	5
Middle Eastern or North African	0.00%	0
Multiracial or Multiethnic	0.44%	1
Native American or Alaska Native	0.00%	0
Native Hawaiian or other Pacific Islander	0.00%	0
White	78.67%	177
Another race or ethnicity, please describe below	0.89%	2
Prefer not to answer	15.11%	34
TOTAL		225

Question 28:

What is the business owner's gender?

Answered: 227 Skipped: 21



ANSWER CHOICES	RESPONSES	
Female	28.63%	65
Male	40.97%	93
Male/Female co-owned	17.18%	39
Prefer not to answer	13.22%	30
TOTAL		227