

North Central MASSACHUSETTS

CHAMBER OF COMMERCE

North Central Massachusetts COVID-19 Business Economic Impact Survey

Spring 2021 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 April 1, 2021 and April 30, 2021. A total of 187 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 70% reported less than 20 full time employees and 79% 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	Town of Harvard
City of Gardner	Town of Lancaster
City of Leominster	Town of Lunenburg
Town of Ashby	Town of Orange
Town of Athol	Town of Pepperell
Town of Ayer	Town of Templeton
Town of Barre	Town of Townsend
Town of Clinton	Town of Westminster
Devens Community	Town of Winchendon

Organizations

Avidia Bank	Fitchburg Redevelopment Authority
Center for Women & Enterprise	Making Opportunities Count (MOC)
Enterprise Bank	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; Bemis Associates, 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.

Contact:

North Central Massachusetts Chamber of Commerce

Phone: 978.353.7600

Fax: 978.353.4896

www.northcentralmass.com

Twitter: @ncmchamber

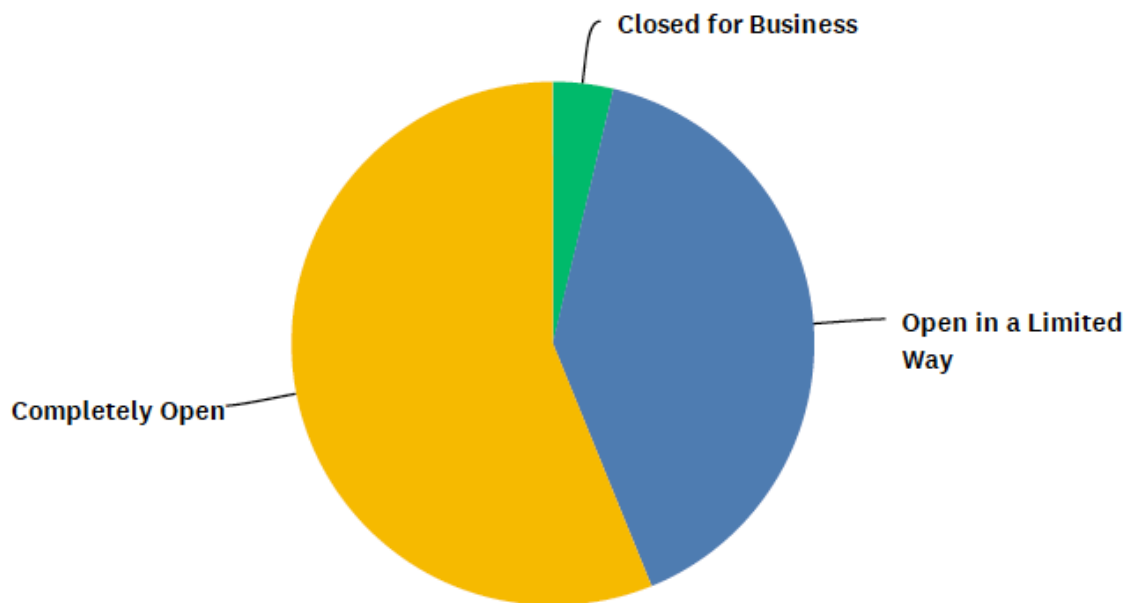
Facebook: ncmchamber

Instagram: @ncm_chamber

Linkedin: North Central Massachusetts Chamber

Question 1:

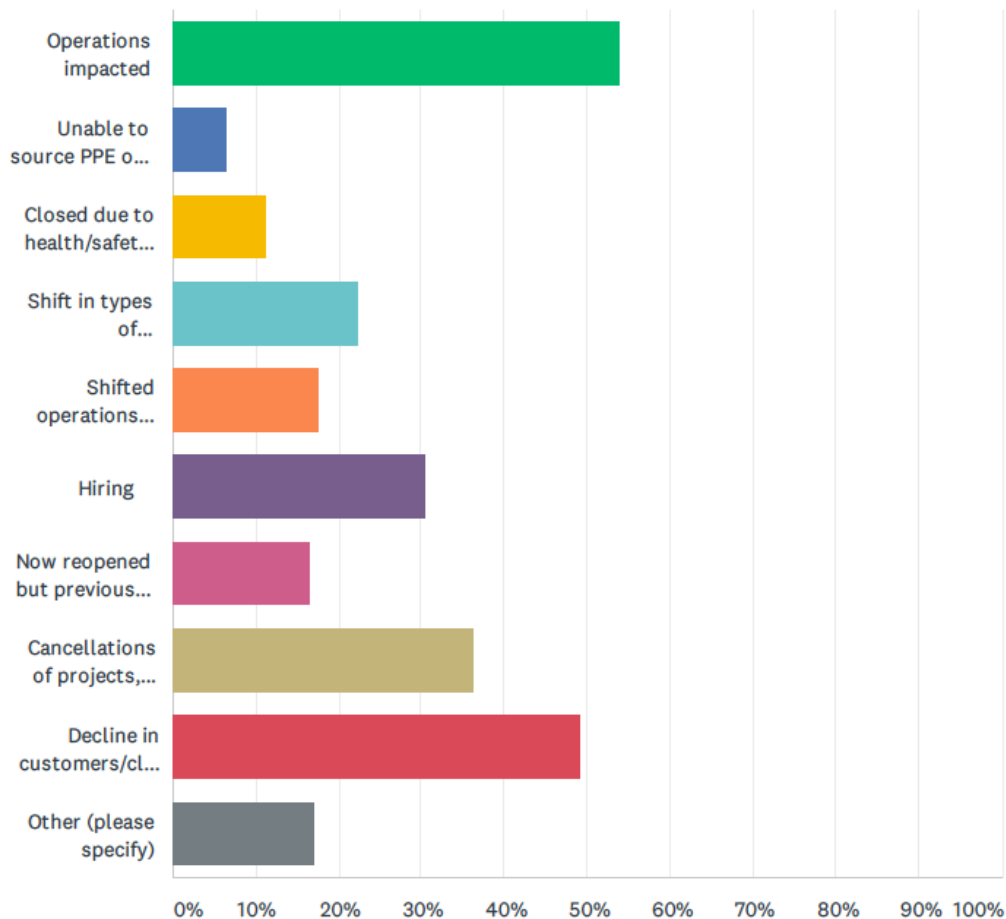
Which of the following best describes your business/organization right now?



ANSWER CHOICES	RESPONSES	
Closed for Business	3.74%	7
Open in a Limited Way	40.11%	75
Completely Open	56.15%	105
TOTAL		187

Question 2:

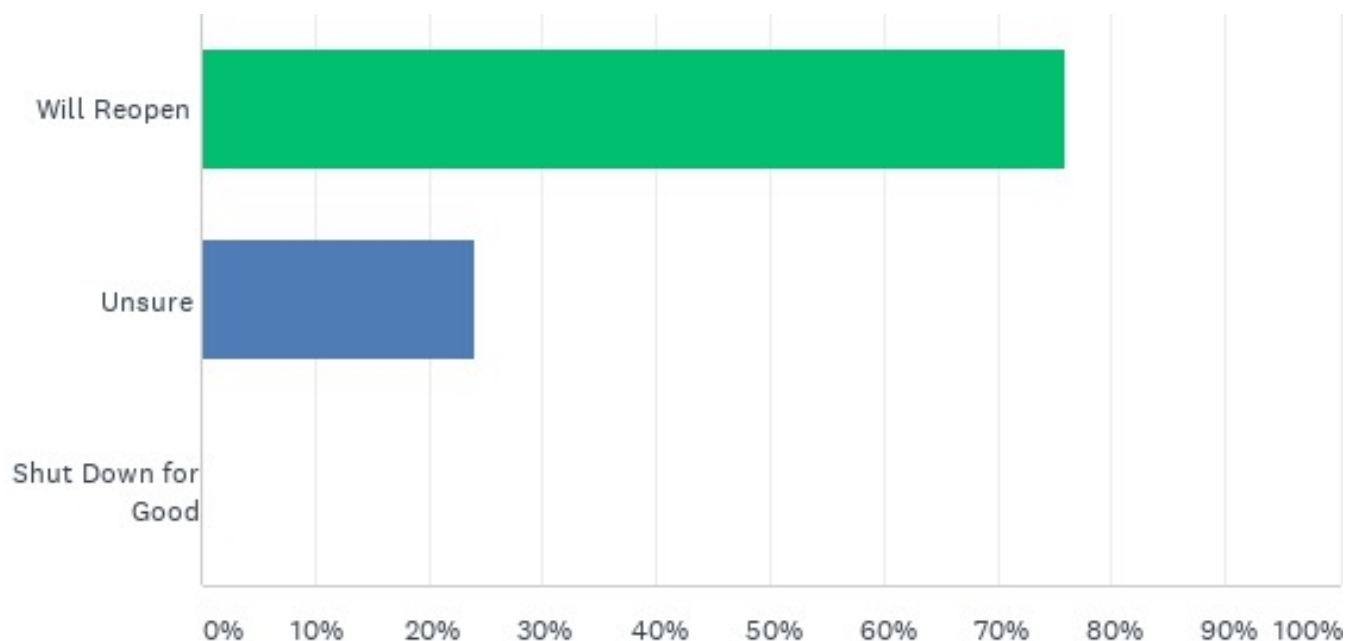
If you are fully or partially open, how has your business been impacted by the COVID-19 outbreak? (Check all that apply)



ANSWER CHOICES	RESPONSES	
Operations impacted	54.01%	101
Unable to source PPE or cleaning supplies	6.42%	12
Closed due to health/safety/cleaning concerns, but now reopened	11.23%	21
Shift in types of products/services offered	22.46%	42
Shifted operations online	17.65%	33
Hiring	30.48%	57
Now reopened but previously closed	16.58%	31
Cancellations of projects, events and/or contracts	36.36%	68
Decline in customers/clients and or sales/fundraising	49.20%	92
Other (please specify)	17.11%	32
Total Respondents: 187		

Question 3:

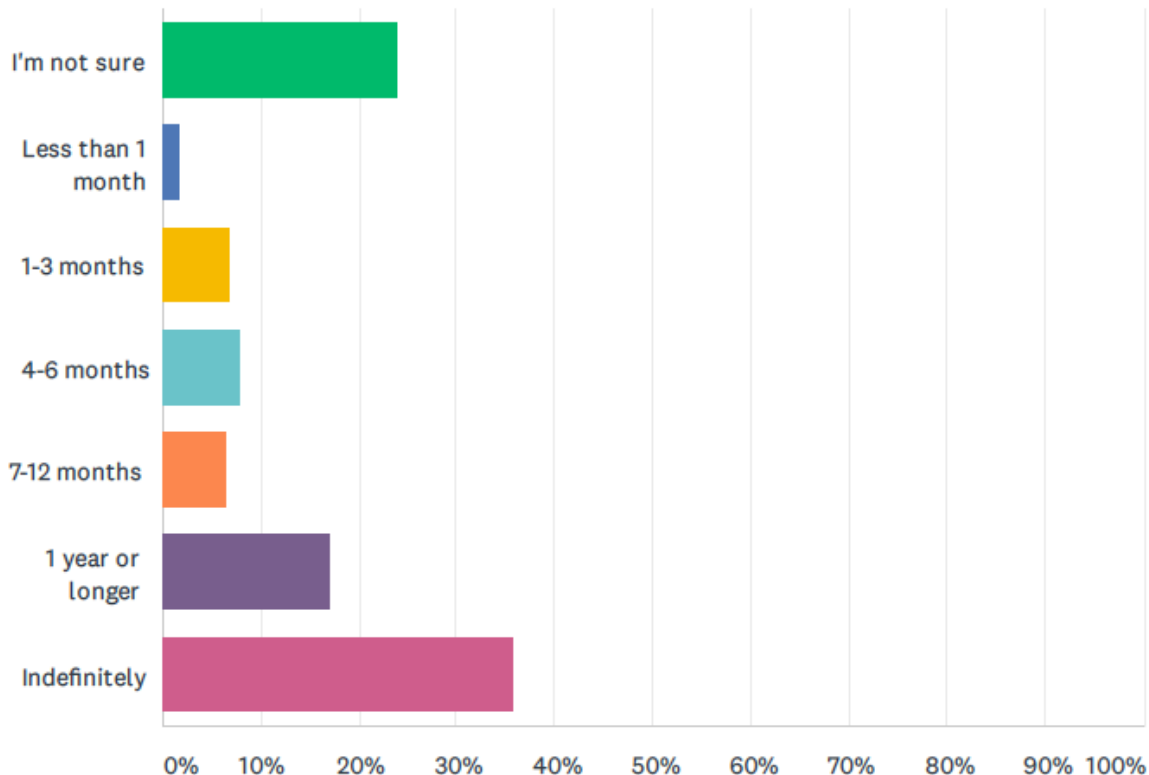
If you are closed, do you think the business/organization will re-open? (Skip this question if not applicable by scrolling down)



ANSWER CHOICES	RESPONSES	
Will Reopen	75.86%	22
Unsure	24.14%	7
Shut Down for Good	0.00%	0
TOTAL		29

Question 4:

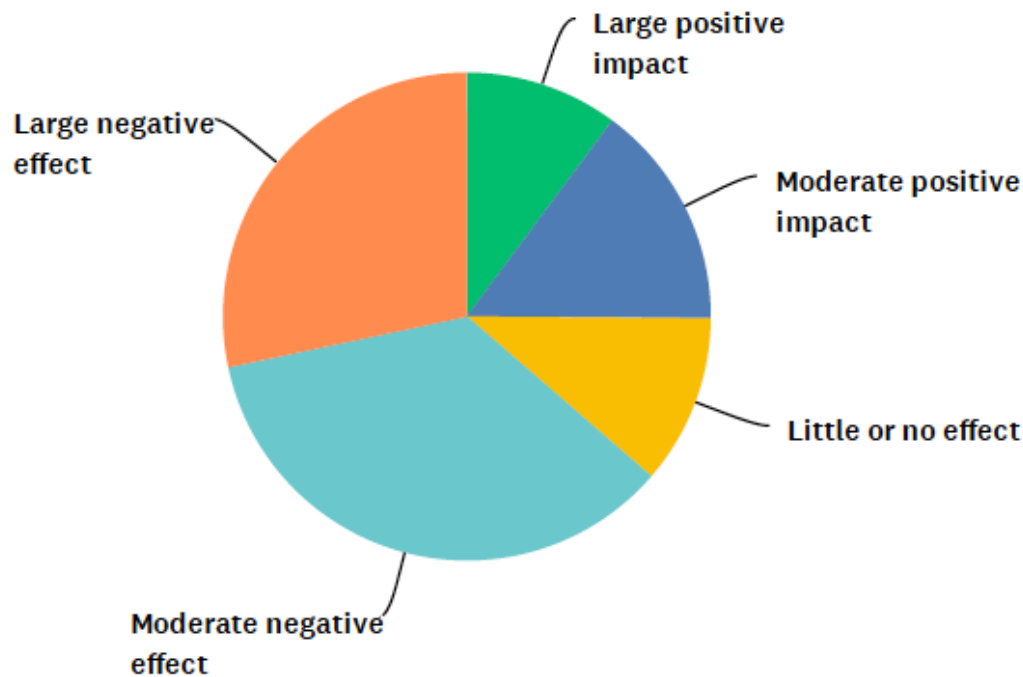
How long do you estimate your business/organization can operate with your current cash flow and reserves?



ANSWER CHOICES	RESPONSES	
I'm not sure	24.06%	45
Less than 1 month	1.60%	3
1-3 months	6.95%	13
4-6 months	8.02%	15
7-12 months	6.42%	12
1 year or longer	17.11%	32
Indefinitely	35.83%	67
TOTAL		187

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	10.16%	19
Moderate positive impact	14.97%	28
Little or no effect	11.23%	21
Moderate negative effect	35.29%	66
Large negative effect	28.34%	53
TOTAL		187

Question 6:

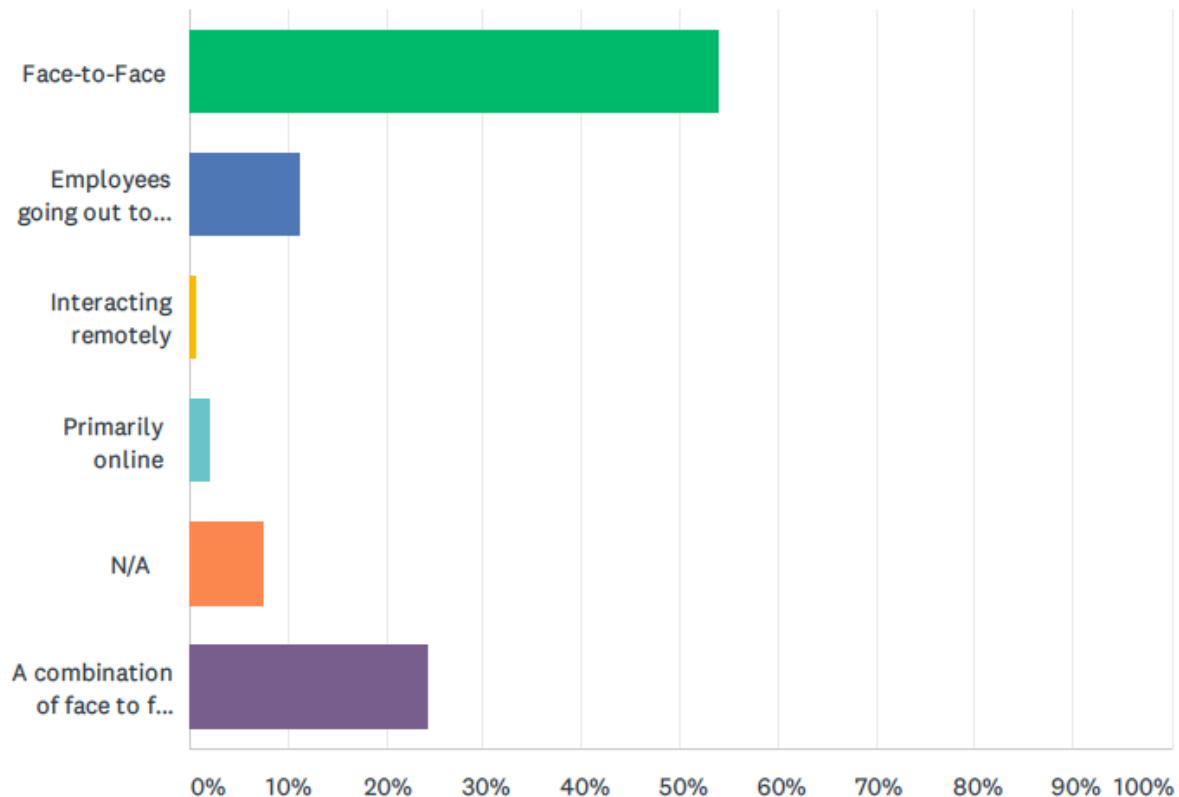
When do you think your business/organization will return to its normal level of operation?



ANSWER CHOICES	RESPONSES	
There has been little or no effect on our normal level of operation	17.22%	31
I do not believe we will return to our normal level of operation	13.89%	25
More than six months	43.33%	78
Four to six months	19.44%	35
Two to three months	3.33%	6
One month or less	2.78%	5
TOTAL		180

Question 7:

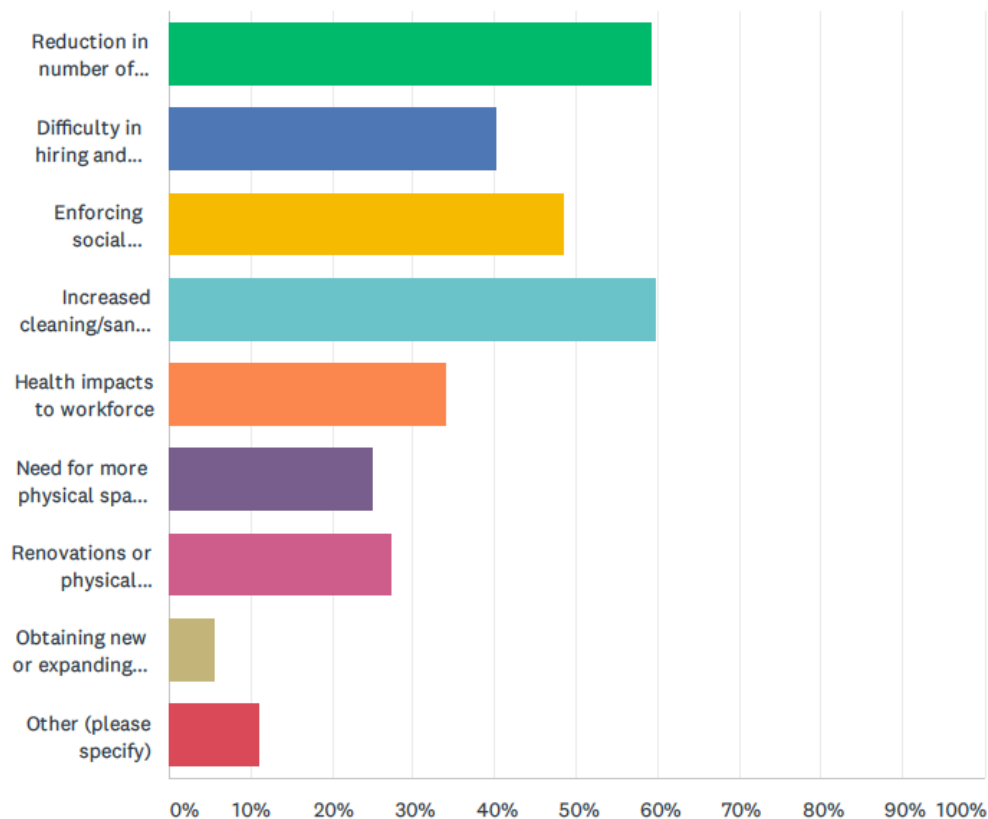
Pre COVID-19, did your business/organization rely on customers coming to a physical location?



ANSWER CHOICES	RESPONSES	
Face-to-Face	54.05%	100
Employees going out to customers	11.35%	21
Interacting remotely	0.54%	1
Primarily online	2.16%	4
N/A	7.57%	14
A combination of face to face and online	24.32%	45
TOTAL		185

Question 8:

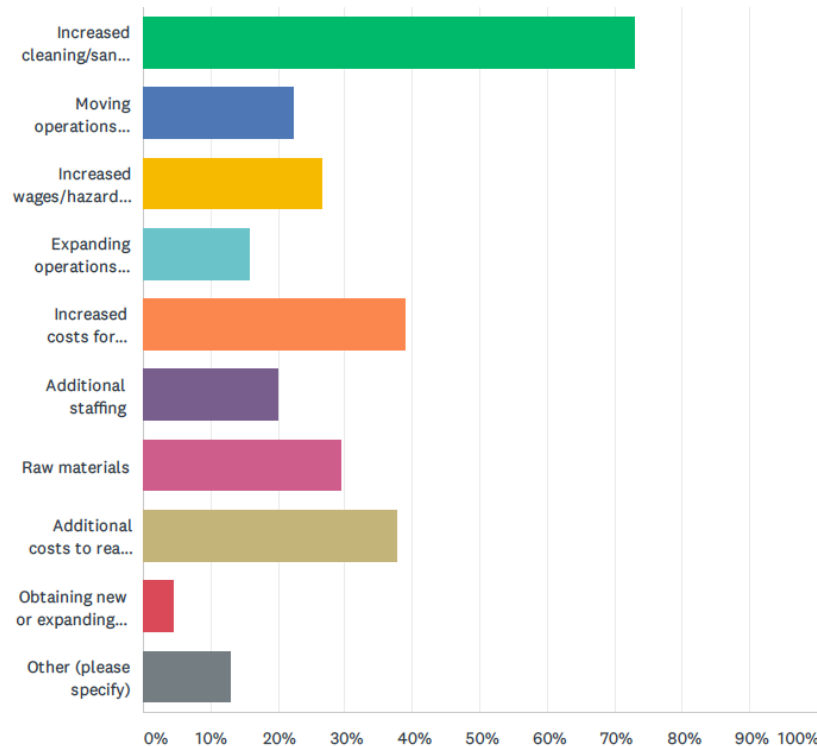
What challenges has your business/organization faced during the reopening period? (Click all that apply)



ANSWER CHOICES	RESPONSES	
Reduction in number of customers/revenues	59.22%	106
Difficulty in hiring and retaining workforce	40.22%	72
Enforcing social distancing and mask regulations	48.60%	87
Increased cleaning/sanitation	59.78%	107
Health impacts to workforce	34.08%	61
Need for more physical space (indoor or outdoor)	25.14%	45
Renovations or physical modifications to comply with social distancing	27.37%	49
Obtaining new or expanding permits	5.59%	10
Other (please specify)	11.17%	20
Total Respondents: 179		

Question 9:

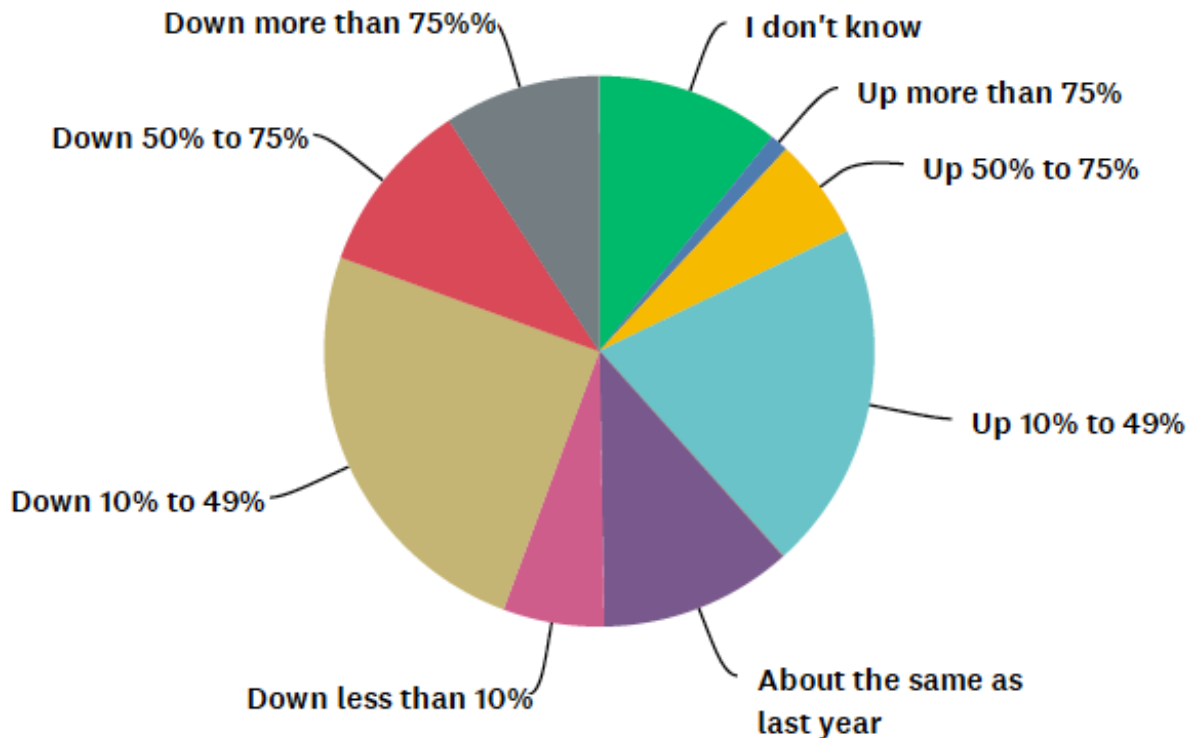
What costs has your business/organization faced during the reopening period? (Click all that apply)



ANSWER CHOICES	RESPONSES	
Increased cleaning/sanitation	72.94%	124
Moving operations online	22.35%	38
Increased wages/hazard pay	26.47%	45
Expanding operations outside	15.88%	27
Increased costs for renovations/modifications to comply with social distancing	38.82%	66
Additional staffing	20.00%	34
Raw materials	29.41%	50
Additional costs to reach customers	37.65%	64
Obtaining new or expanding permits	4.71%	8
Other (please specify)	12.94%	22
Total Respondents: 170		

Question 10:

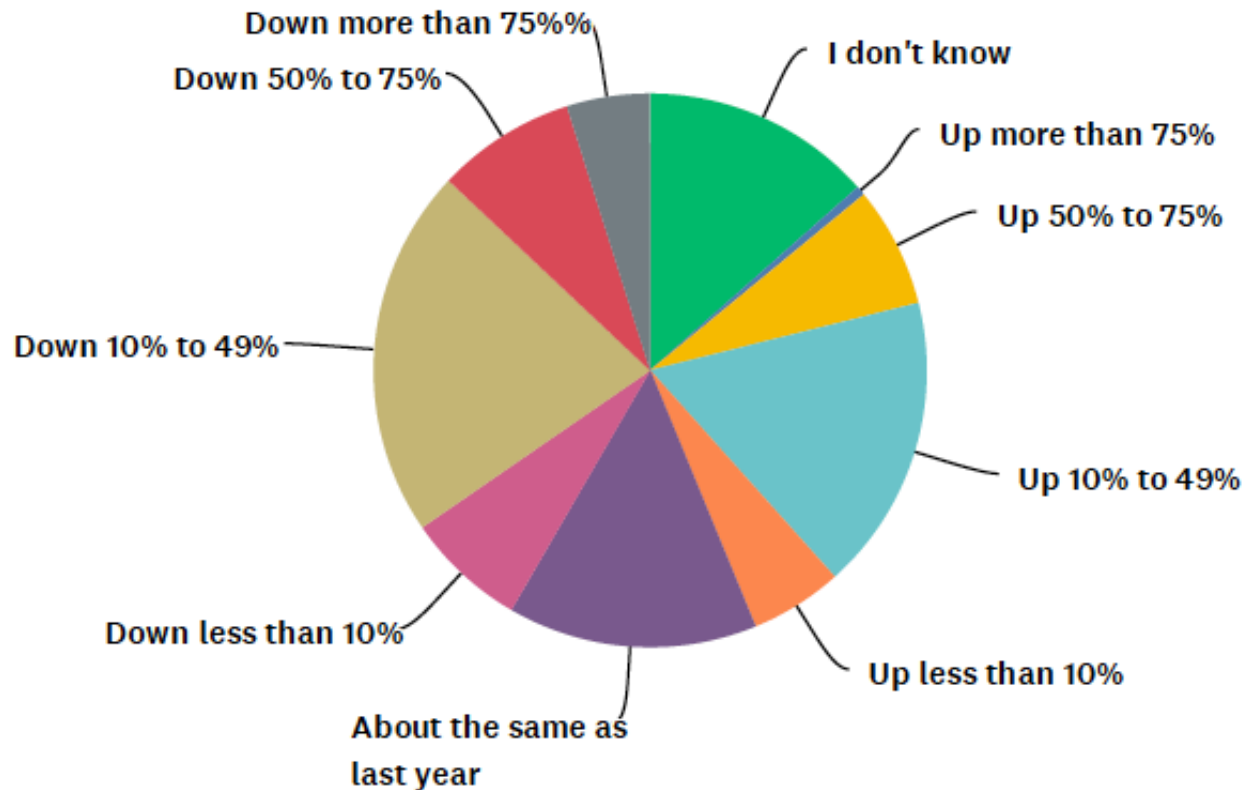
Approximately what percent change in gross business revenue did your business/organization experience in 2020, compared with the same period in 2019?



ANSWER CHOICES	RESPONSES	
I don't know	10.81%	20
Up more than 75%	1.08%	2
Up 50% to 75%	5.95%	11
Up 10% to 49%	20.54%	38
Up less than 10%	0.00%	0
About the same as last year	11.35%	21
Down less than 10%	5.95%	11
Down 10% to 49%	24.86%	46
Down 50% to 75%	10.27%	19
Down more than 75%%	9.19%	17
TOTAL		185

Question 11:

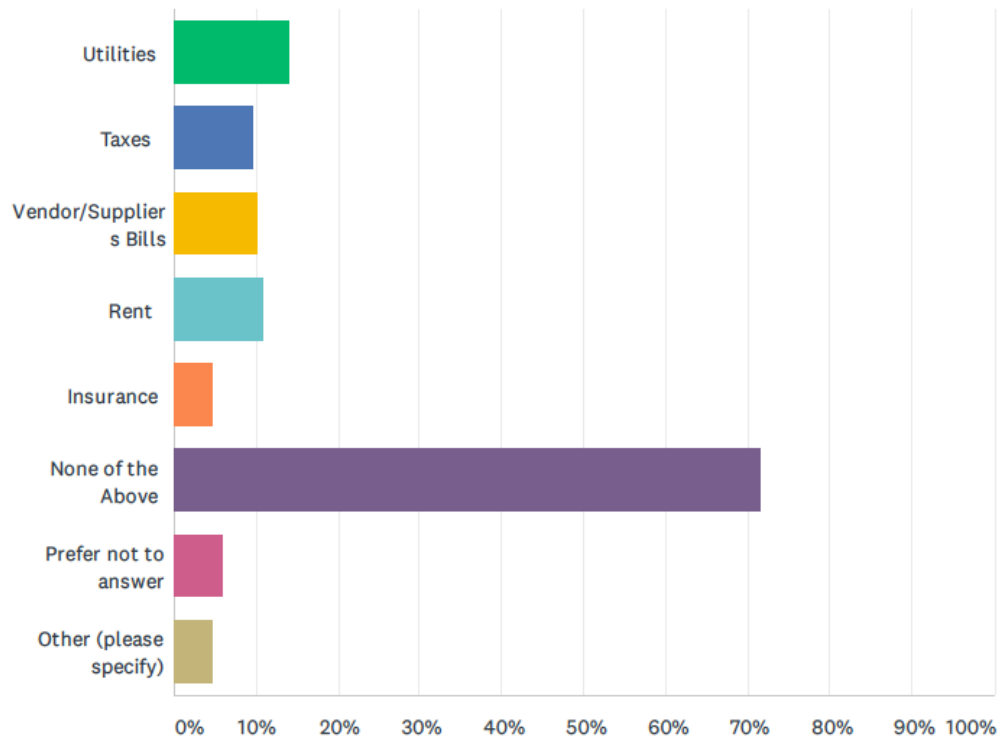
Approximately what percent change in gross business revenue did your business/organization experience in the first quarter of 2021, compared with the same period in 2020?



ANSWER CHOICES	RESPONSES	
I don't know	13.51%	25
Up more than 75%	0.54%	1
Up 50% to 75%	7.03%	13
Up 10% to 49%	17.30%	32
Up less than 10%	5.41%	10
About the same as last year	14.59%	27
Down less than 10%	7.03%	13
Down 10% to 49%	21.62%	40
Down 50% to 75%	8.11%	15
Down more than 75%%	4.86%	9
TOTAL		185

Question 12:

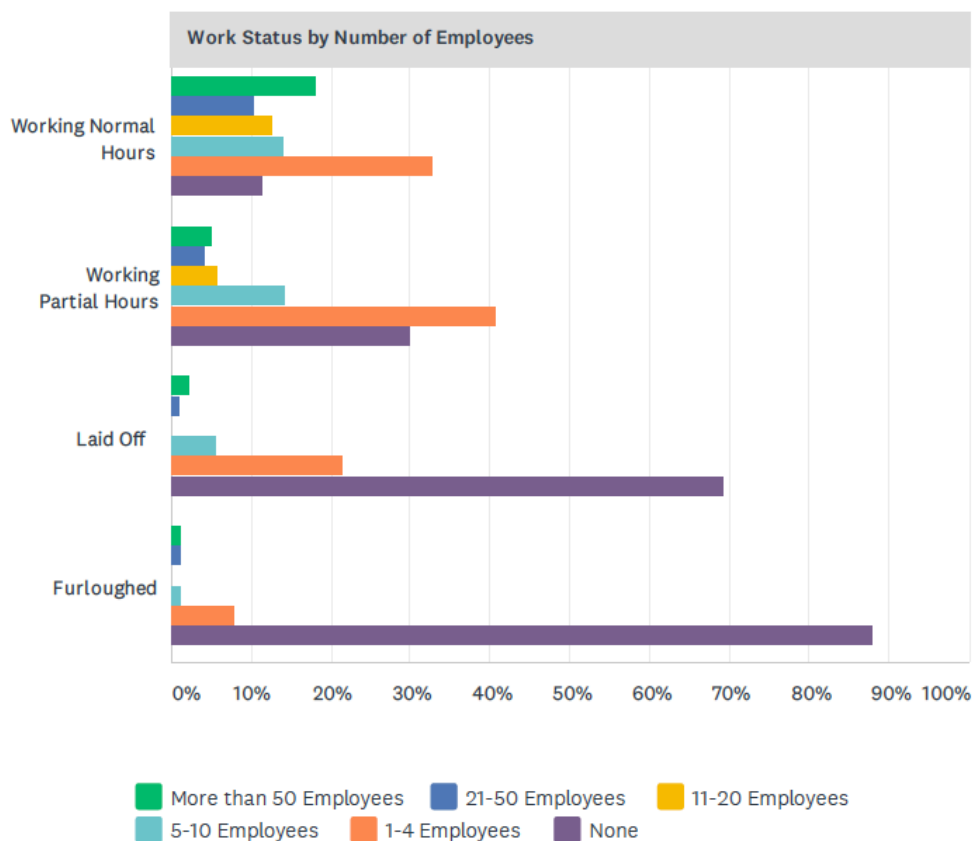
Since the COVID-19 pandemic started, have you missed payments for any of the following for your business/organization? (Click all that apply)



ANSWER CHOICES	RESPONSES	
Utilities	13.94%	23
Taxes	9.70%	16
Vendor/Suppliers Bills	10.30%	17
Rent	10.91%	18
Insurance	4.85%	8
None of the Above	71.52%	118
Prefer not to answer	6.06%	10
Other (please specify)	4.85%	8
Total Respondents: 165		

Question 13:

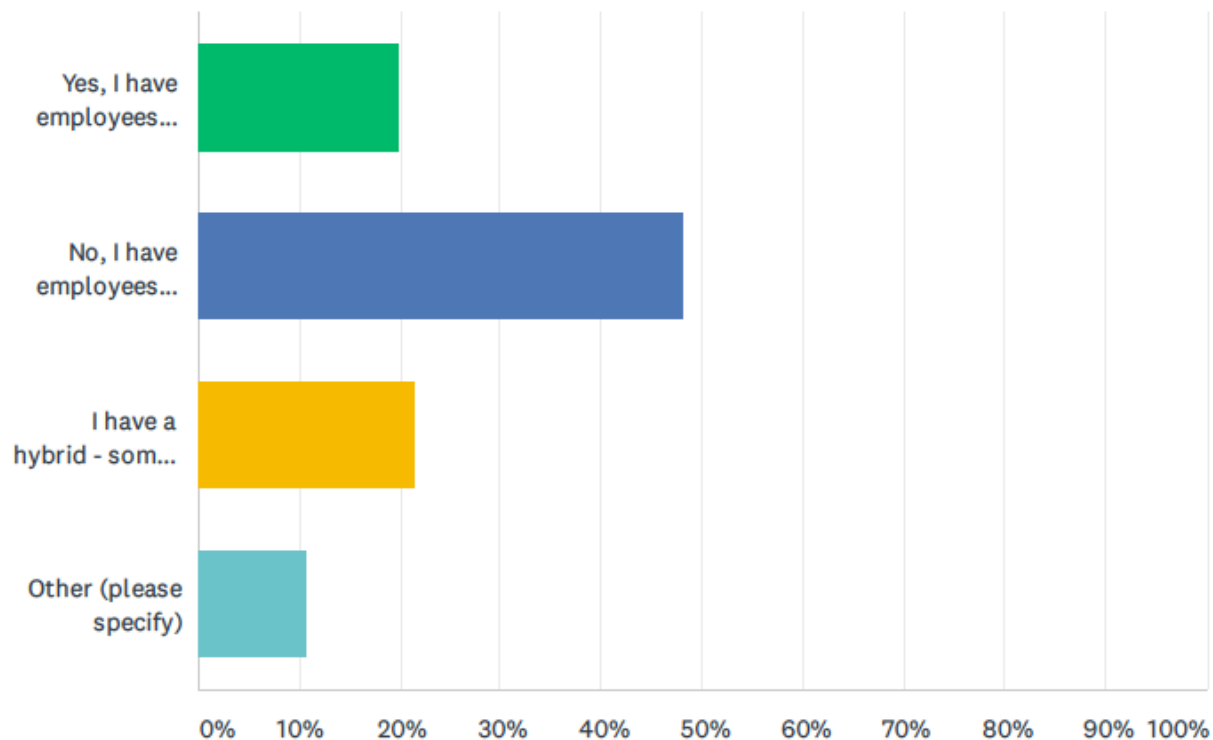
As of right now, about how many total employees does the business/organization have in each situation?



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	18.29% 30	10.37% 17	12.80% 21	14.02% 23	32.93% 54	11.59% 19	164
Working Partial Hours	5.00% 6	4.17% 5	5.83% 7	14.17% 17	40.83% 49	30.00% 36	120
Laid Off	2.27% 2	1.14% 1	0.00% 0	5.68% 5	21.59% 19	69.32% 61	88
Furloughed	1.33% 1	1.33% 1	0.00% 0	1.33% 1	8.00% 6	88.00% 66	75

Question 14:

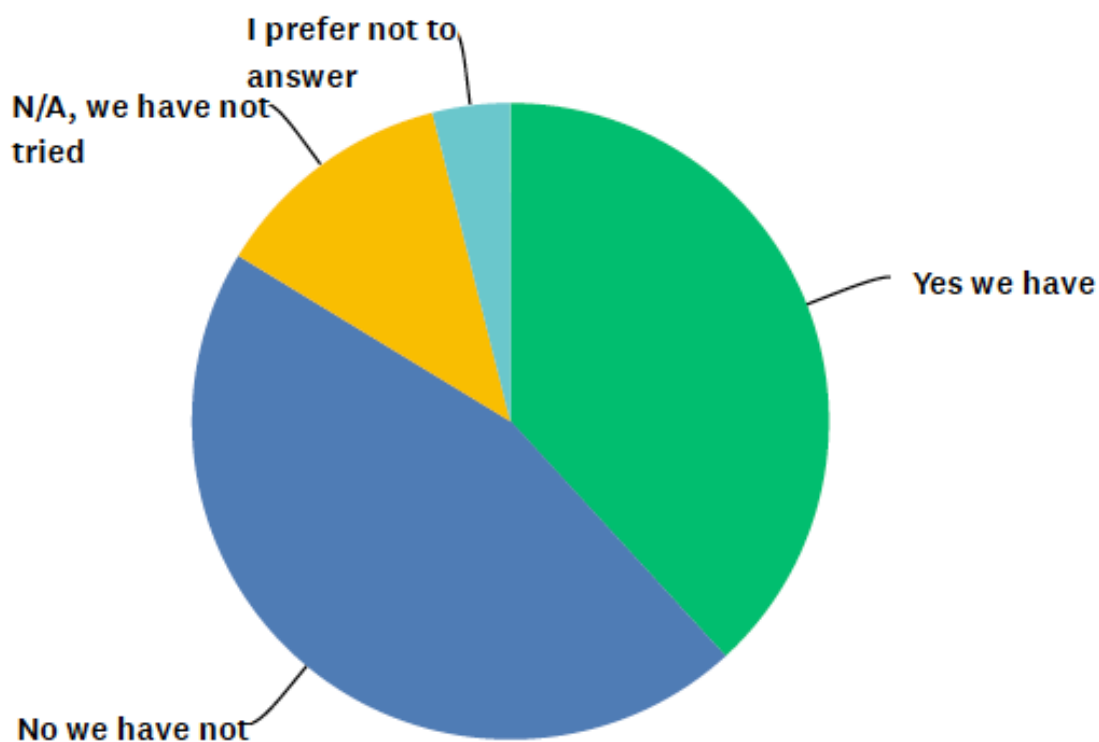
Do you have employees working remotely?



ANSWER CHOICES	RESPONSES	
Yes, I have employees working remotely	19.77%	35
No, I have employees working onsite only	48.02%	85
I have a hybrid - some working onsite and some remote	21.47%	38
Other (please specify)	10.73%	19
TOTAL		177

Question 15:

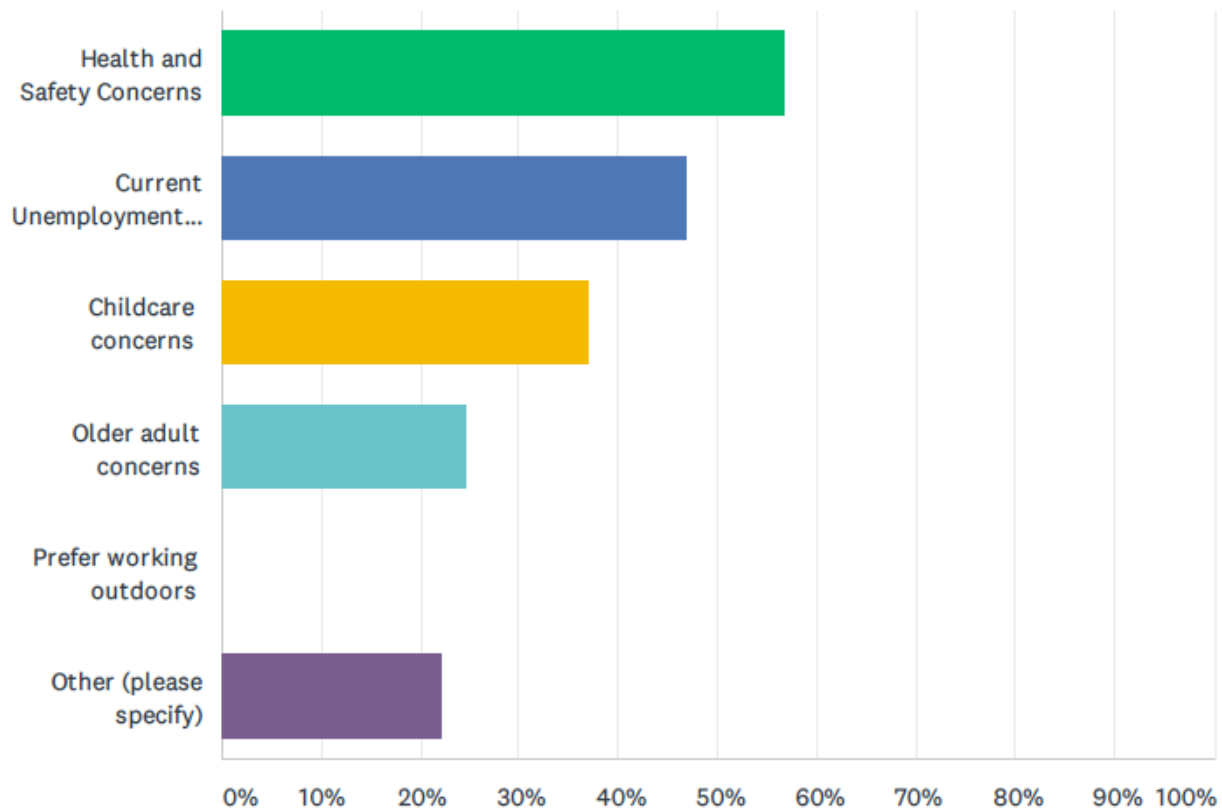
Has the business/organization had any difficulty getting employees to return to work?



ANSWER CHOICES	RESPONSES	
Yes we have	38.20%	68
No we have not	45.51%	81
N/A, we have not tried	12.36%	22
I prefer not to answer	3.93%	7
TOTAL		178

Question 16:

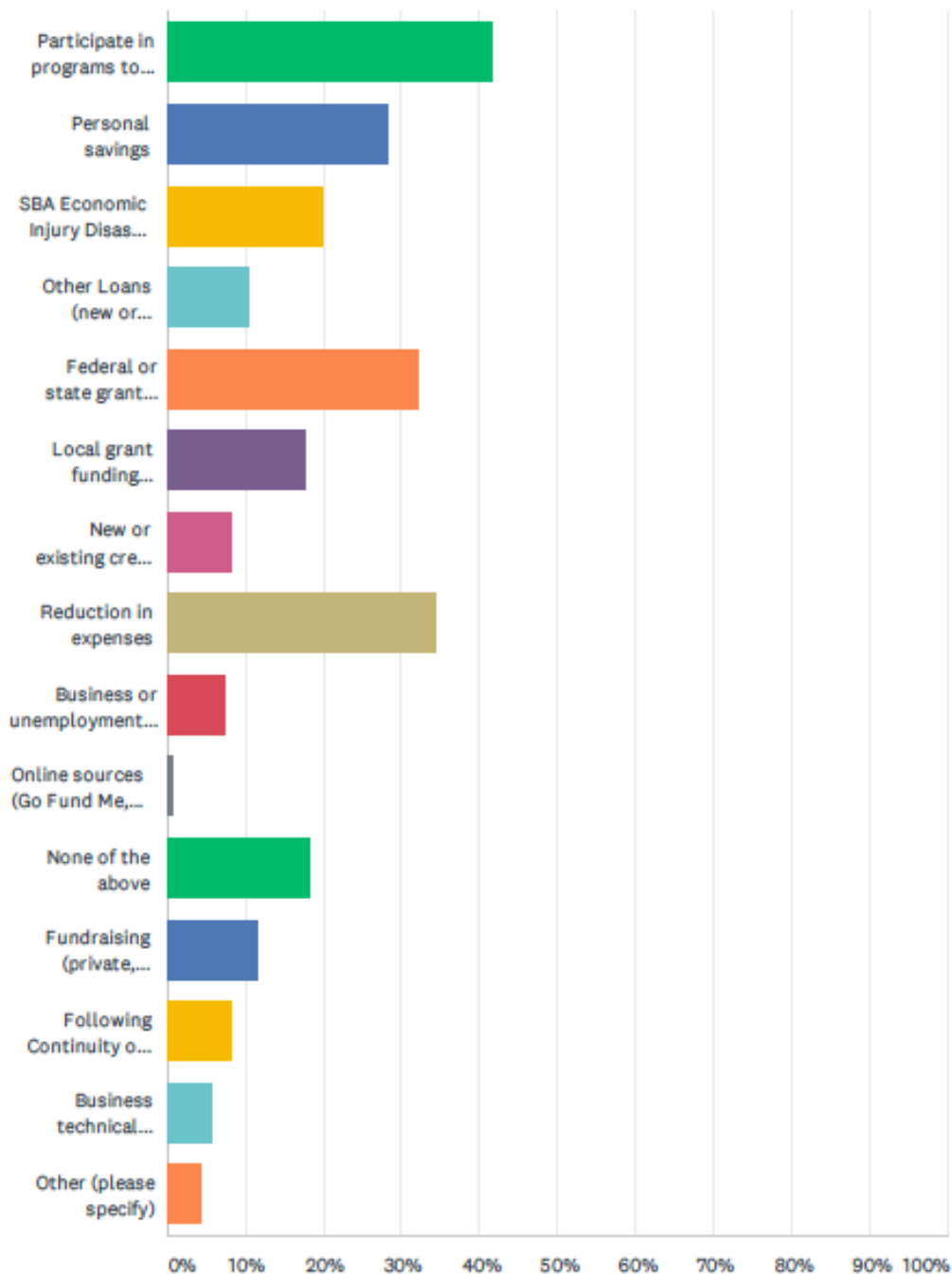
If yes, what reasons have they given for not wanting to return?
(Check all that apply or skip by scrolling down to the next questions)



ANSWER CHOICES	RESPONSES	
Health and Safety Concerns	56.79%	46
Current Unemployment Insurance exceeds income	46.91%	38
Childcare concerns	37.04%	30
Older adult concerns	24.69%	20
Prefer working outdoors	0.00%	0
Other (please specify)	22.22%	18
Total Respondents: 81		

Question 17:

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



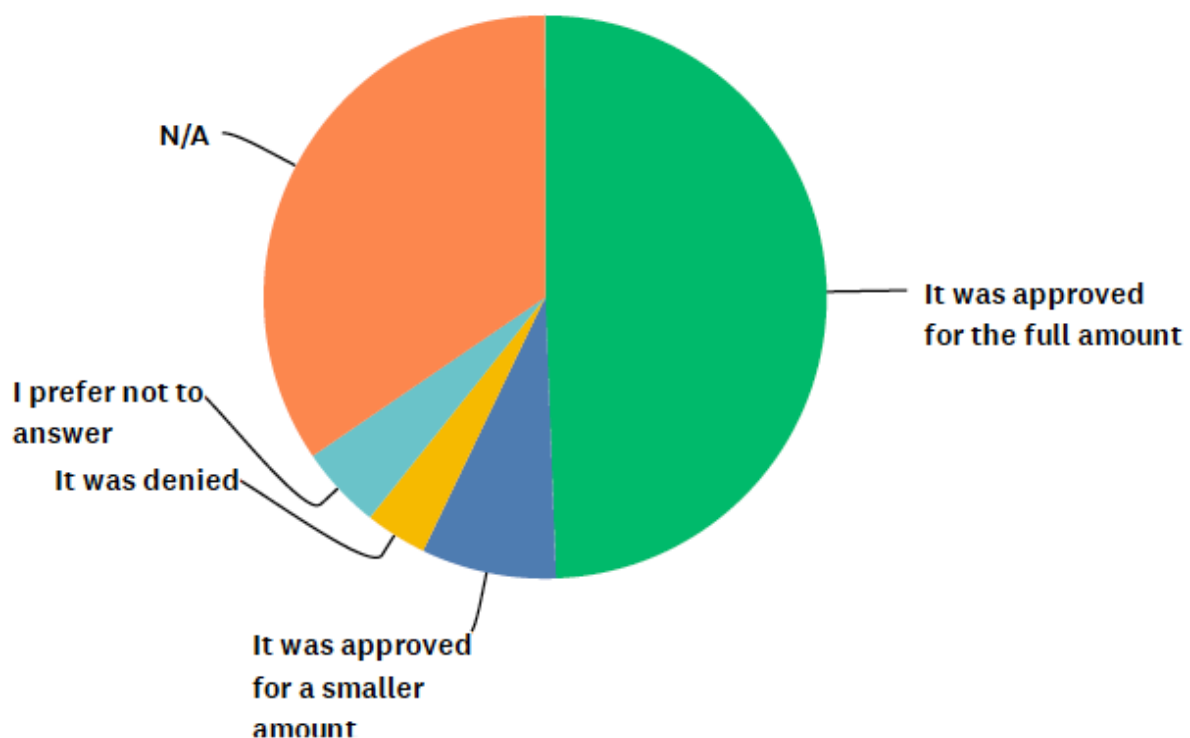
Question 17:

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

ANSWER CHOICES	RESPONSES	
Participate in programs to mitigate layoffs (PPP, Workshare, or Rapid Response)	41.67%	75
Personal savings	28.33%	51
SBA Economic Injury Disaster Loan (EIDL)	20.00%	36
Other Loans (new or refinanced)	10.56%	19
Federal or state grant funding	32.22%	58
Local grant funding (Municipal grants)	17.78%	32
New or existing credit line	8.33%	15
Reduction in expenses	34.44%	62
Business or unemployment insurance	7.22%	13
Online sources (Go Fund Me, Online lenders...etc.)	0.56%	1
None of the above	18.33%	33
Fundraising (private, friends/family, crowd funding)	11.67%	21
Following Continuity of Operation Plan	8.33%	15
Business technical assistance or support from peers	5.56%	10
Other (please specify)	4.44%	8
Total Respondents: 180		

Question 18:

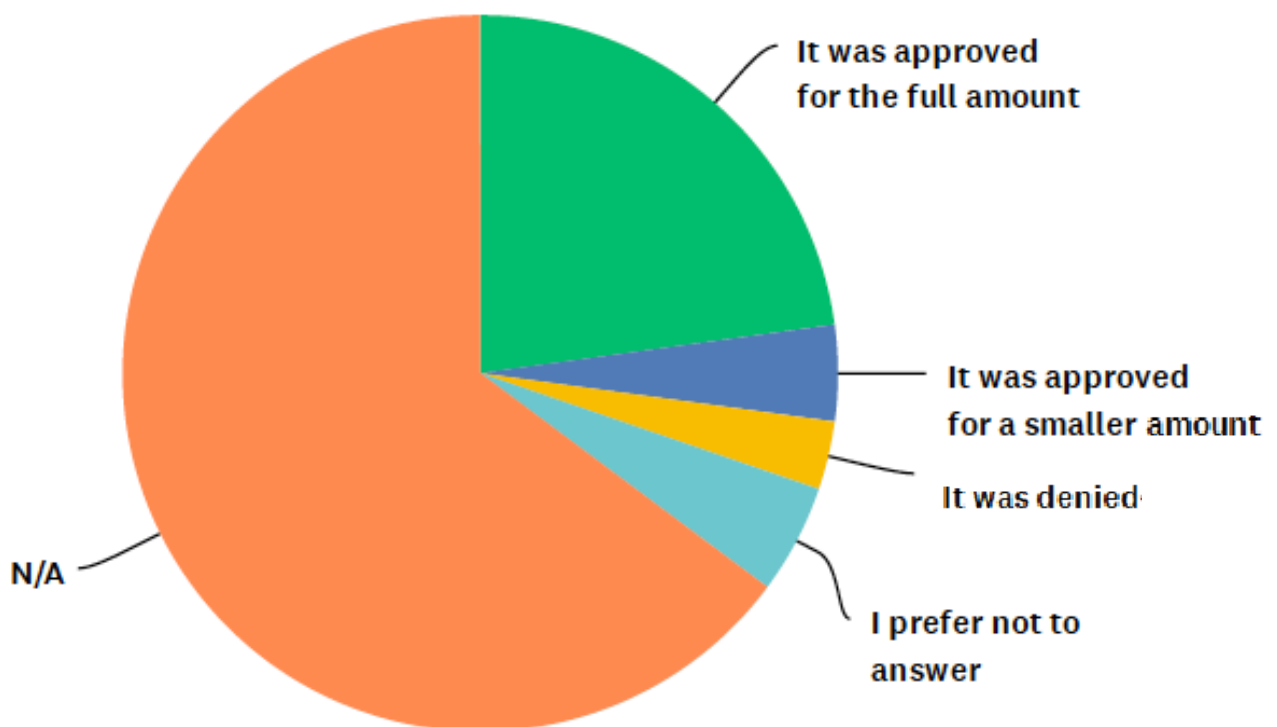
If you applied for the Payroll Protection Program, what is the status of your business/organization's application?



ANSWER CHOICES	RESPONSES	
It was approved for the full amount	49.40%	83
It was approved for a smaller amount	7.74%	13
It was denied	3.57%	6
I prefer not to answer	4.76%	8
N/A	34.52%	58
TOTAL		168

Question 19:

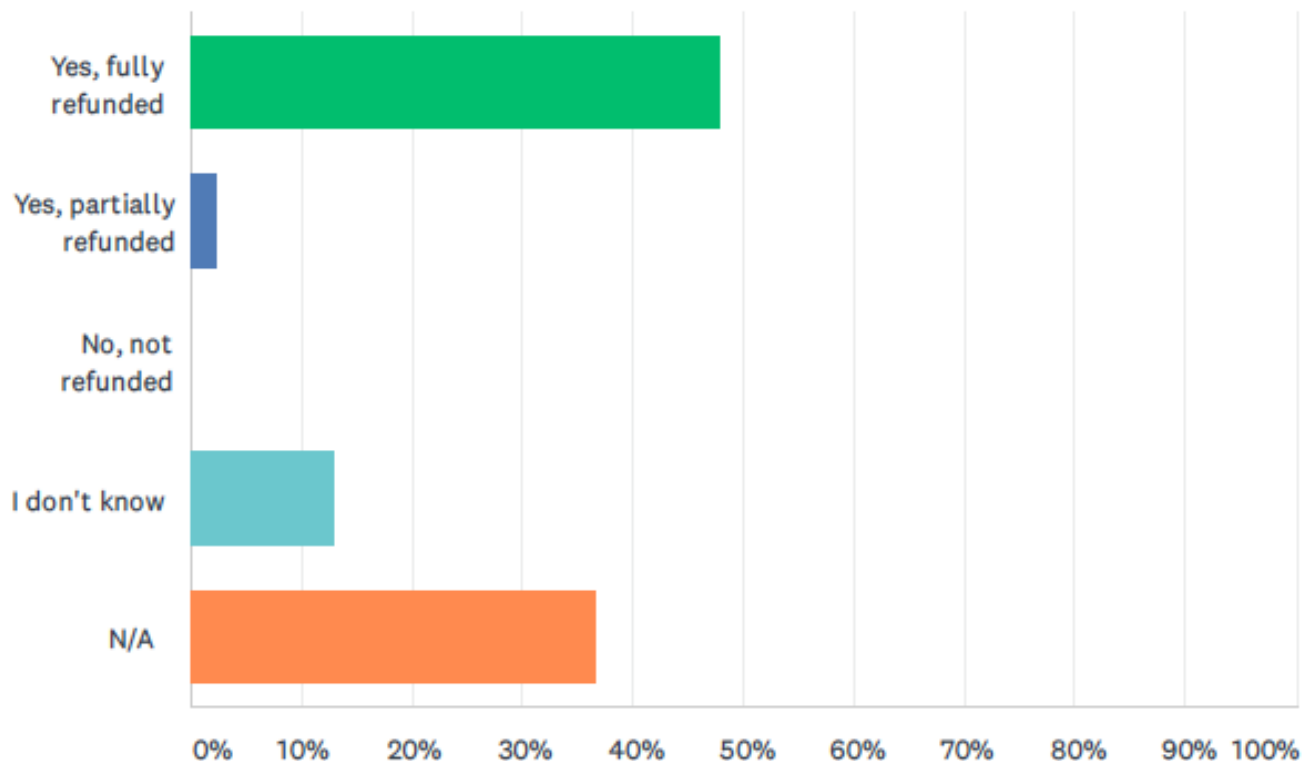
If you applied for a second Payroll Protection Program loan during another round, what is the status of your business/organization's application?



ANSWER CHOICES	RESPONSES	
It was approved for the full amount	22.84%	37
It was approved for a smaller amount	4.32%	7
It was denied	3.09%	5
I prefer not to answer	4.94%	8
N/A	64.81%	105
TOTAL		162

Question 20:

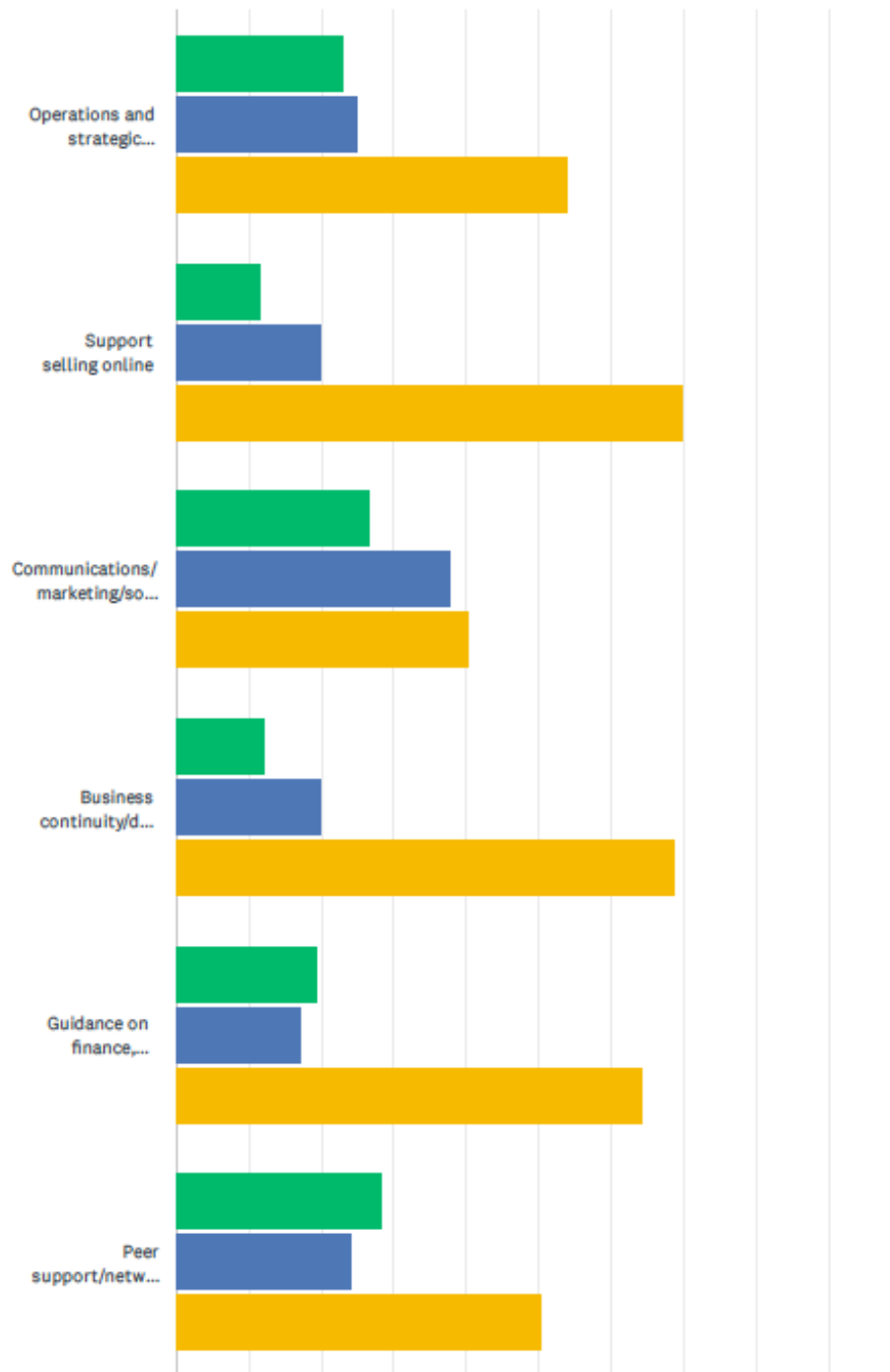
If you received a PPP loan, do you expect it to be forgiven?



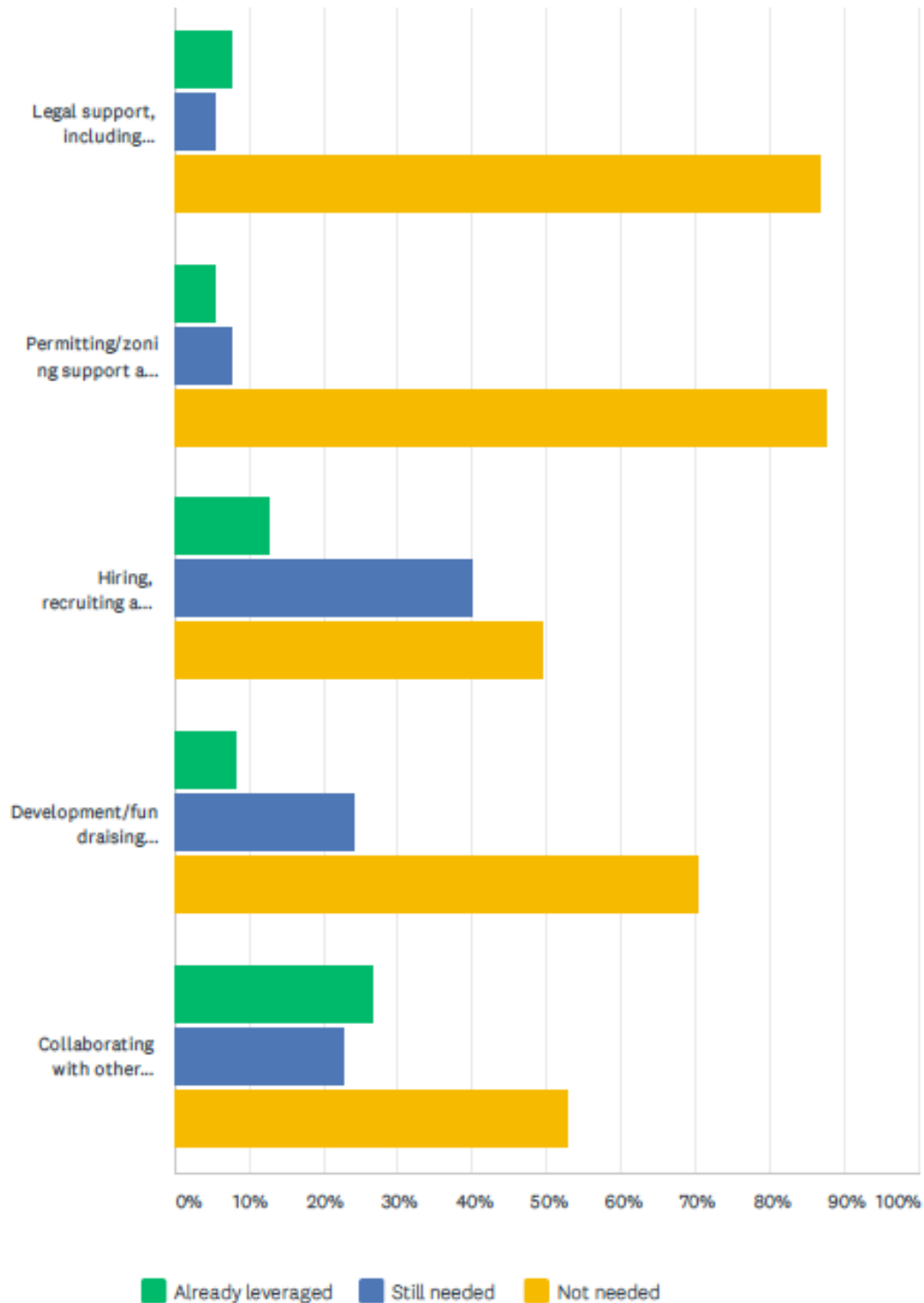
ANSWER CHOICES	RESPONSES	
Yes, fully refunded	47.93%	81
Yes, partially refunded	2.37%	4
No, not refunded	0.00%	0
I don't know	13.02%	22
N/A	36.69%	62
TOTAL		169

Question 21:

Beyond financial assistance, what other types of assistance have you leveraged and still need? (Check all that apply)



Question 21:

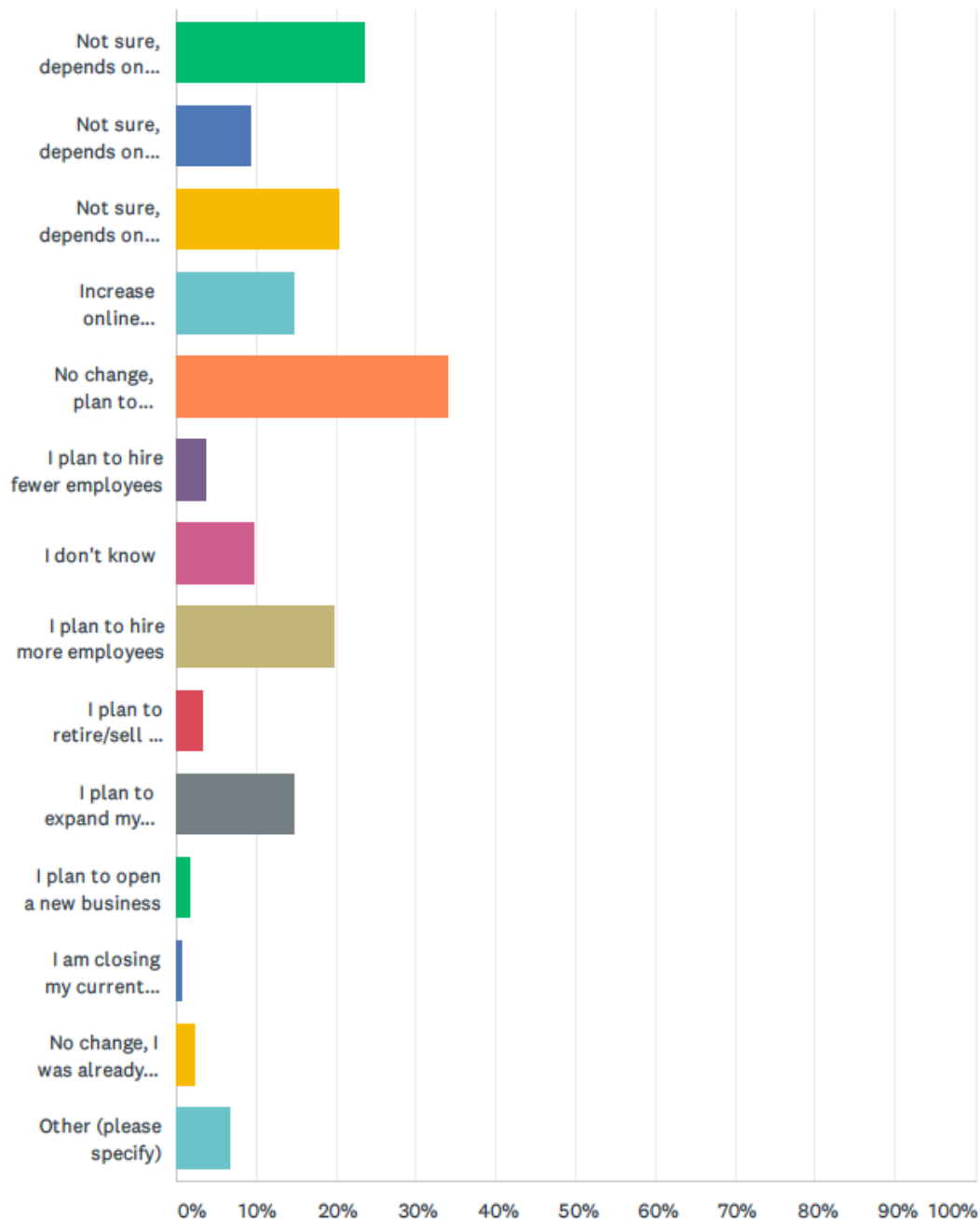


Question 21:

	ALREADY LEVERAGED	STILL NEEDED	NOT NEEDED	TOTAL RESPONDENTS
Operations and strategic planning support	22.96% 31	25.19% 34	54.07% 73	135
Support selling online	11.51% 16	20.14% 28	69.78% 97	139
Communications/marketing/social media	26.71% 39	37.67% 55	40.41% 59	146
Business continuity/disaster planning	12.21% 16	19.85% 26	68.70% 90	131
Guidance on finance, operations and HR planning	19.40% 26	17.16% 23	64.18% 86	134
Peer support/networking	28.47% 39	24.09% 33	50.36% 69	137
Legal support, including dealing with creditors, suppliers or landlords	7.69% 10	5.38% 7	86.92% 113	130
Permitting/zoning support and flexibility	5.38% 7	7.69% 10	87.69% 114	130
Hiring, recruiting and retaining employees	12.84% 19	39.86% 59	49.32% 73	148
Development/fundraising support	8.33% 11	24.24% 32	70.45% 93	132
Collaborating with other organizations and developing partnerships	26.47% 36	22.79% 31	52.94% 72	136

Question 22:

How has the pandemic changed your business plan for the next year? (Check all that apply)

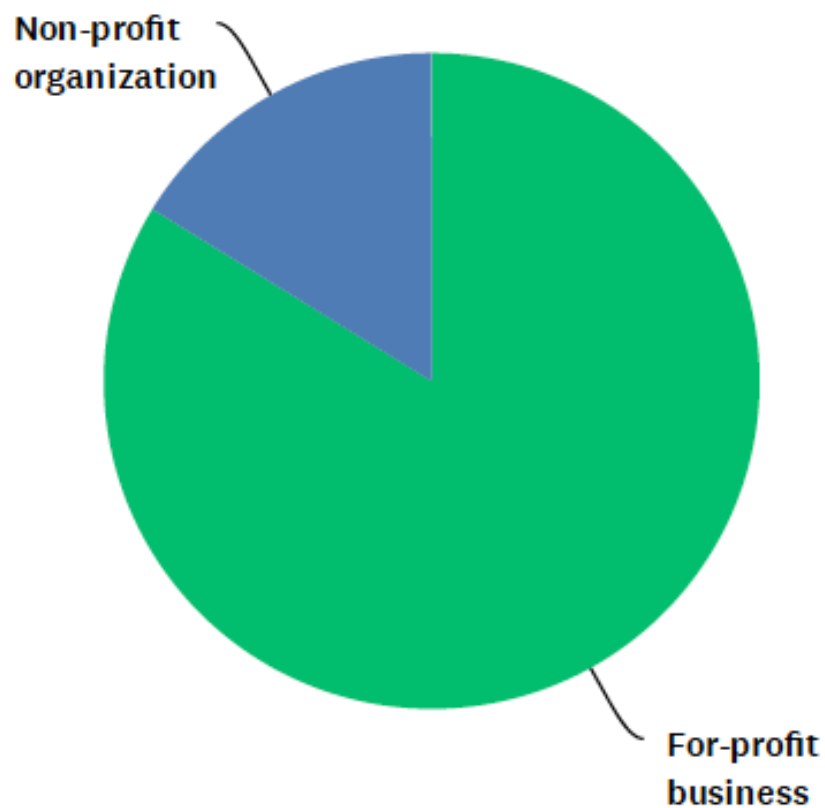


Question 22:

ANSWER CHOICES	RESPONSES	
Not sure, depends on public health regulations	23.63%	43
Not sure, depends on vaccine availability	9.34%	17
Not sure, depends on financial resources	20.33%	37
Increase online operations	14.84%	27
No change, plan to continue operations as is	34.07%	62
I plan to hire fewer employees	3.85%	7
I don't know	9.89%	18
I plan to hire more employees	19.78%	36
I plan to retire/sell my business sooner than expected	3.30%	6
I plan to expand my business	14.84%	27
I plan to open a new business	1.65%	3
I am closing my current business	0.55%	1
No change, I was already planning to retire or selling my business	2.20%	4
Other (please specify)	6.59%	12
Total Respondents: 182		

Question 23:

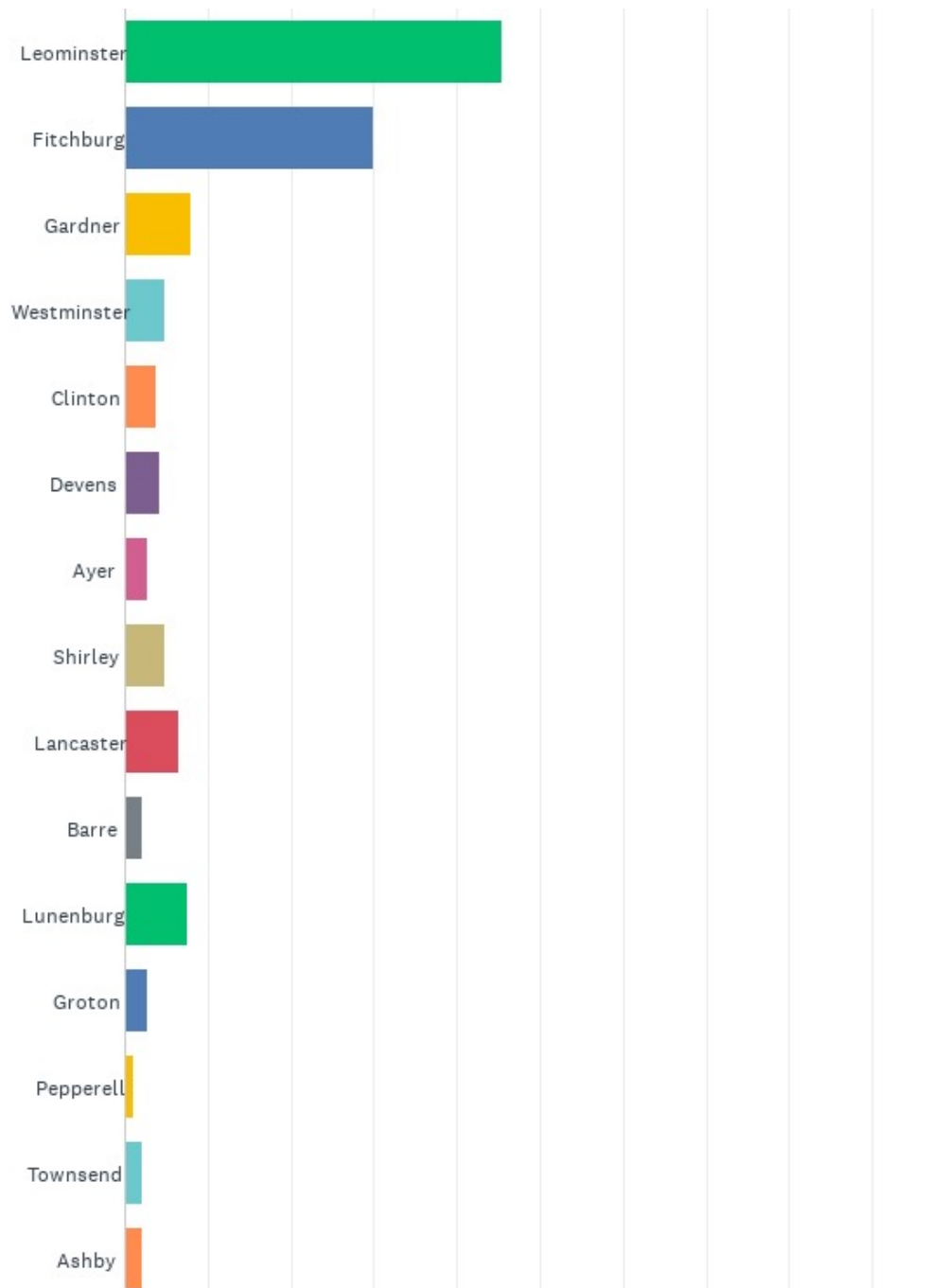
Is your business/organization a for-profit business or a non-profit organization?



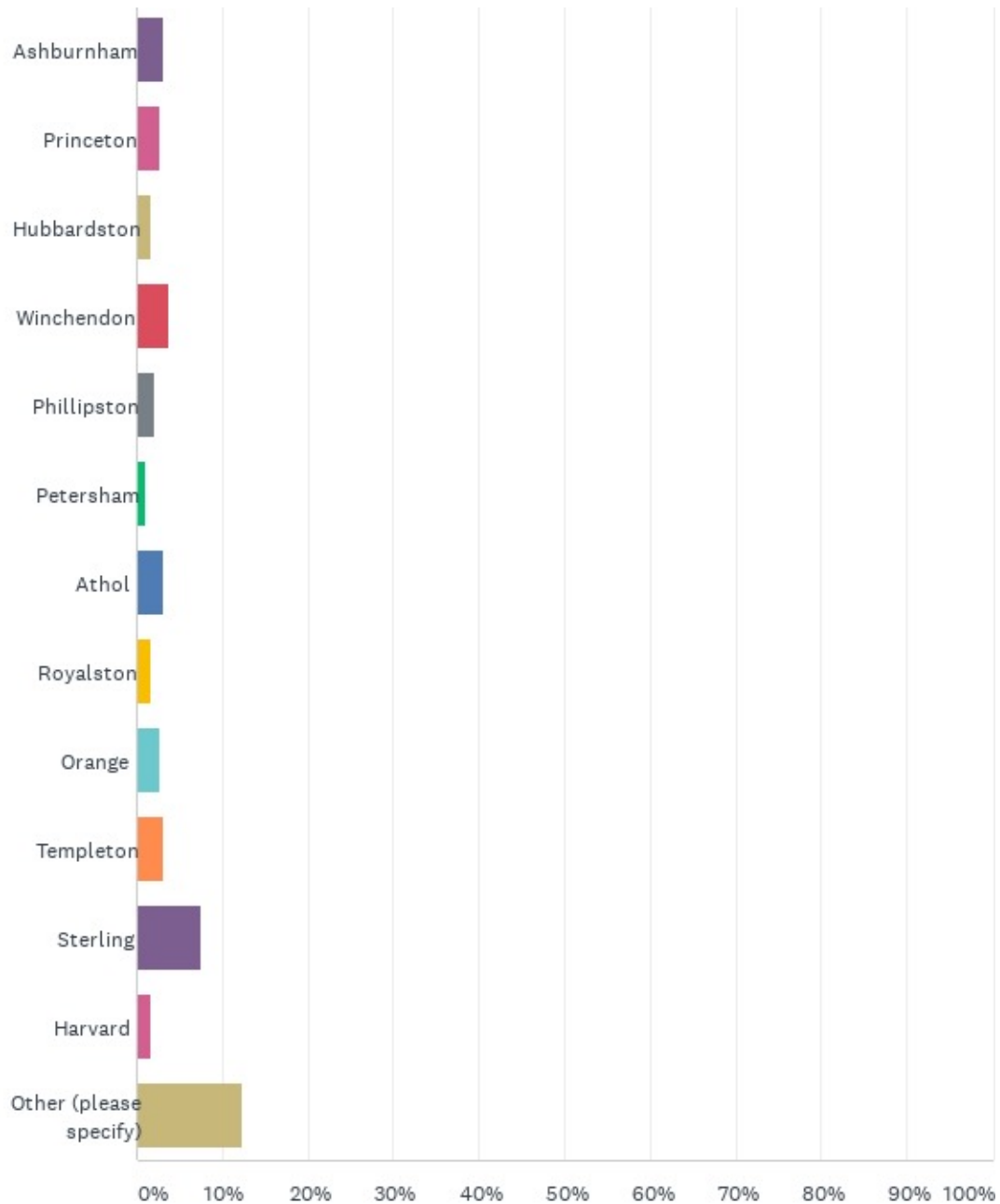
ANSWER CHOICES	RESPONSES	
For-profit business	83.80%	150
Non-profit organization	16.20%	29
TOTAL		179

Question 24:

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



Question 24:



Question 24:

ANSWER CHOICES	RESPONSES	
Leominster	45.45%	85
Fitchburg	29.95%	56
Gardner	8.02%	15
Westminster	4.81%	9
Clinton	3.74%	7
Devens	4.28%	8
Ayer	2.67%	5
Shirley	4.81%	9
Lancaster	6.42%	12
Barre	2.14%	4
Lunenburg	7.49%	14
Groton	2.67%	5
Pepperell	1.07%	2
Townsend	2.14%	4
Ashby	2.14%	4
Ashburnham	3.21%	6
Princeton	2.67%	5
Hubbardston	1.60%	3
Winchendon	3.74%	7
Phillipston	2.14%	4
Petersham	1.07%	2
Athol	3.21%	6
Royalston	1.60%	3
Orange	2.67%	5
Templeton	3.21%	6
Sterling	7.49%	14
Harvard	1.60%	3
Other (please specify)	12.30%	23
Total Respondents: 187		

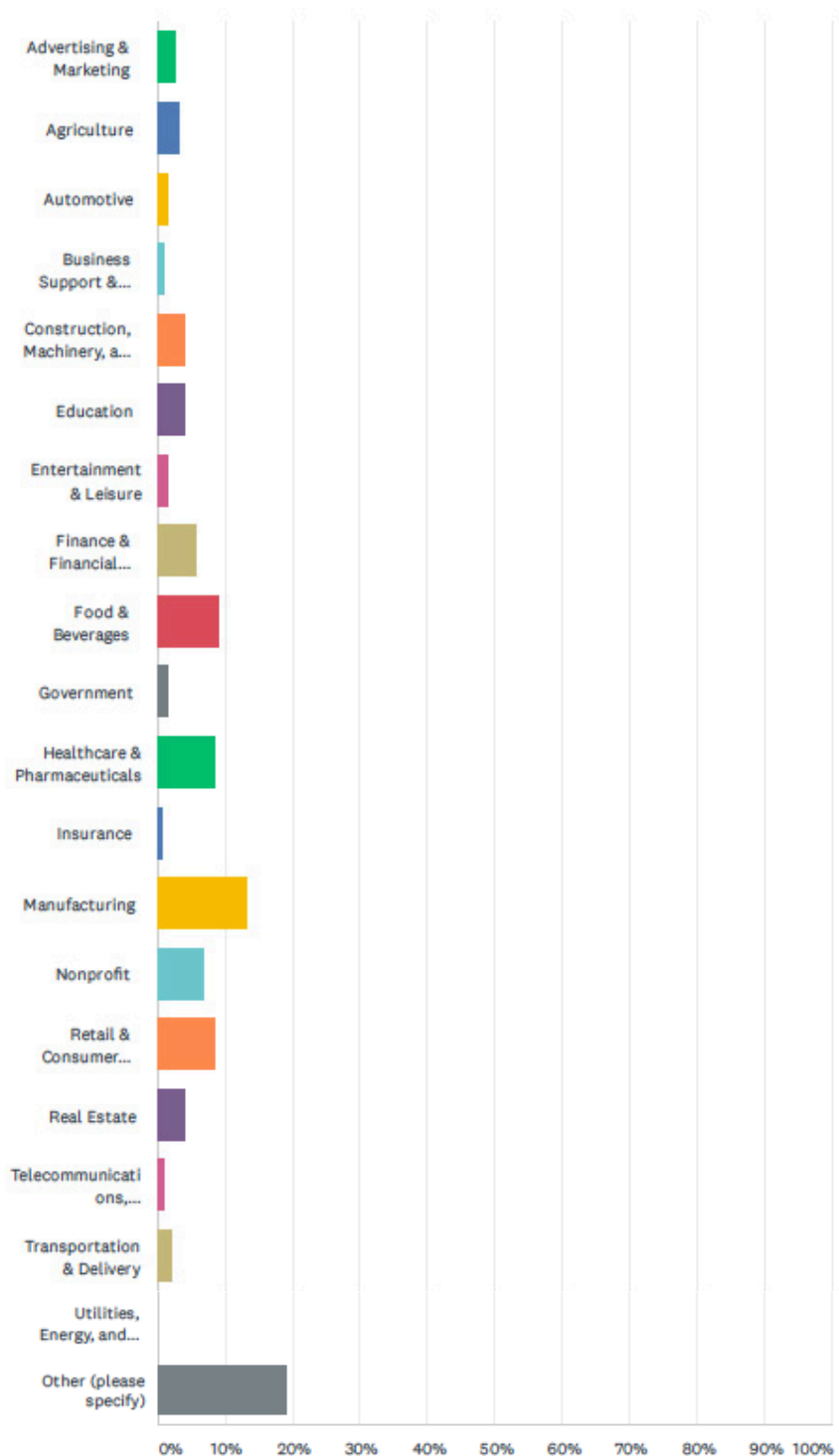
Question 25:

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

RESULTS	
Average	32.61
Median	23
Max	275
Min	4 months

Question 26:

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

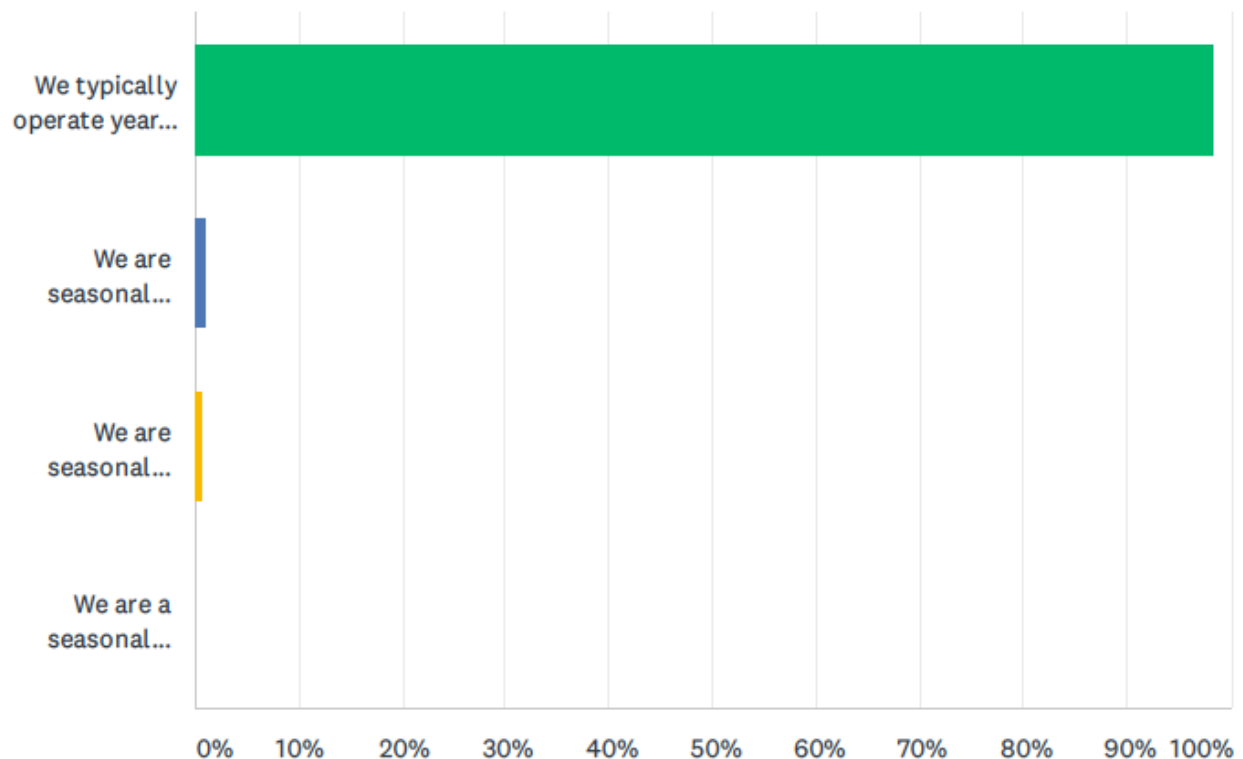


Question 26:

ANSWER CHOICES	RESPONSES	
Advertising & Marketing	2.67%	5
Agriculture	3.21%	6
Automotive	1.60%	3
Business Support & Logistics	1.07%	2
Construction, Machinery, and Homes	4.28%	8
Education	4.28%	8
Entertainment & Leisure	1.60%	3
Finance & Financial Services	5.88%	11
Food & Beverages	9.09%	17
Government	1.60%	3
Healthcare & Pharmaceuticals	8.56%	16
Insurance	0.53%	1
Manufacturing	13.37%	25
Nonprofit	6.95%	13
Retail & Consumer Durables	8.56%	16
Real Estate	4.28%	8
Telecommunications, Technology, Internet & Electronics	1.07%	2
Transportation & Delivery	2.14%	4
Utilities, Energy, and Extraction	0.00%	0
Other (please specify)	19.25%	36
TOTAL		187

Question 27:

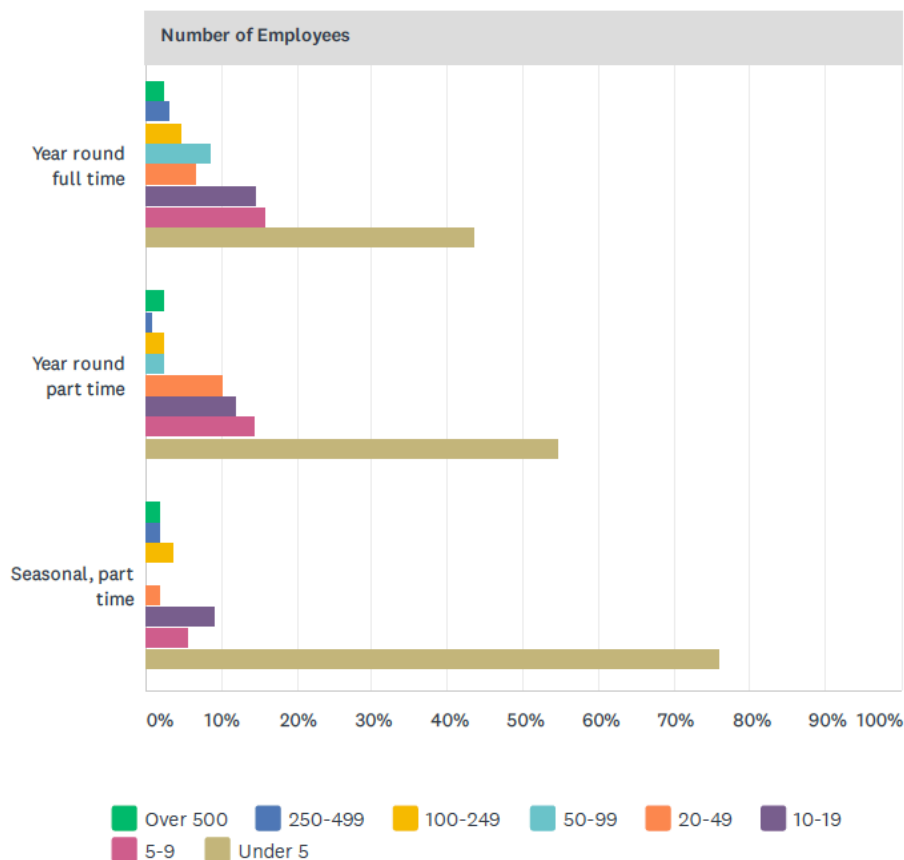
When does your business typically operate?



ANSWER CHOICES	RESPONSES	
We typically operate year round	98.39%	183
We are seasonal business - primarily Fall (Labor Day to October)	1.08%	2
We are seasonal business - primarily Summer (May to Labor Day)	0.54%	1
We are a seasonal business - primarily Winter	0.00%	0
TOTAL		186

Question 28:

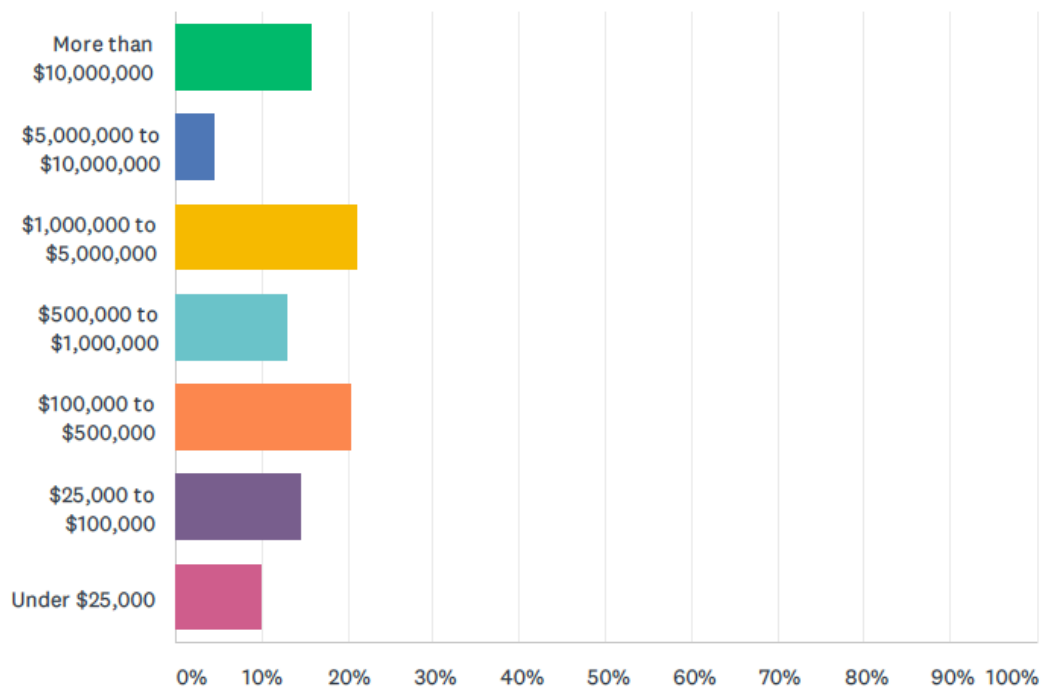
Approximately how many employees did you have in 2019?



Number of Employees									
	OVER 500	250-499	100-249	50-99	20-49	10-19	5-9	UNDER 5	TOTAL
Year round full time	2.45% 4	3.07% 5	4.91% 8	8.59% 14	6.75% 11	14.72% 24	15.95% 26	43.56% 71	163
Year round part time	2.56% 3	0.85% 1	2.56% 3	2.56% 3	10.26% 12	11.97% 14	14.53% 17	54.70% 64	117
Seasonal, part time	1.85% 1	1.85% 1	3.70% 2	0.00% 0	1.85% 1	9.26% 5	5.56% 3	75.93% 41	54

Question 29:

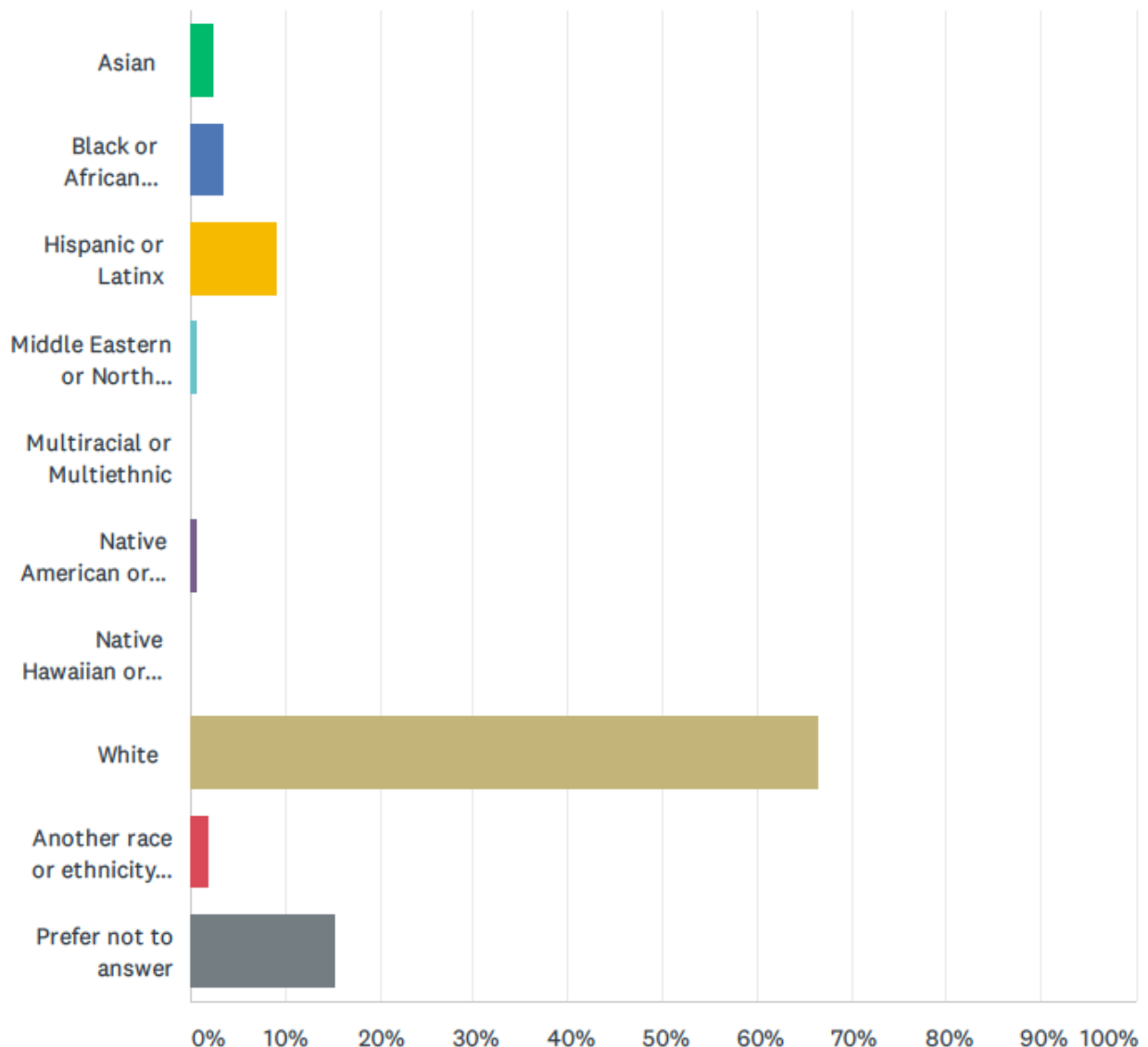
What was your business/organization's annual gross revenues in 2019?



ANSWER CHOICES	RESPONSES	
More than \$10,000,000	15.88%	27
\$5,000,000 to \$10,000,000	4.71%	8
\$1,000,000 to \$5,000,000	21.18%	36
\$500,000 to \$1,000,000	12.94%	22
\$100,000 to \$500,000	20.59%	35
\$25,000 to \$100,000	14.71%	25
Under \$25,000	10.00%	17
TOTAL		170

Question 30:

What is the business owner's race or ethnicity? Note: This question is optional and only for statistical reporting purposes. As a reminder, all information self-reported on the survey will be confidential and only shared in the aggregate.

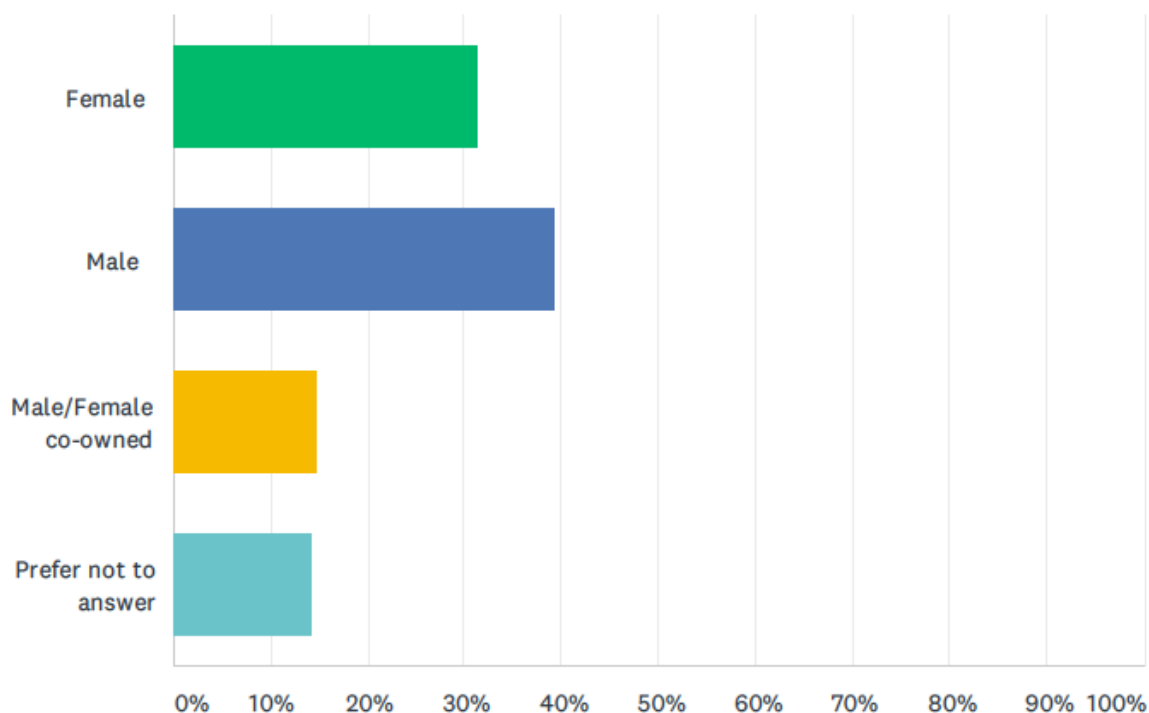


Question 30:

ANSWER CHOICES	RESPONSES	
Asian	2.44%	4
Black or African American	3.66%	6
Hispanic or Latinx	9.15%	15
Middle Eastern or North African	0.61%	1
Multiracial or Multiethnic	0.00%	0
Native American or Alaska Native	0.61%	1
Native Hawaiian or other Pacific Islander	0.00%	0
White	66.46%	109
Another race or ethnicity, please describe below	1.83%	3
Prefer not to answer	15.24%	25
TOTAL		164

Question 31:

What is the business owner's gender? Note: This question is optional and only for statistical reporting purposes. As a reminder, all information self-reported on the survey will be confidential and only shared in the aggregate.



ANSWER CHOICES	RESPONSES	
Female	31.43%	55
Male	39.43%	69
Male/Female co-owned	14.86%	26
Prefer not to answer	14.29%	25
TOTAL		175