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# Cuyahoga County Business Survey Results:

*An examination of issues including  
technology and the impact of COVID-19*

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## EXECUTIVE SUMMARY

To better understand the challenges and technology issues facing businesses during the pandemic, Cuyahoga County, the City of Cleveland, and a host of economic development organizations (Economic Community Development Institute, Greater Cleveland Partnership, Cleveland Neighborhood Progress, Urban League of Greater Cleveland, JumpStart, and the Hispanic Business Center) commissioned the Center for Community Solutions to design and analyze the results of a small business survey. More than 600 businesses responded to an online survey meant to help economic development entities better understand challenges and technology issues facing businesses in Cuyahoga County. Respondents tended to be from small businesses, particularly microenterprises with very few employees. They represent a variety of industries, but most are service-providing businesses. The results of this survey include businesses spread throughout Cuyahoga County.

Questions focused on technology use and needs, business support, and the impact of COVID-19. In addition to multiple-choice questions, several open-ended questions generated more than 2,000 individual comments.

### **Technology**

Survey results show that businesses in Cuyahoga County are heavily reliant on technology and use it in a variety of ways. Most Cuyahoga County businesses report engaging in online business transactions with consumers. About half are able to accept online payments from consumers, while nearly half are using at least one money transfer app or tool. More than two-thirds of all businesses are using a computer, either a laptop or a desktop, to operate. Nearly all businesses are using high-speed internet.

However, more than 70 percent of businesses indicated that cost prevents them from using technology to expand their business at least some of the time. Thirty percent of all businesses indicated that the amount they pay for internet is not affordable. As would be expected, these businesses tended to pay more per month. Internet speed and connectivity were by far the most common technology challenges businesses identified, followed by a lack of skills or training and the cost of technology.

According to survey results, technology is very important for the business growth of a greater share of minority-owned businesses and those in majority-Black ZIP codes than for the overall sample. However, minority-owned businesses and those in majority-Black ZIP codes were more likely to report that cost prevents them from using technology to expand their businesses, and they were more likely to report that their business internet service is unaffordable. Minority-owned businesses and those located in majority-Black ZIP codes were more likely to be relying on a cell phone as the primary device to operate their business during COVID-19 than the overall sample. Similarly, businesses in majority-Black ZIP codes were about twice as likely to rely on cell phone service or hot spots for internet connectivity to operate their businesses than other businesses.

### **Business support**

COVID-19 has been hard on businesses in Cuyahoga County. Forty percent reported that they temporarily closed or suspended operations, and nearly one-quarter said they delayed the launch of a business or put an idea on hold. When asked to rank the challenges they have experienced, Cuyahoga County businesses said temporarily closing or suspending operations was by far the biggest challenge, followed by shifting from in-person services.

Overall, 37 percent of businesses who completed the survey are struggling, either because they expect to close within one year or the business cannot survive if conditions persist for more than a year, or both. This fits with other indications of the economic impact of the COVID-19 pandemic, such as persistently high unemployment.

The two types of assistance that would be most helpful to struggling businesses in the short term appear to be financial support and help connecting with customers, especially via online methods such as social media. For all businesses in the City of Cleveland, raising capital was the second most common short-term need. According to survey responses, fewer businesses in City of Cleveland ZIP codes have a line of credit or term loan than in other Cuyahoga County communities. Cleveland business were about as likely as those in the suburbs to have applied for a Cuyahoga County Stabilization Fund grant, but they were more successful in obtaining grants than businesses in the suburbs.

Personal cash or savings is the most common type of financial capital for Cuyahoga County businesses. More than 100 businesses said they experienced problems when accessing capital.

Many businesses in Cuyahoga County are very reliant on Personal Protective Equipment (PPE), yet there do not seem to be many problems related to PPE. Most Cuyahoga County businesses also report that their business could survive even if they were required to quarantine for two weeks. These results could indicate that businesses are adapting as well as can be expected to current circumstances yet are more worried about their long-term prospects.

### **Implications**

Clearly, many businesses in Cuyahoga County face an uncertain future. The results of this survey could be used to target assistance to help speed recovery.

- Access to affordable, high-quality internet services for businesses warrants greater attention. Many businesses identified specific one-time investments, such as replacing aging equipment or obtaining a new technology tool, that could help them grow their business.
- Businesses indicated a strong desire to improve employees' skills or add employees to help with social media and online marketing. These needs should be considered as local and state government considers additional pandemic recovery supports for small businesses.
- Flexible capital with flexible underwriting is critical and should remain a top priority for recovery efforts to ensure business can deploy assistance where it's most needed.

- While the data in this survey is limited, there is some indication of disparities experienced by minority-owned or disadvantaged firms. Assistance should be targeted to these businesses to support their recovery and growth.

# INTRODUCTION

To better understand the challenges and technology issues facing businesses during the pandemic, Cuyahoga County, the City of Cleveland, and a host of economic development organizations (Economic Community Development Institute, Greater Cleveland Partnership, Cleveland Neighborhood Progress, Urban League of Greater Cleveland, JumpStart and the Hispanic Business Center) commissioned<sup>1</sup> The Center for Community Solutions<sup>2</sup> to design and analyze the results of a small business survey. Responses were collected online via the Survey Monkey tool between September 14 and October 26, 2020. The economic development entities involved in this work led the effort to distribute the survey to businesses. To incentivize participation, several \$50 Amazon gift cards were offered as a raffle prize for individuals who completed the survey.

The survey garnered 614 valid survey responses. Respondents needed to have a business that was for-profit, located in Cuyahoga County, and in operation for at least one year (opened before September 1, 2019). This survey received enough responses that we can say with some degree of confidence that the sample results apply to the entire population of small businesses in Cuyahoga County. However, the nature of the distribution channels means results may display some bias toward businesses connected with economic and neighborhood development entities and/or those who are more tech-savvy, simply because all responses were collected online. Although paper versions were made available, no paper surveys were returned.

Survey questions covered several subjects, including business use of technology, business support, the impact of COVID-19, and financial and capital needs. The survey included multiple-choice questions, open-ended questions, and opportunities for respondents to provide comments. Selected verbatim responses are included throughout the report, and all responses to certain questions are included in the Appendix. The full questionnaire can also be found in the Appendix.

This report includes results for each section of the survey, as well as additional analyses of research questions identified by survey sponsors and other community groups.

## Respondent characteristics

While businesses of any size were able to take the survey, sponsors were particularly interested in gathering information from small businesses. Almost 70 percent of respondents had 10 employees or fewer. Close to half had fewer than five employees, and 118 had just a single

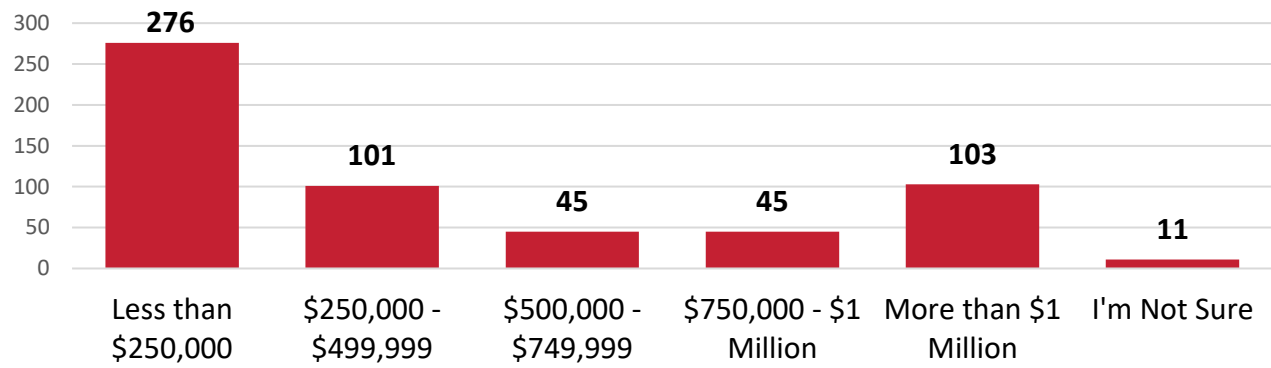
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<sup>1</sup> This project was made possible by financial support from The Cleveland Foundation and The George Gund Foundation.

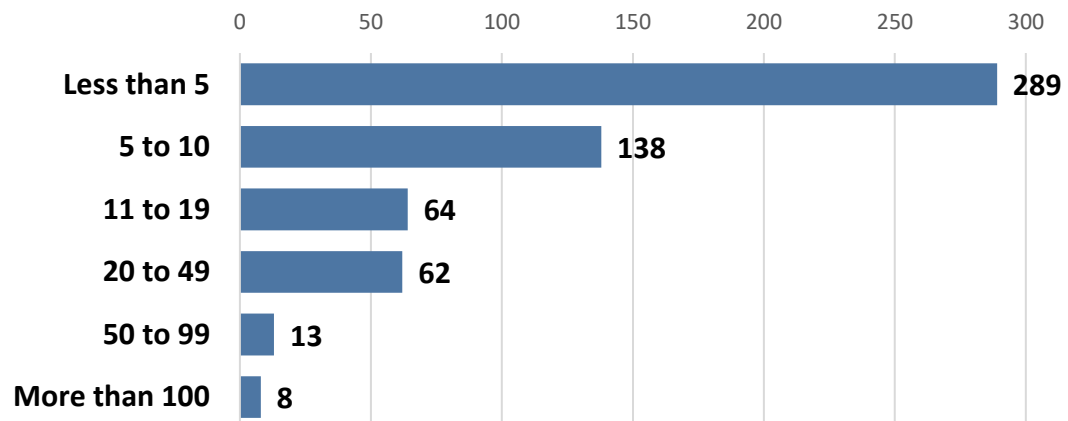
<sup>2</sup> The Center for Community Solutions is a nonprofit, nonpartisan policy think tank headquartered in Cleveland, OH. Founded in 1913, our mission is to improve health, social and economic conditions through nonpartisan research, policy analysis, communications and advocacy. We have worked with dozens of agencies and organizations to assess needs, collect data, and to provide timely, trusted information and decision support. To learn more, please visit our website [www.CommunitySolutions.com](http://www.CommunitySolutions.com).

employee. Close to half, or 48 percent, reported estimated gross revenue below \$250,000. The charts below provide information about the characteristics of businesses responding to the survey, including ownership type and years of operation.

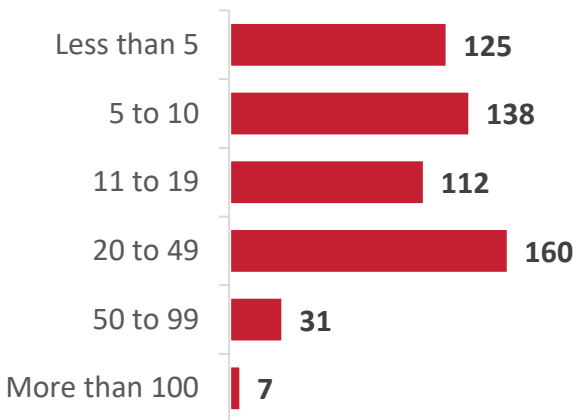
### What was the estimated gross revenue for your business in 2019?



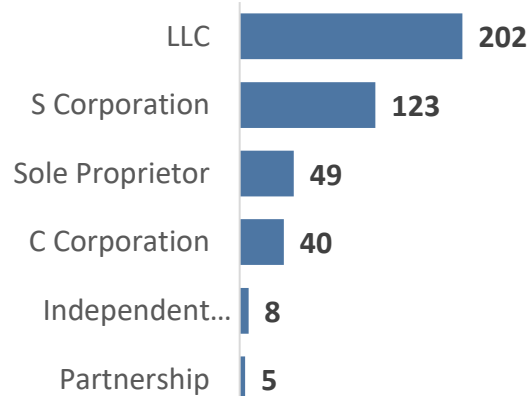
### How many employees did you have in 2019, including yourself?



### How many years has your business been in operation?

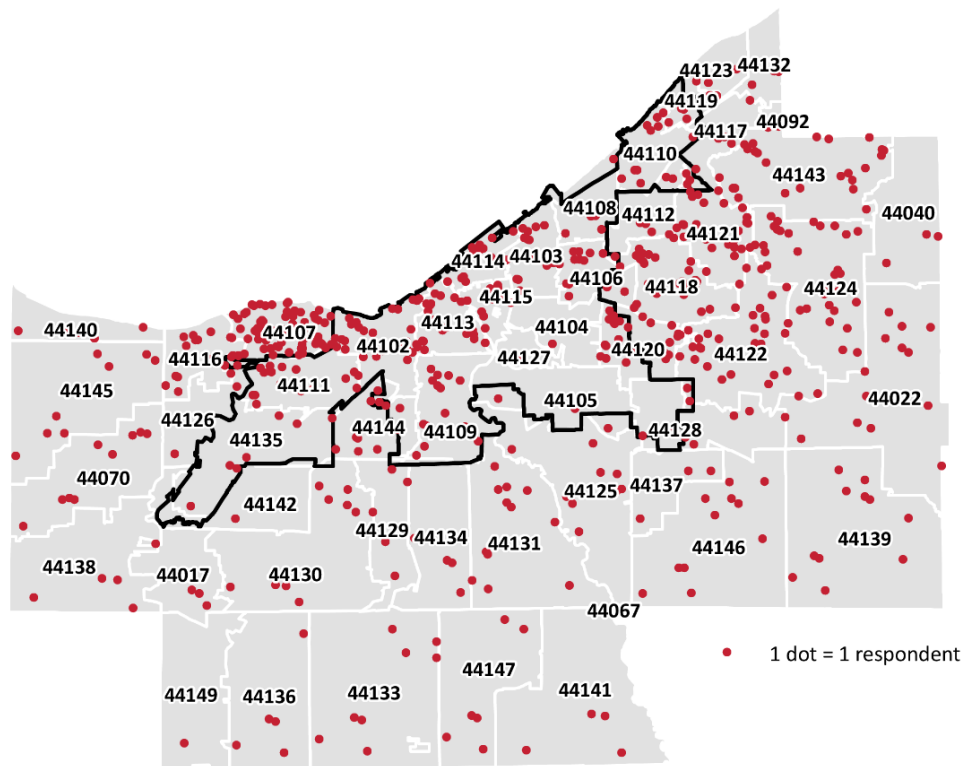


### What type of business owner are you?



As shown in the map below, responses were gathered from every ZIP code in Cuyahoga County, but were concentrated in the City of Cleveland, Lakewood, and the eastern suburbs.

### Location of Survey Respondents, by ZIP Code

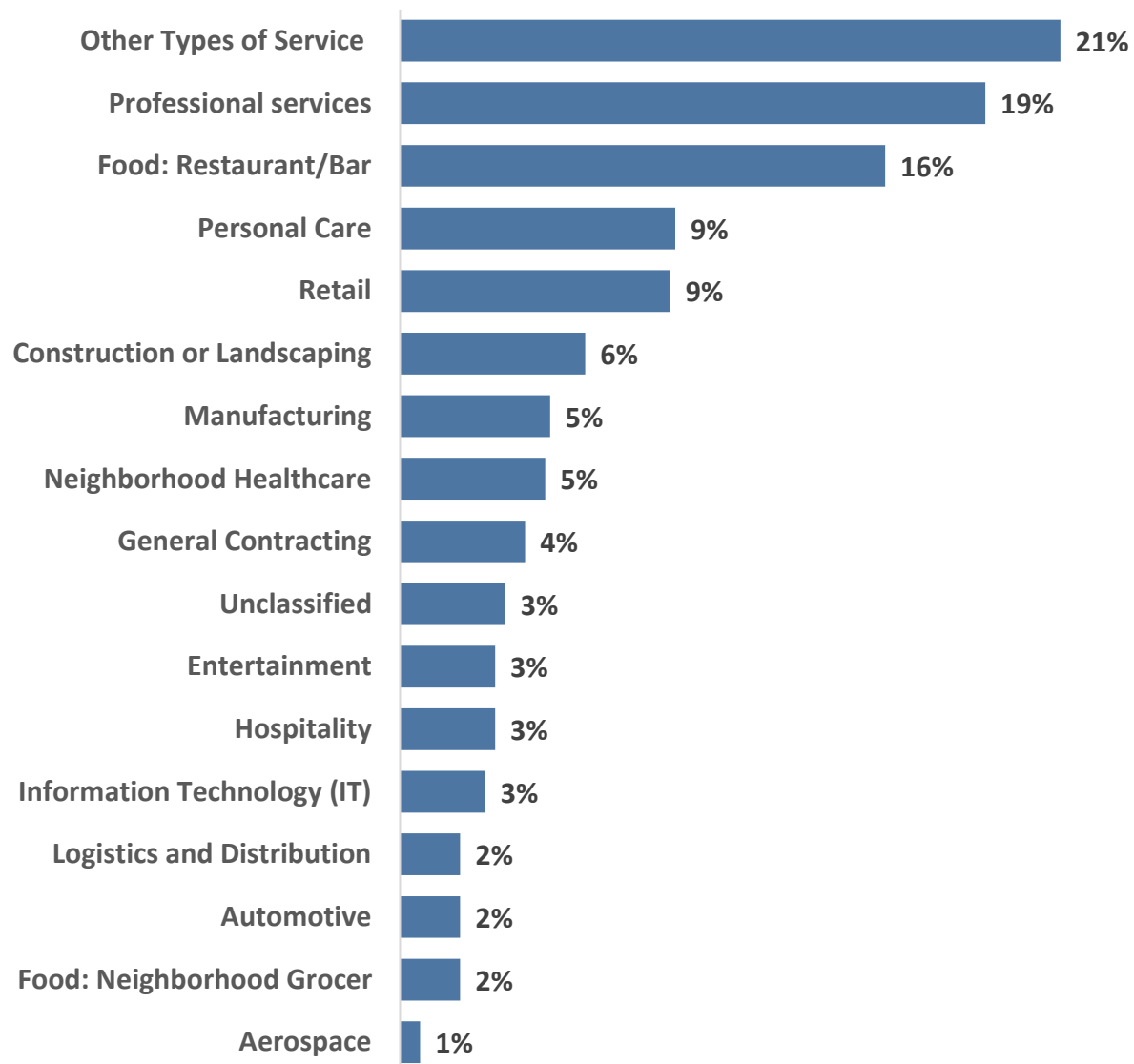


Notes: Dots are randomly distributed in the ZIP code area of each respondent, and do not represent precise locations. Whites outlines represent ZIP code areas; the City of Cleveland is outlined in Black.



Most of the businesses who replied to the survey are part of service industries. Professional services, including consulting, accounting and marketing, were most common, followed by bars and restaurants, and personal care businesses such as barber shops and nail salons. Around one in every five respondents represented a company classified as “other service,” which includes a variety of businesses, like child care, travel agencies, real estate companies, education services, and martial arts and dance studios, to name a few.

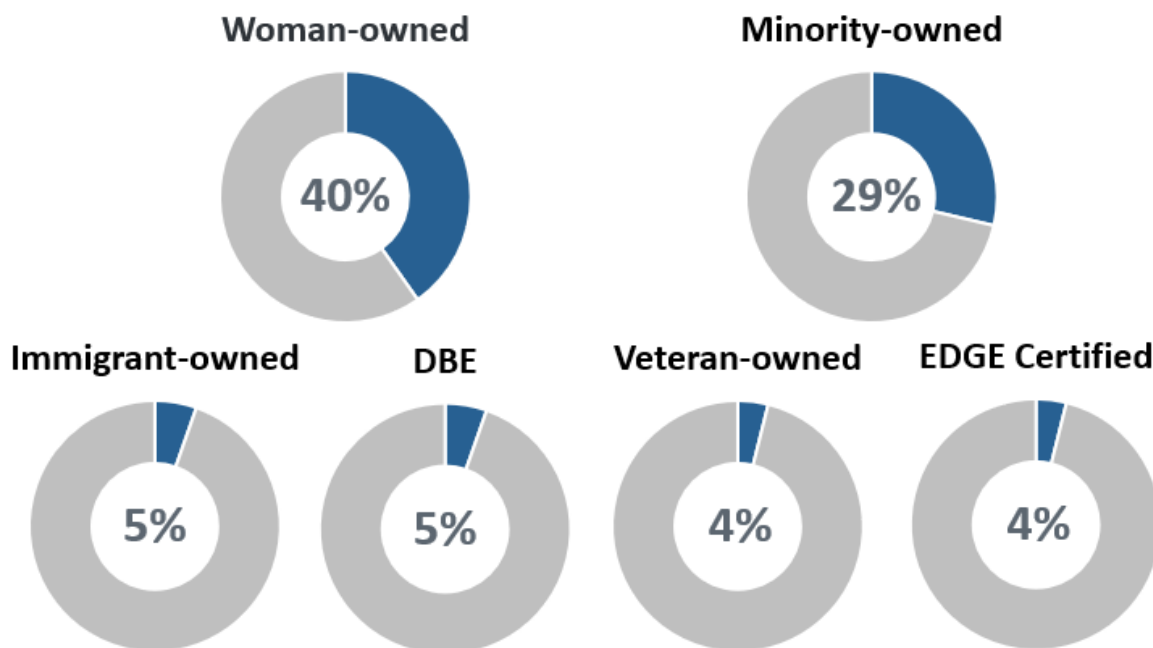
**“Does your business fall into any of these industries?  
(Please select all that apply.)”**



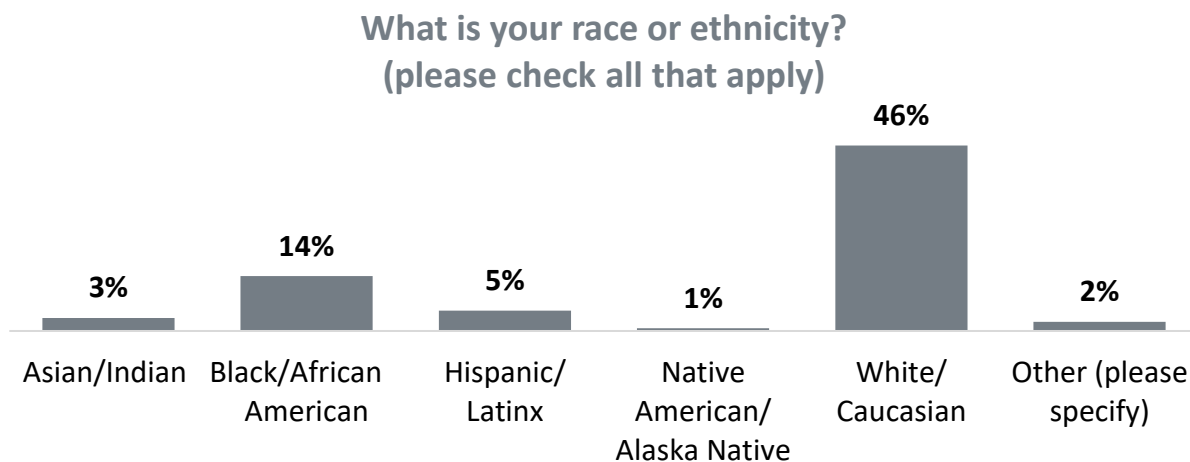
While nearly all businesses were banked, only one-quarter of businesses said they provide health insurance to employees. Two-thirds do not provide sick leave to employees. The fact that so many respondents represent businesses that are very small means these percentages probably do not reflect the entire population of businesses in Cuyahoga County.

Respondents were asked whether their business falls into certain categories. The survey did not provide definitions of the various classifications, and all were self-identified. Therefore, businesses listed as minority-owned in survey results may not fit other definitions or standards, such as Minority Business Enterprise. A much smaller number of respondents' businesses are Disadvantaged Business Entities or EDGE Certified than those who said they were minority-owned. As shown below, 40 percent of respondents said they represented woman-owned businesses, and 29 percent indicated that they were minority-owned. A much smaller share, less than 5 percent, represented other categories, and more than one-third of respondents (36 percent) said their business does not fall into any of the provided categories. These self-identified classifications were used for comparison during analysis.

### Self-Identified Business Classification



Separate from business ownership classification, most individual respondents said that they are white, 14 percent identified themselves as Black or African American, and 5 percent said they were Hispanic or Latinx. However, the question about the respondent's race and ethnicity was near the end of the survey, and approximately 30 percent of respondents left this question blank. Nearly all the respondents were U.S. citizens, with 90 percent born in the U.S. and another 9 percent being naturalized citizens.



Overall, respondents to the survey tended to be from small business, with particular emphasis on microenterprises with very few employees. They represent a variety of industries, but most are service-providing businesses. The results of this survey include businesses spread throughout Cuyahoga County.

# OVERALL SURVEY RESULTS

## Businesses and technology

### In Their Own Words

*"I realize that society has altered much in the past 30 years. Desiring more speed, more technical devices, and more access to information. I am not exempt from this in my personal life, and since I am a business owner the need is even greater. In order for me to stay within the flow of being tech savvy, it requires me to have computer knowledge, the resources to obtain them, and social media use especially in this COVID-19 pandemic to assist with social distancing when applicable and when it is not conducive."*

Technology is critical to the success and growth of many small businesses. According to Deloitte, "digitally advanced" small businesses earned two times as much revenue per employee and were almost three times as likely to create jobs as businesses that have low levels of digital engagement.<sup>3</sup>

The COVID-19 pandemic and the public health orders were meant to slow virus transmission and forced many businesses to rapidly adapt their operations. Technology become central to remaining connected while maintaining social distancing protocols.

In Cuyahoga County, only a handful of businesses, less than 4 percent, said that technology was not important. Those businesses who said technology was not important indicated that they find customers through word of mouth or referrals, that their customers are generally uncomfortable with technology, and that their core product was artisanal or handmade, which does not require technology.

On the other hand, 60 percent of Cuyahoga County businesses said technology was "very important" to the growth of their business. These companies run the gamut in terms of size and industry. Descriptions of why technology was important also varied. Some pointed to the need to use technology to find and/or connect with customers. Others indicated their business is technology-based, while many pointed to the fact that "this is the way the world is moving" and they needed to keep up to remain competitive.

Several respondents mentioned specific technology improvements that could enable their business to grow, such as a system for online appointments, a better point of sale system to track inventory, or more use of video conferencing for business meetings.

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<sup>3</sup> Deloitte, "Connecting Small Business in the US," 2018 <https://www2.deloitte.com/us/en/pages/technology-media-and-telecommunications/articles/connected-small-businesses.html>

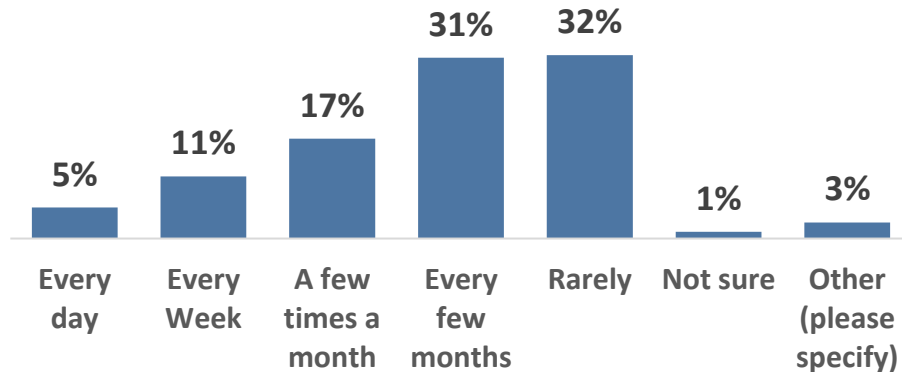
### **In Their Own Words: Why Technology is Important**

- *“Every business needs to use technology to advance their business in sales, promoting, and customer services.”*
- *“Technology... will streamline processes, allowing easier training for new contractors, save time which in turn saves money, and [heighten] awareness of my brand allowing more takers for the services...”*
- *“It’s important because, in order to reach more potential clients, we need a website and social media platform to help potential clients engage and discover services they may need that they never knew we provided.”*
- *“Best way to reach the most people. Need it to run all aspects of the business, from payment processing, to payroll, to bookkeeping.”*
- *“For a small business to survive now, technology is key.”*
- *“This is the direction that the world is moving.”*
- *“Social media and networking are imperative for the growth of my business.”*
- *“We hold government contracts, all are transitioning into paperless documentation. I need my employees and my technology to be ready.”*
- *“When we were smaller, manual processes were manageable and one person could 'do it all' so we were not challenged with technology constraints. Now we have grown into a company where the roles and responsibilities are becoming spread out across the staff, causing our current struggle to pull it all together with technology.”*
- *“You must stay up on the latest technology in order to be a key player in your industry.”*

### ***Use of technology***

More than 70 percent of businesses indicated that they have a website, but most update their website rarely or every few months. The most common “other” responses included updating on an ongoing basis or as needed.

For businesses with websites: "About how often do you update your website?"

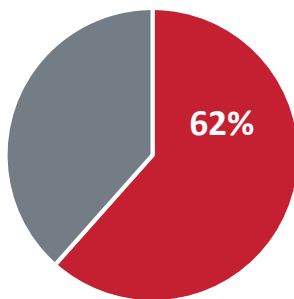


Even many businesses that do not have a website reported engaging in online transactions with consumers. More than one-quarter were able to accept online payments from customers. Several explained that they use social media to engage with customers, and many rely on digital payment tools such as Cash App, Square or PayPal. Businesses without a website were more likely to be in the personal care industry or to provide other types of services generally delivered in person.

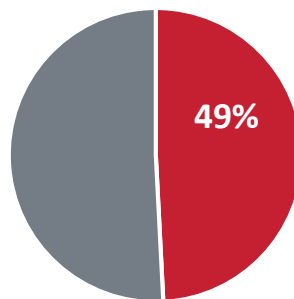
Most Cuyahoga County businesses report engaging in online business transactions with consumers, such as scheduling appointments, buying products, placing orders and engaging in e-commerce. As shown below, about half are able to accept online payments from consumers, while nearly half are using at least one money transfer app or tool, such as Venmo, Cash App, Square, PayPal and Zelle.

### Business Use of Technology

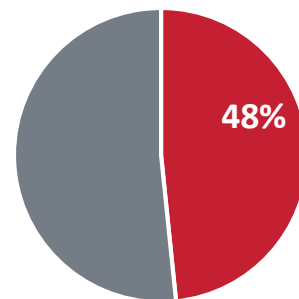
Engage in Online  
Business  
Transactions



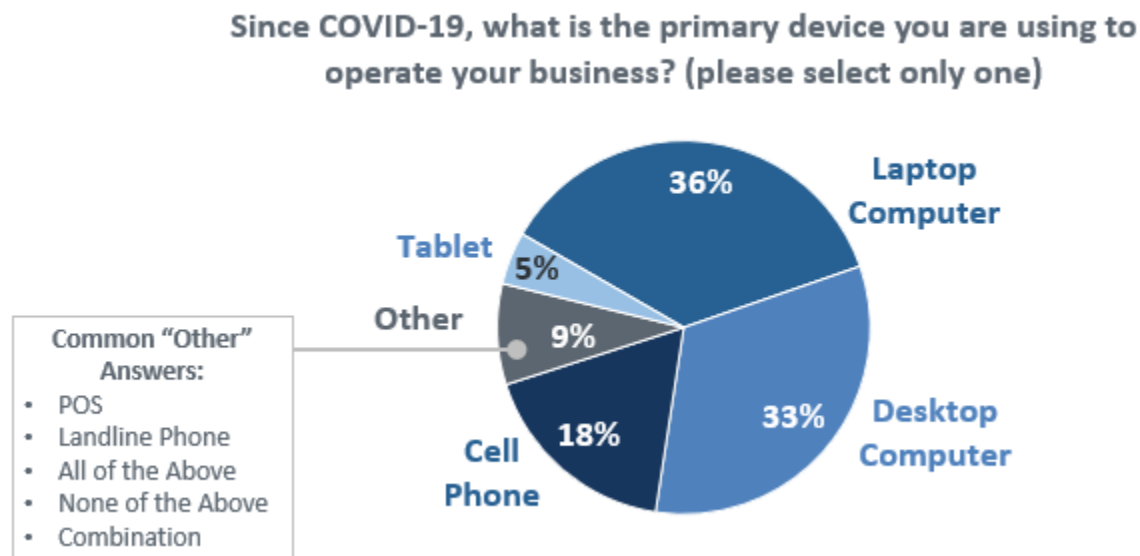
Accept Online  
Payments from  
Consumers



Use a Money  
Transfer App  
or Tool

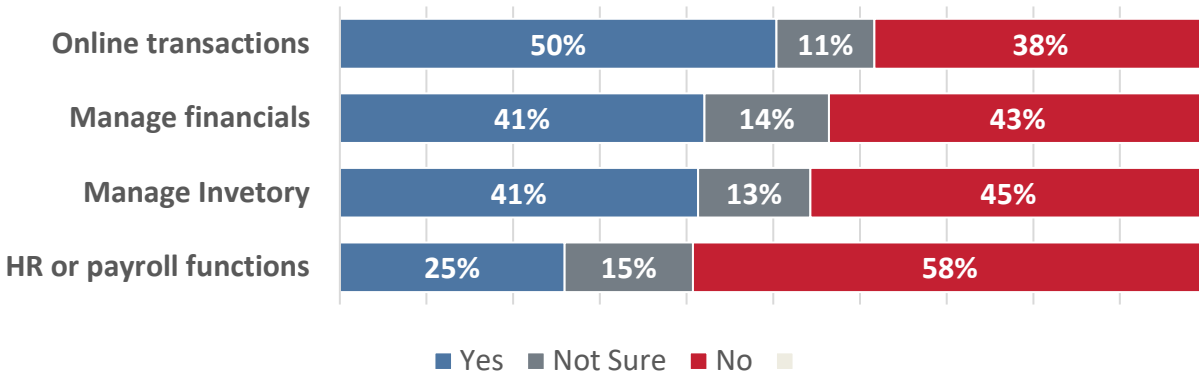


More than two-thirds of all businesses use a computer, either a laptop or a desktop, to operate. Nearly all businesses use high-speed internet. Spectrum and AT&T were the two most common internet service providers mentioned. They were indicated by more than three-quarters of all respondents. Cox, WOW and various other cellular service providers were also commonly mentioned.



Around half of businesses reported using a point of sale (POS) system. The most commonly mentioned were Clover, Square, QuickBooks and PayPal. Several respondents said they were using specialized or proprietary systems, while others said they relied on a basic cash register or credit card machine. Of those using a POS, online transactions were the most common POS function, followed by managing financials and managing inventory. Fewer than one-quarter of these businesses said they used their POS for human resources or payroll functions. Several respondents indicated that they can add payroll to their existing POS but they have not done so.

**Does your existing point of sale (POS) system incorporate any of the following functions?**



**In Their Own Words: Using Technology to Connect with Customers**

- *“All marketing is done online/email. All customer contact is done via phone/email. All purchases/payments done online. All contact with vendors is done online/phone.”*
- *“Building online store has been the revelation of this shutdown. Not a huge revenue driver but it has a big impact since it's so hands-off. I have also better maximized my POS to provide accounting data and integrate with third-party apps (Grubhub). Still much much more to learn.”*
- *“Currently, due to cost restraints I am unable. The fees to use POS systems, or lack of technology, are hindrances.”*
- *“A good social media presence stirs interest. A well-functioning website encourages orders.”*

Most respondents use social media, their websites, and email, or a combination of all three to support, attract, and contact customers. Verbatim answers are included in the Appendix and common words are shown below.

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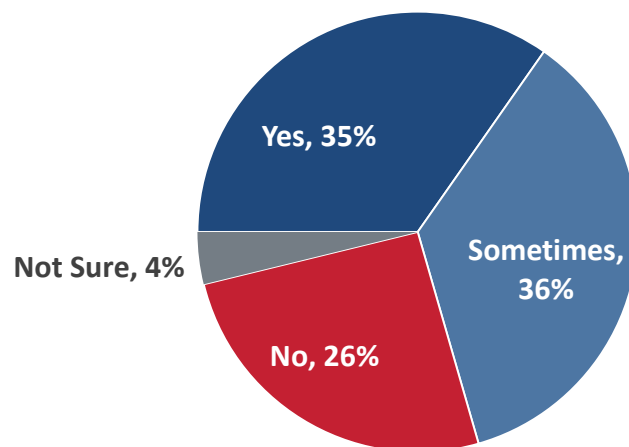
“Please briefly describe how you use technology/computers to support, attract, and contact your customers.



### ***Cost of technology***

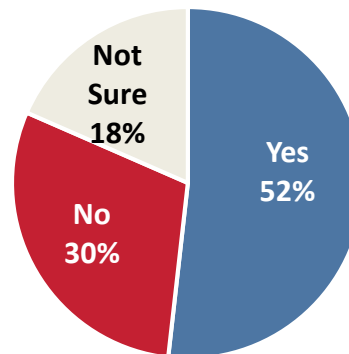
While businesses indicated that they are using various types of technology and most believe it is important to their business growth, many reported that cost was a factor. When asked, “Does cost prevent you from using technology to expand your business?” more than one-third answered yes, and another one-third said sometimes. Businesses facing technology cost barriers were more likely to have less than \$250,000 in gross revenue, be women-owned, be minority-owned, be a personal care business (barber shop, nail salon, etc.), be a sole proprietorship or LLC, or a respondent who was Black or African-American.

**Does cost prevent you from using technology to expand your business?**



Similar to overall cost of technology, businesses who indicated that internet service is not affordable were more likely to have revenue less than \$250,000 per year, be woman-owned, minority-owned, a personal care business or neighborhood health care provider, a sole proprietor or LLC, be running their business from home, or a respondent who is Black or African-American. Overall, more than half of businesses said that they consider the amount they pay for internet to be affordable, while 30 percent said it was not affordable, and 18 percent were not sure. Spectrum customers were the most likely to report that their internet service is not affordable. As would be expected, businesses who say the internet is not affordable tended to be paying more per month. The median internet cost for those who said internet was affordable was \$85, compared to \$120 for those who said internet was not affordable.

### Do you consider the amount you pay for internet to be affordable?



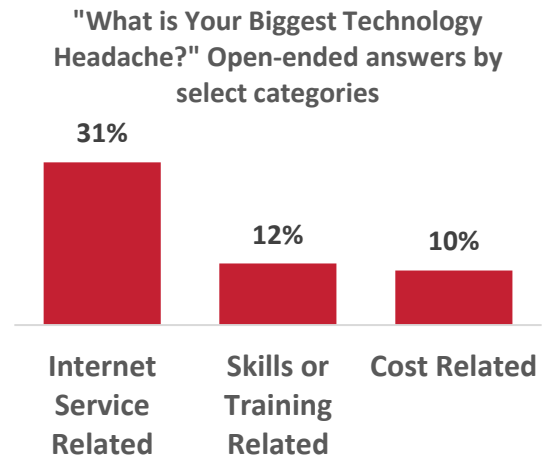
#### In Their Own Words: Internet is NOT Affordable

- *"It's too much, and we have no choice of provider."*
- *"It is 4x the cost of residential with no tangible benefits."*
- *"Internet access should be a utility."*
- *"If it worked well, it would be worth the price."*
- *"It is very aggravating that I'm forced to subscribe to a phone service I don't need or use... or pay more in total."*
- *"It is expensive and it hardly works. We lose connection all day long."*
- *"Slow and still paying for it during the months we are closed due to COVID."*

#### In Their Own Words: Internet IS Affordable

- *"We can't do without it—our business depends upon it, so we're willing to pay for it."*
- *"Basic minimum is all I need."*
- *"I believed it is the cheapest."*
- *"It is an average cost based on research, and has been reliable for the most part!"*
- *"Seems a reasonable price given the value and importance to our business."*
- *"We have looked at internet access a cost of doing business from day one. The cost has remained relatively constant, but revenue has grown each year, so basically the cost of internet access (as a percentage of revenue) continues to go down."*

Cost, especially to upgrade aging technology, was identified by several businesses as their biggest technology headache. However, internet speed and connectivity were by far the most common technology headaches, according to survey respondents. Dropped connections, buffering, slow speeds, and provider reliability were all mentioned as problems. Others listed the need to keep up with change, the process of learning new technologies, and lack of savvy or skills on their part or that of their employees as their biggest headache. Digital advertising, social media, and digital security were also frequently listed.

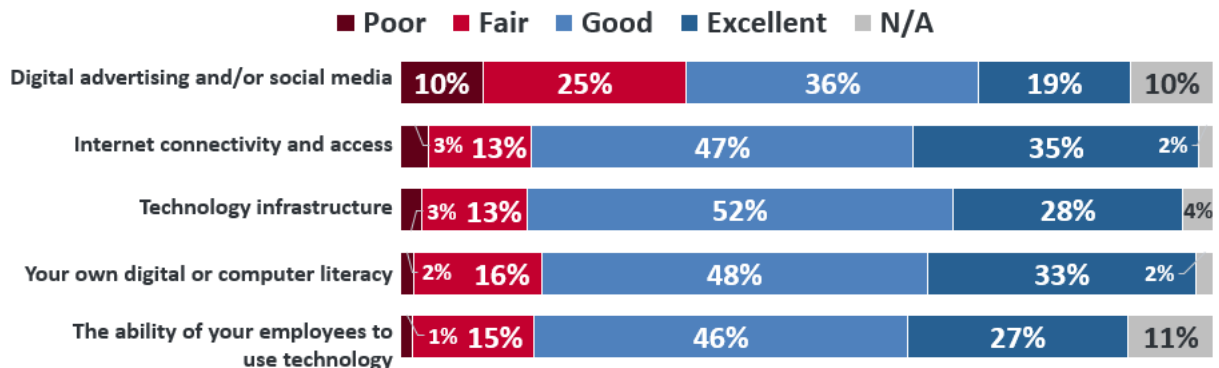


## “What is Your Biggest Technology Headache?”



On a separate survey item (shown in the chart below) businesses were most likely to rate their use of digital advertising and/or social media, including Facebook, Twitter, Instagram, etc., as fair or poor.

Please rate the following aspects of technology, as they relate to your business.



Although quality of internet connection was a common headache, internet connectivity and access, including internet service quality and reliability and the ability to use email were identified as excellent or good by more than 80 percent of respondents but poor or fair by 16 percent. A similar share indicated poor or fair technology infrastructure, such as computer and networking hardware, software and apps, internet and communications networking. Since the survey was completed entirely online, results may overstate the technology savvy of business owners, with one-third rating their own digital or computer literacy as “excellent.”

As described in greater detail in the “Business Support” section below, marketing and social media assistance was identified as both a short and longer-term need for businesses in Cuyahoga County.

## Business support

Nearly 400 businesses answered additional questions about the impact of COVID-19 and other aspects of their operations. These questions were described as required for businesses that received Cuyahoga County Stabilization Funds and voluntary for other respondents. More than half of the Cuyahoga County businesses who answered additional questions about business needs said that assistance with marketing, including social media, would be helpful in the short term, and 46 percent identified website or social media management or content development as a need. The top non-technology need was raising capital. Legal services is the only type of business assistance where more respondents indicated they could use help in the longer term rather than in the short term.

### “What type of business assistance resources would be most helpful to you in the immediate future and longer term?”

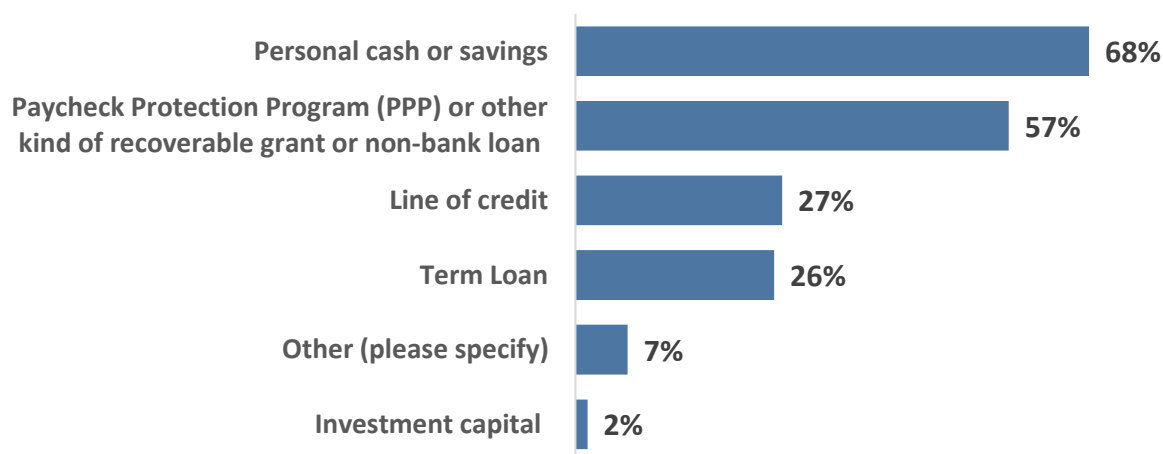
Rank		Short term (6 months – 1 year)	Longer term (in the years to come)
1	Marketing including social media	55%	35%
2	Website/ social media management/content development	46%	31%
3	Using or upgrading technology	39%	29%
4	Raising capital	39%	28%
5	Financials or forecasting	28%	28%
6	Accounting and bookkeeping	27%	24%
7	Support or managing employees	25%	18%
8	Business formation or planning	25%	23%

<b>9</b>	Legal services	20%	23%
<b>10</b>	Basic computer training	17%	12%
<b>11</b>	Transportation assistance for employees	12%	12%

More than 130 respondents listed another type of business support that might be helpful. The most common was financial assistance, including grants and loans. Other frequent types were marketing, technology, hiring, mentorship, infrastructure, and lifting COVID-19 restrictions. A full listing of the business support identified by respondents is included in the Appendix.

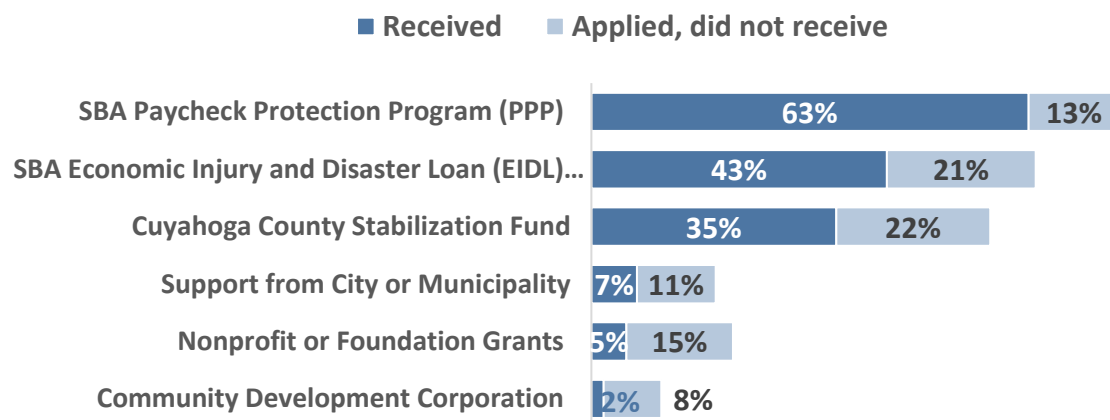
Given how many respondents expressed a need for financial assistance, it is not a surprise that the most common type of financial capital respondents currently have is personal cash or savings, identified by two-thirds of businesses. More than half reported receiving a Paycheck Protection Program (PPP) or other kind of recoverable grant or non-bank loan, and Economic Injury Disaster Loans (EIDL) were the most common response in the “other” category. Just over one-quarter of businesses said they have term loans for things like equipment, buildings, or business growth. Investment capital, such as venture capital investment, mezzanine debt/equity, and angel investments were rare.

#### **"What type of financial capital does your business HAVE?"**



In response to a separate question (as shown below), more businesses indicated that they received financial support from the Paycheck Protection Program. While most business who said they applied to Small Business Administration or Cuyahoga County programs were successful in obtaining support, more businesses said they sought help from their cities or municipalities, a nonprofit or foundation, and community development corporation than those who successfully obtained those grants or loans. In open-ended questions, respondents described a variety of financial needs, especially to deal with the challenges presented by COVID-19.

**Have you applied for and/or received any of the loan programs from the Small Business Administration (SBA) or grants from Cuyahoga County?**



Several other financial assistance programs and grants were identified as places where businesses in Cuyahoga County have received support during COVID-19. These include Ohio Minority Micro-Enterprise Grants, chamber of commerce grants, Hebrew Free Loan Association programs, and loans from specific financial intuitions.

More than 100 businesses said they experienced problems when accessing capital for their business. Many pointed to challenges with PPP and the need for capital for weathering economic challenges presented by the pandemic. Several identified their own credit score as a barrier, and others indicated their business was too small to obtain capital needed to expand. Many businesses were hesitant to take out loans during these uncertain times.

**In Their Own Words: Problems Accessing Business Capital**

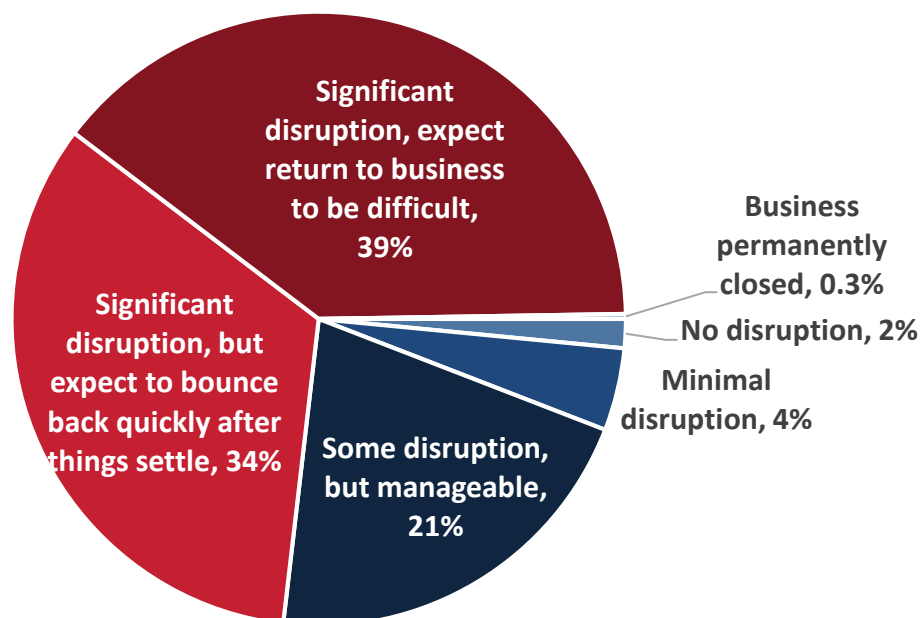
- *"Banks do not want to loan when your business is already struggling."*
- *"Did not apply for grant due to not wanting to incur expense if it could not be repaid."*
- *"Bias lending in regards to COVID SBA loans. Grants applied for all rejected due to amount of revenue produced last year."*
- *"Too many hoops to jump through."*
- *"Our bank has refused to renew our line of credit due to our poor financial performance this year."*
- *"I really do not want to take out a loan. I don't want to go into debt because of our government's mismanagement of this virus and the political fight."*
- *"We don't yet have enough scale for most investors, but without more investment it will be difficult to scale (especially now)."*
- *"During the pandemic, a little easier surprisingly."*
- *"We have been unsuccessful in receiving any kinds of grants. We are not looking to acquire any loans due to the unknown of the future."*

Even with these challenges in obtaining financial support, nearly all respondents indicated that they have a business banking account with a traditional banking institution. Only eight responding businesses were unbanked.

## COVID-19 impacts

The COVID-19 pandemic—and the public health orders meant to slow virus transmission—has upended nearly all aspects of life since March 2020. As expected, nearly all businesses had experienced at least some disruption because of COVID-19. Most concerning are the 39 percent of businesses in Cuyahoga County that expect the return to business to be difficult. One respondent indicated that their business had permanently closed.

**"At this point in time, how much disruption has your business experienced as a result of COVID-19?"**

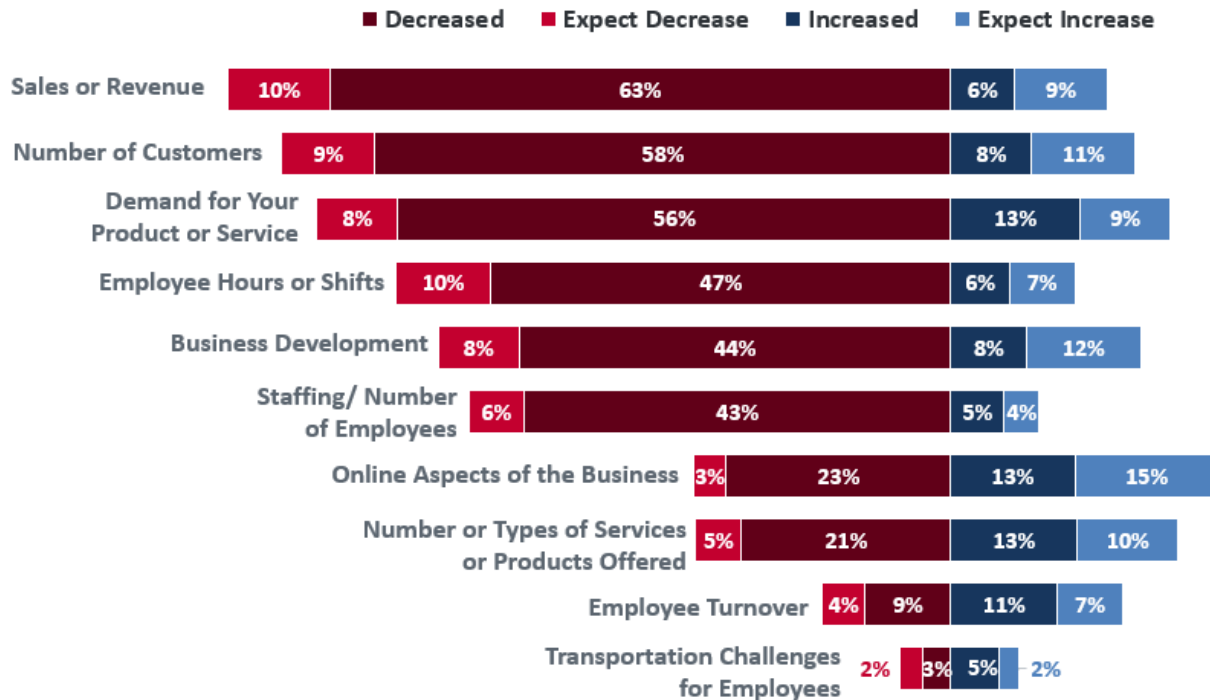


COVID-19 has been hard on businesses in Cuyahoga County. Forty percent reported that they temporarily closed or suspended operations, and nearly one-quarter delayed the launch of a business or put an idea on hold. Many made staff changes, including laying off staff temporarily (31 percent) or permanently (11 percent), while a smaller number hired more staff (8 percent). One-third of businesses shifted from in-person services to virtual, pickup, or drive-through services. Changing hours, limiting capacity, and working from home were examples of other adjustments businesses have made. When asked to rank the challenges they have experienced,



Cuyahoga County businesses said temporarily closing or suspending operations was by far the biggest challenge they faced, followed by shifting from in-person services.

### “How has your business been impacted by COVID-19?”



As shown in the chart above, nearly three-quarters reported that their sales or revenue had decreased or they expected it to. More than half of businesses experienced a decrease in number of customers and/or demand for their products and services. Many had cut employee hours or shifts, and nearly half had reduced their staffing or number of employees, or expected a reduction. Some businesses did see increased demand and increased business development, and they expanded the number and types of services or products offered. But those who saw such increases were fewer than those who experienced decreases in these areas.

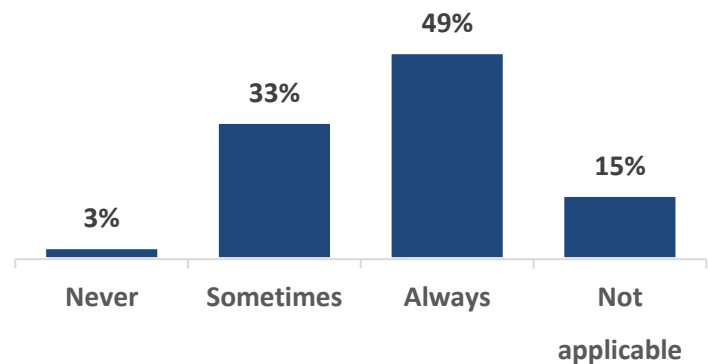
### In Their Own Words: Changes Due to COVID-19

- *“Used PPP and EIDL to stay in business but we have had a major decrease in order entry & sales so we are expecting to furlough some employees and layoff other employees.”*
- *“Hired temp workers mainly. Made a home office.”*
- *“Had certain employees work from home for about eight weeks. Introduced physical separation protocols and additional sanitization measures into daily work processes.”*
- *“Adapted to increased online demand.”*
- *“Trying to put together e-commerce website, not enough time or personal knowledge to get it fully functional.”*
- *“Offered new products such as PPE to survive. Pivoted quickly and succeeded.”*
- *“Increased expenses, for PPE and personal care service, meals, and operating expenses, with no increase revenue.”*

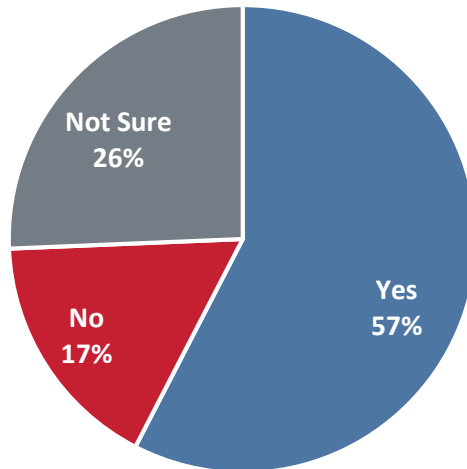
Many businesses in Cuyahoga County are very reliant on Personal Protective Equipment (PPE), yet there do not seem to be many problems related to PPE. Most businesses said they are able to obtain the PPE their company needs, while more than 60 percent reported that the amount they spend on PPE is affordable. Companies that said they are not at all reliant on PPE tended to be home-based, have moved to be entirely virtual, or are very small.

Most Cuyahoga County businesses also report that their business could survive even if they were required to quarantine for two weeks. When asked “Why or Why Not?” those respondents who said their businesses could survive pointed to their team, such as a partner, CFO, or other employees. They indicated that they had plans in place and many said that their customers would wait for them to return. Those who said their businesses could not survive tended to be sole proprietors and “it was just them” running the business.

### “Have you been able to obtain the PPE your company needs?”



**If you contracted coronavirus and were required to quarantine for two weeks, could your business survive?**



These results could indicate that businesses are adapting as well as can be expected to current circumstances yet are more worried about their long-term prospects. As described in greater detail the following section, many businesses in Cuyahoga County are struggling during COVID-19, including some who received Cuyahoga County Stabilization funds.

Nearly all businesses in Cuyahoga County have experienced some disruption because of COVID-19. Up to this point, many businesses have been able to access government assistance to remain open, via Small Business Administration loan programs and the Cuyahoga County Stabilization Fund. However, significant uncertainty in the future viability of businesses remains. The longer the pandemic lasts, the more businesses we are likely to see close permanently.

## RACIAL DISPARITIES

The entities that commissioned the survey sought to illuminate racial disparities in the accessibility and use of technology for different groups of businesses. There were two sub-classifications used to examine information using a racial equity lens.

1. There were 142 respondents whose businesses were located in a majority-Black ZIP code.
2. There were 176 respondents who identified themselves as a “minority-owned” business.
3. There were 84 respondents who indicated that they are Black or African American. However, all but five of these are captured within the group of minority-owned businesses.

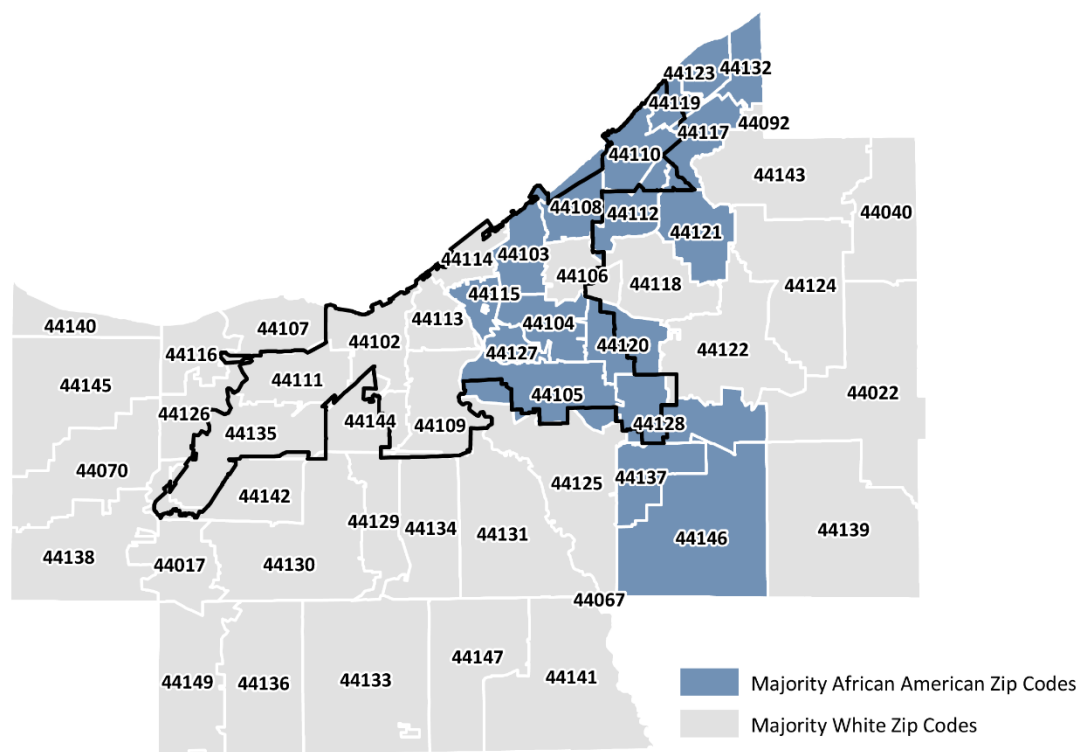
There is some overlap within these groups. About 40 percent of the minority-owned businesses who responded to the survey and provided their ZIP code are located in majority Black ZIP codes.

As described in greater detail below, we used two different definitions to examine racial disparities, one based on geography and one based on self-identified business ownership. While there is some overlap between these groups, they are not the same. For example, minority-owned businesses were more likely than those in majority-Black ZIP codes to report using technology in various ways. Also, while digital advertising and/or social media were the aspects of technology most often identified as fair or poor, fewer minority-owned businesses reported these problems than businesses in majority-Black ZIP codes. Therefore, while the differences between sub-groups can help illuminate possible community issues, findings relating to racial disparities in survey responses should be interpreted with caution.

### ***Technology Issues in Majority-Black ZIP Codes***

Within Cuyahoga County, there are 17 ZIP codes where the majority of residents are Black or African American. These majority-Black ZIP codes are located on the east side of Cleveland and in the eastern suburbs, including Bedford, East Cleveland, Euclid, South Euclid and parts of Cleveland Heights. Within the City of Cleveland, 44106 is the only east-side ZIP code which is not majority-Black. This is the University Circle neighborhood.

## Majority-Black ZIP Codes in Cuyahoga County



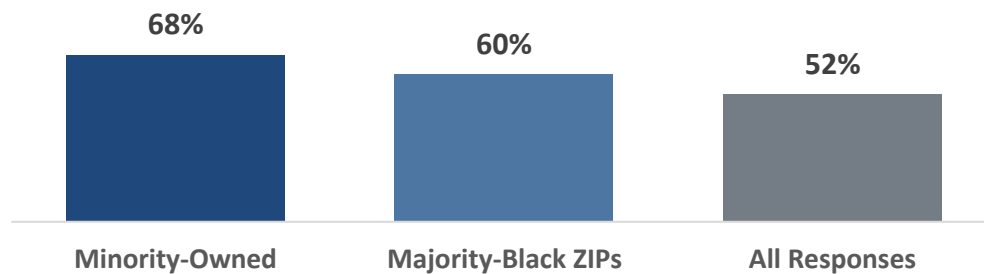
Close to one-quarter of respondents' businesses were located in majority-Black ZIP codes. Of these 142 businesses, 80 are located within City of Cleveland ZIP codes.<sup>4</sup> The Cleveland metropolitan area is highly segregated by race,<sup>5</sup> so we are able to use geographic location as a proxy for race when examining data on community conditions.

Across the board, most businesses said that technology is very important for the growth of their business. Minority-owned businesses and those located in majority-Black ZIP codes were slightly more likely than the full sample to say that technology is very important.

<sup>4</sup> ZIP codes do not align with municipal boundaries. For the purposes of this report, we assign ZIP codes that straddle municipalities to the community that makes up most of the ZIP code area.

<sup>5</sup> <https://www.brookings.edu/blog/the-avenue/2018/12/17/black-white-segregation-edges-downward-since-2000-census-shows/>

"How important is technology to the growth of your business?" Percent Answering "Very Important"



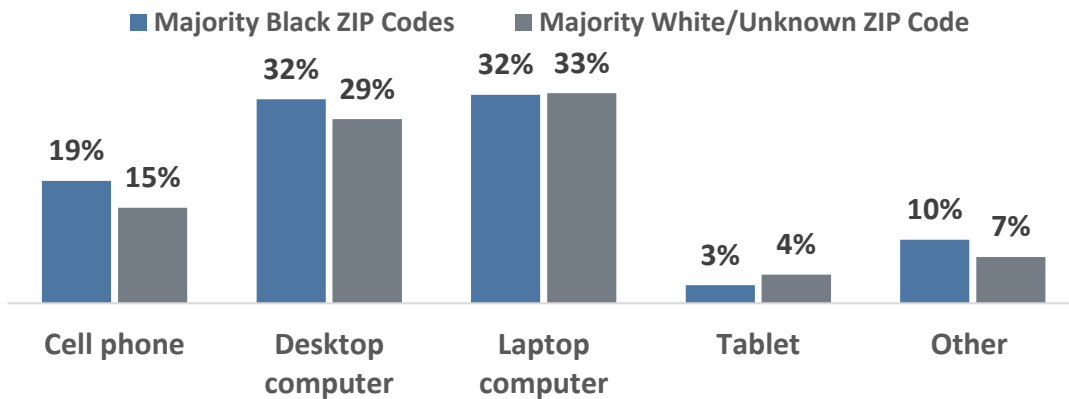
Forty percent of businesses in majority-Black ZIP codes (compared to only 28 percent of businesses in other ZIP codes) said that cost prevents them from using technology to expand their business. Businesses in majority-Black ZIP codes were also more likely to say that their business internet service is not affordable. Yet the average amount paid per month for small business internet service in these areas was \$119 per month, which is less than the average of \$170 per month paid by businesses in other ZIP codes. This suggests that affordability is not entirely determined by price.

**In Their Own Words, Businesses in Majority-Black Areas:  
Biggest Technology Headache**

- *"My system only works when my internet is working. If it goes down, so does my business."*
- *"My biggest technology headache right now is advertising, maintaining access to the proper technology platforms, and not affording to hire to continue my company's growth."*
- *"Finding a partner you can trust to help with our technology and that doesn't cost a small fortune."*
- *"With kids and husband all working/school from home we have a lot of internet overload and dropped connectivity. Try to have the highest level by our provider, but if a meeting is important, I go to co-working space for dependable connection."*

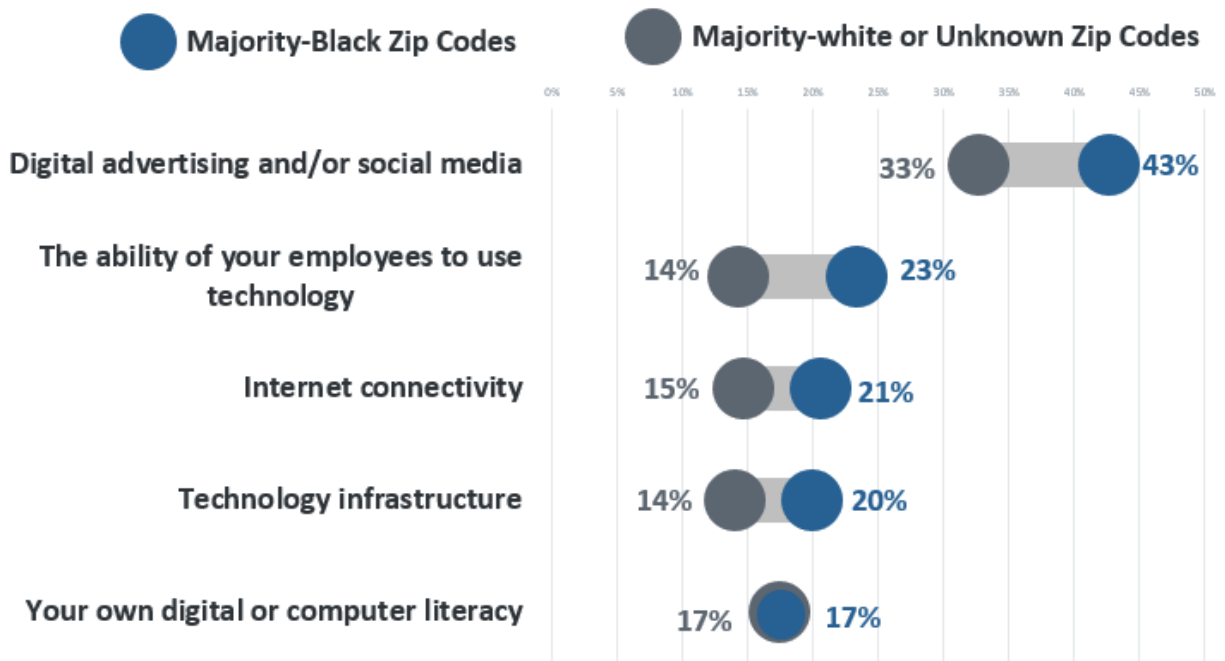
Similar to minority-owned businesses, businesses located in majority-Black ZIP codes were more likely to be relying on a cell phone as the primary device during COVID-19. They were also slightly more likely to be using a desktop computer, and slightly less likely to be using a laptop computer or tablet. Cable internet was by far the most common type of internet connectivity used to operate businesses across all groups. However, given the reliance on cell phones, it is not a surprise that businesses in majority-Black ZIP codes were about twice as likely to rely on cell phone service or hot spots for internet connectivity. Twelve percent of businesses in majority-Black ZIP codes used these types of services, compared to 5 percent of businesses in majority-white ZIP codes or where ZIP code was unknown.

## "Since COVID-19, what is the primary device you are using to operate your business?"



Businesses located in majority-Black ZIP codes were more likely to rate various aspects of technology use as fair or poor. The largest gaps were in the areas of digital advertising and/or social media and the ability of employees to use technology. This suggests that additional training could be of greater benefit for businesses located in majority-Black areas of the community.

## Share of Businesses Reporting "Fair or Poor"



Most businesses in majority-Black ZIP codes said that they could benefit from assistance with marketing, including social media, within the next six months. Compared to the full sample, a greater share of businesses in majority-Black ZIP codes said that support to raise capital (48

percent) and using or upgrading technology (45 percent) would be very helpful in the short term. They were also slightly more likely to identify transportation assistance for employees and basic computer training as needs.

### ***Technology issues among minority-owned businesses***

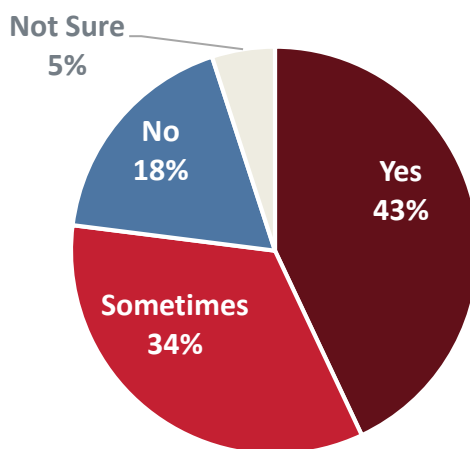
Self-identified minority-owned businesses were more likely than the full sample to be small, with 69 percent having less than \$250,000 in gross revenue annually. About half of these businesses were also woman-owned and 11 percent were immigrant-owned. More than half of minority-owned businesses were from three industries: Professional Services, Restaurant/Bar, and Personal Care.

#### **In Their Own Words, Minority-Owned Businesses: Why Technology is Important**

- *“We rely on technology every day. We are always looking for ways to use technology to be more effective in our business.”*
- *“Most of my clients are technology savvy, and this is what they look for and decide whom to hire.”*
- *“Technology is the gateway to social media and marketing voice; we need to be involved in tech every day to let consumers know who/where we are and how to most easily acquire our product in an environment where they feel safe during the pandemic.”*

As indicated above, cost seemed to be a larger factor for minority-owned businesses than businesses in Cuyahoga County overall. Forty-three percent of minority owned businesses answered yes that cost prevents them from using technology to expand their business, compared to 36 percent of all businesses.

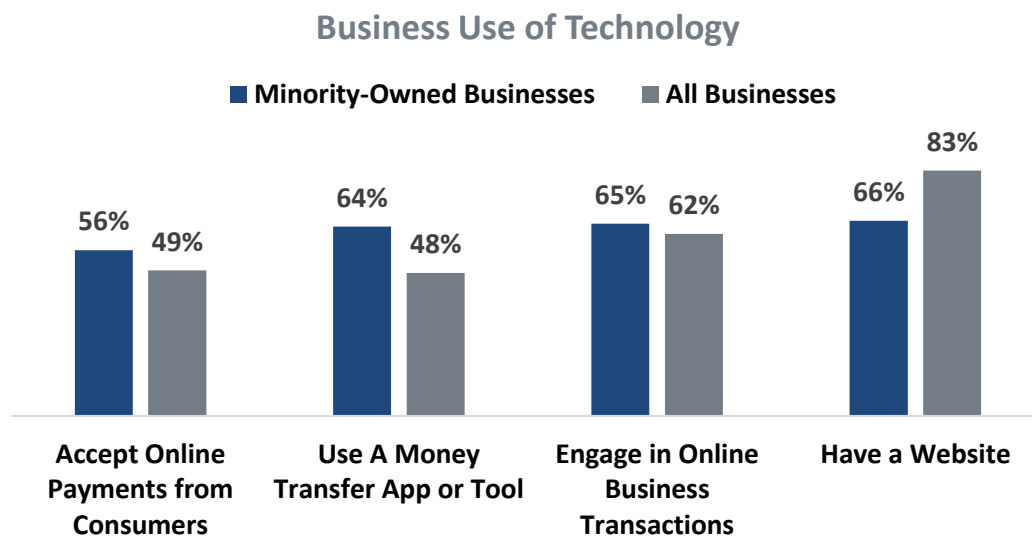
**Does cost prevent you from using technology to expand your business? Minority-owned businesses**





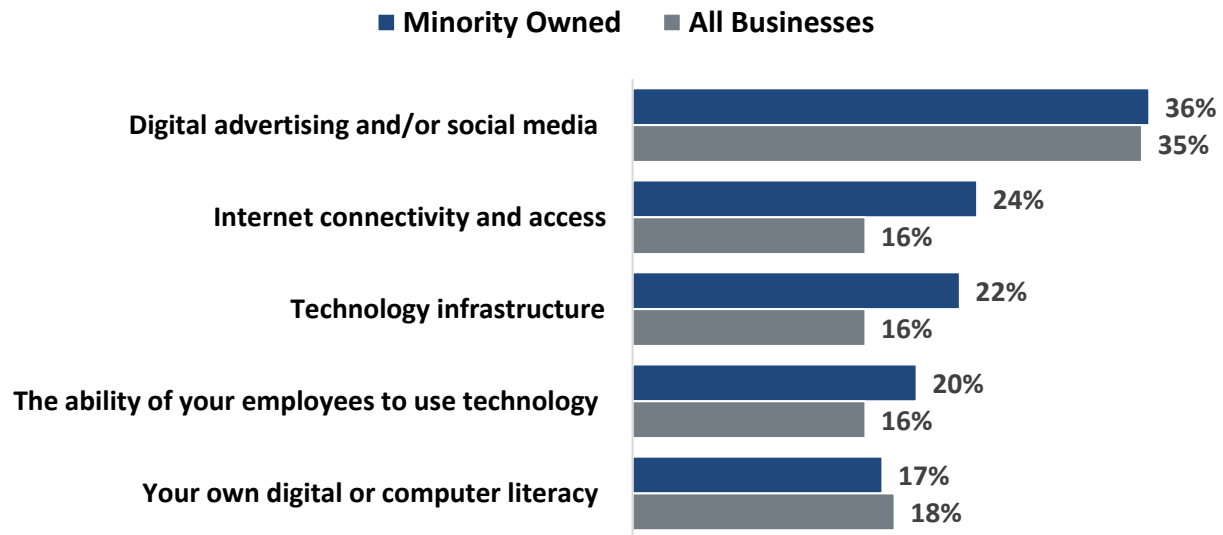
Minority-owned businesses were also more likely to report that their internet was unaffordable. Thirty-eight percent of minority owned businesses said the amount they pay for internet is not affordable, compared to 30 percent of all respondents.

Similar to businesses in majority-Black ZIP codes, minority-owned businesses were more likely to be using a cell phone to run their businesses, with 28 percent saying this was their primary device. Nearly two thirds (64 percent) of minority-owned businesses used a money transfer app or tool such as Venmo or PayPal, compared to less than half (48 percent) of all businesses. Minority-owned businesses are tech savvy in other ways, and it was more common for minority-owned businesses to engage in online business transactions with consumers and accept online payments.



Perhaps in part because of their tech savvy, minority-owned businesses were less likely to say that help with marketing and social media would be helpful in the short term. This is in contrast to businesses in majority-Black ZIP codes. On the other hand, more minority-owned businesses, nearly one-quarter (24 percent) rated their internet connectivity and access as poor or fair, compared to 21 percent in majority-Black ZIP codes. The differences between all businesses and Minority-owned businesses were generally smaller than those between businesses in majority-Black ZIP codes and those located in other areas.

"Please rate the following aspects of technology, as they relate to your business" Answering POOR or FAIR



According to these survey results, technology is even more important to minority-owned businesses and those located in Black communities in Cuyahoga County. These businesses were more likely than the overall sample to be using a variety of technology tools to promote their business and connect with customers.

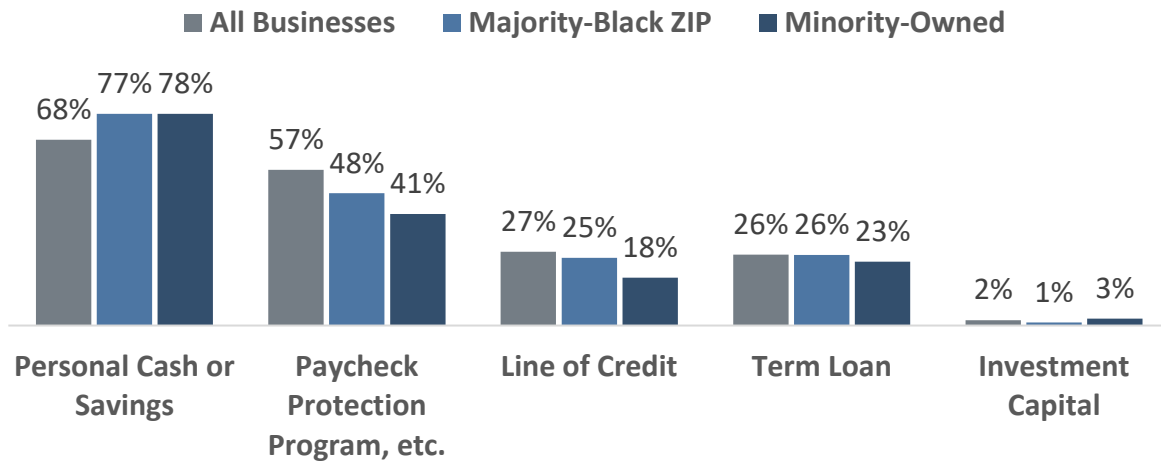
However, cost was a greater deterrent, despite the fact that businesses in majority-Black ZIP codes were paying less for internet service on average than those in other parts of the county. Minority-owned businesses are not unique in the technology challenges they face, but more of them report experiencing issues.

Although laptop and desktop computers are the most common devices among the whole sample, more minority-owned businesses report using cell phones as their primary device. Therefore, the technology infrastructure on which they rely is somewhat different.

### ***Business assistance***

According to survey results, minority-owned businesses and those located in majority-Black ZIP codes were more likely to rely on personal cash or savings and slightly less likely to have other types of business capital.

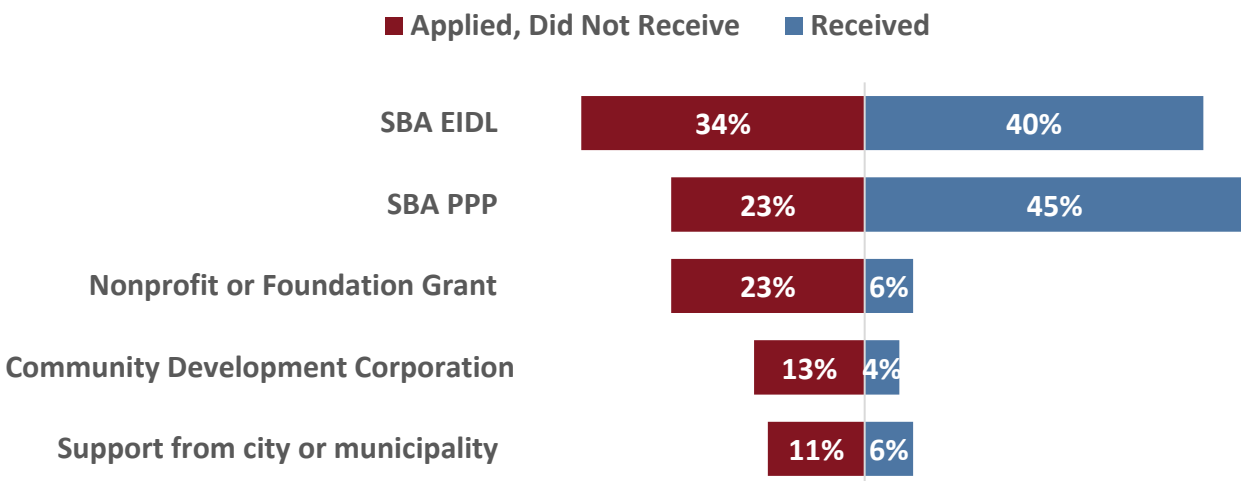
## "What type of financial capital does your business HAVE?"



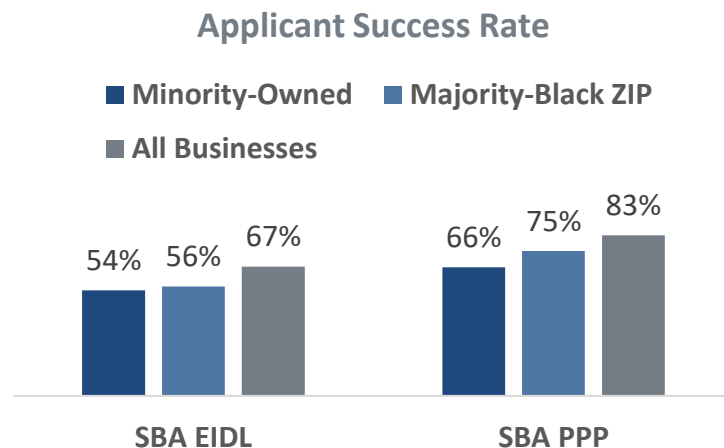
Overall, most of the businesses who replied to the survey and applied for the Cuyahoga County Stabilization Fund were awarded a grant. More than one-third of respondents from minority-owned businesses and those in majority-Black ZIP codes received this type of grant. Across all groups, about two-thirds of those who said they applied received a grant, and there were no significant differences between all businesses and those that are minority-owned or located in majority-Black ZIP codes.

A separate question later in the survey asked about other types of grants and loans that the business is accessing to help during COVID-19. Most minority-owned businesses who applied for a Small Business Administration (SBA) program, including Economic Injury and Disaster Loans (EIDL) and the Paycheck Protection Program (PPP) were awarded a loan. Businesses were less successful at obtaining assistance from other sources such as philanthropy, municipal and city government, or Community Development Corporations.

## Grant and Loan Programs: Minority-Owned Businesses



Most businesses who said they applied for SBA programs said they received a loan. However, from the results of this survey, it does appear that applicants from minority-owned businesses and those located in majority-Black ZIP codes were less successful in obtaining loans from the SBA emergency programs.



#### **In Their Own Words, Minority-Owned Businesses: Problems Accessing Capital**

- *"Companies feel my company is too small to invest in."*
- *"Loan applications for traditional banks for businesses can take many months and require extraordinary underwriting, even for small loans, and some can be rather high interest at a variable rate. Any loan product that has reasonable fixed rate interest for more than 5 years and/or interest only lines of credit would all be amazingly helpful. If the payments can be reasonable now in this time of material prices skyrocketing to get through this, then once things balance out extra principal payments could be made."*
- *"I've received absolutely no support or assistance. I've been denied for every single thing I applied for my cleaning company."*
- *"Did not apply for grant due to not wanting to incur expense if it could not be repaid."*
- *"I've paid off two loans and still have no business credit. Unable to get an HFLA loan because I didn't have 3-year projections."*
- *"My business is not thought of as a business in need, while that could not be further from the truth. Accessing funding is challenging."*

## BUSINESSES IN THE CITY OF CLEVELAND

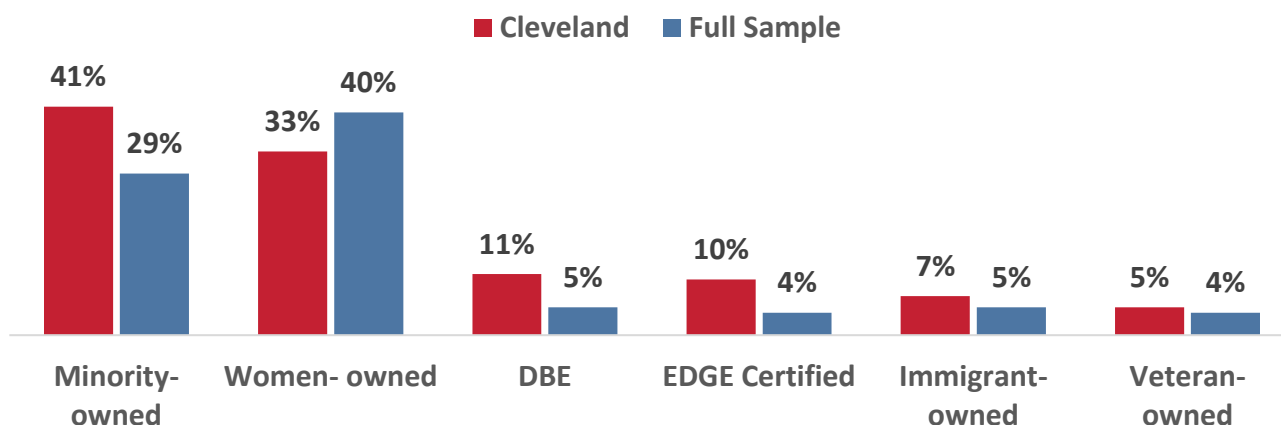
The smallest geography that could be analyzed with any degree of certainty was zip code. Seventeen zip codes fall within the City of Cleveland in whole or in part.<sup>6</sup> Around one-third of the respondents (197) indicated that their business is in a City of Cleveland ZIP code.

ZIP Code	Share of Cleveland Responses
44102	13%
44103	7%
44104	1%
44105	2%
44106	7%
44108	3%
44109	7%
44110	5%
44111	10%
44113	10%
44114	6%
44115	5%
44119	4%
44120	13%
44127	1%
44128	4%
44135	4%

As shown in the table, nearly half of responses from City of Cleveland came from four zip codes: 44102 (Brooklyn, Clark Fulton, Cudell, Detroit Shoreway, Edgewater, Ohio City), 44111 (Cudell, Kamm's Corners, Puritas), 44113 (Detroit Shoreway, Downtown, Tremont), and 44120 (Buckeye Shaker, Corlett, Mt. Pleasant, Woodland).

Businesses in the City of Cleveland were less likely to be women-owned than the full sample, but more likely to identify themselves as being minority-owned (41 percent compared to 29 percent), a Disadvantaged Business Entity, or EDGE Certified. Close to half of all minority-owned businesses who responded to the survey are located in City of Cleveland zip codes. Most of the City of Cleveland ZIP codes are areas where the majority of the population is Black. At 27 percent, respondents from Cleveland were nearly twice as likely to report being Black or African American as the full sample. The citizenship and immigration status of Cleveland respondents mirrored the full sample, with 90 percent being citizens born in the United States, 9 percent naturalized citizens, and only a few permanent residents.

### Self-Identified Business Classification

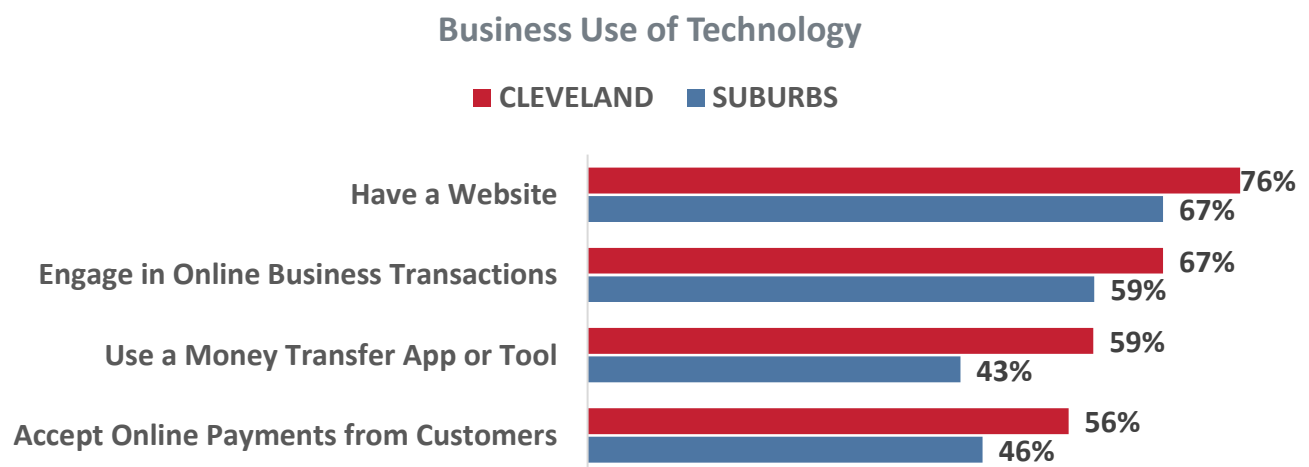


<sup>6</sup> The zip codes analyzed as "Cleveland zip codes" are 44102, 44103, 44104, 44105, 44106, 44108, 44109, 44110, 44111, 44113, 44114, 44115, 44119, 44120, 44127, 44128, 44135.

Similar to the full sample, about 47 percent of businesses in Cleveland were small, with less than \$250,000 in gross revenue in 2019. The industries represented by City of Cleveland businesses generally mirrored the full sample with a few exceptions. A slightly greater share of Cleveland businesses were restaurants and bars, manufacturing businesses, and general contractors, and a slightly smaller share were personal care businesses, including salons and barber shops. However, these numbers were close enough that industry or size is unlikely to explain differences in responses between Cleveland businesses and their suburban counterparts.

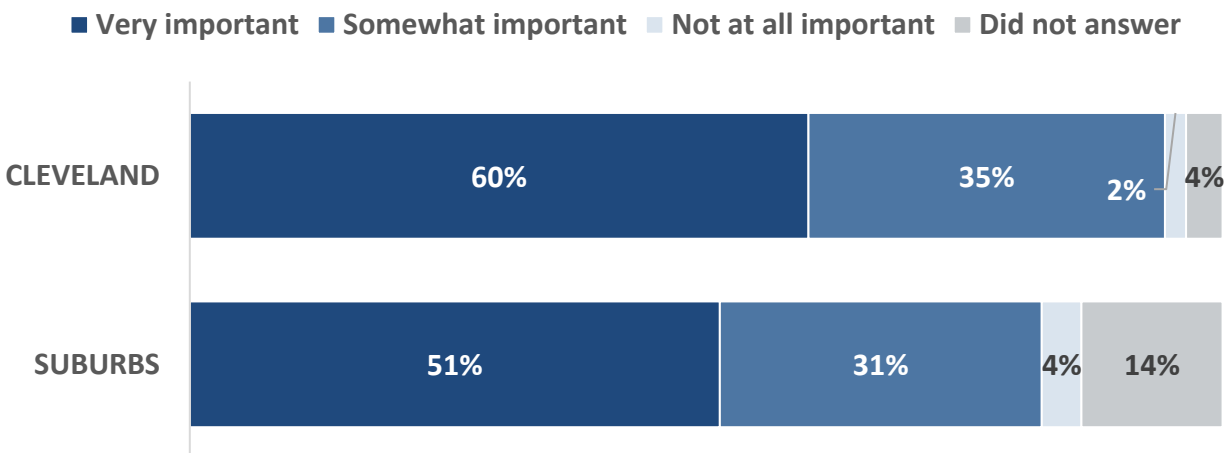
### ***Technology use***

Technology is important to businesses in Cuyahoga County, including for businesses in Cleveland. Businesses located in ZIP codes within the City of Cleveland were more likely than businesses in other parts of Cuyahoga County to use technology to run their businesses. More than three-quarters (76 percent) of Cleveland businesses said that they have a website, compared to 67 percent of businesses in the suburbs. More than half of Cleveland businesses used a money transfer app or tool and/or accepted online payments from customers. Similar to the full sample, Cleveland businesses cited PayPal, Square, Cash App and Venmo as their most popular tools.



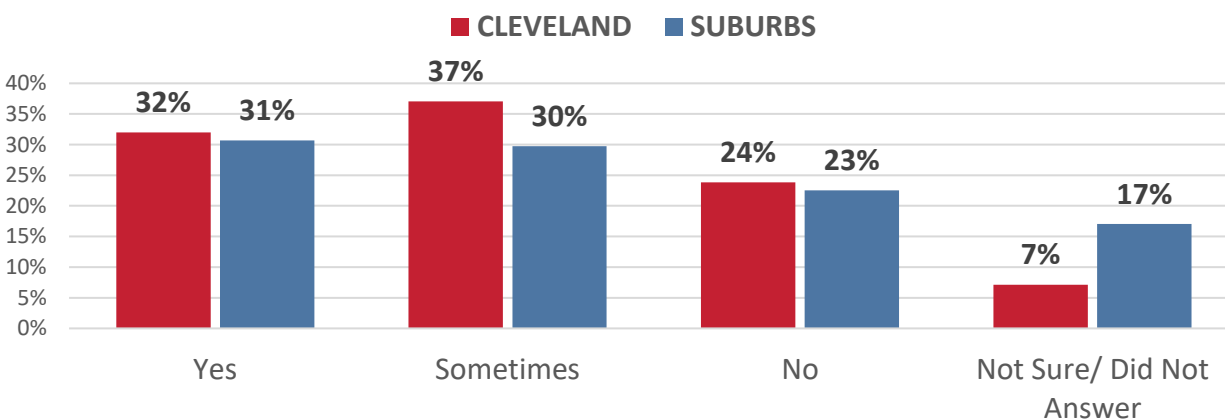
Since more Cleveland businesses appear to be using technology, it is not a surprise that businesses located in Cleveland ZIP codes were more likely to report that technology is important to their growth. As shown below, around 95 percent of Cleveland businesses said technology was somewhat or very important, compared to 82 percent of their suburban counterparts.

### "How important is technology for the growth of your business?"



The share of businesses reporting that cost prevents them from using technology to expand their business was about the same in the full sample. But in Cleveland, and in the suburbs, Cleveland businesses were more likely to say that cost is sometimes a factor.

### "Does cost prevent you from using technology to expand your business?"

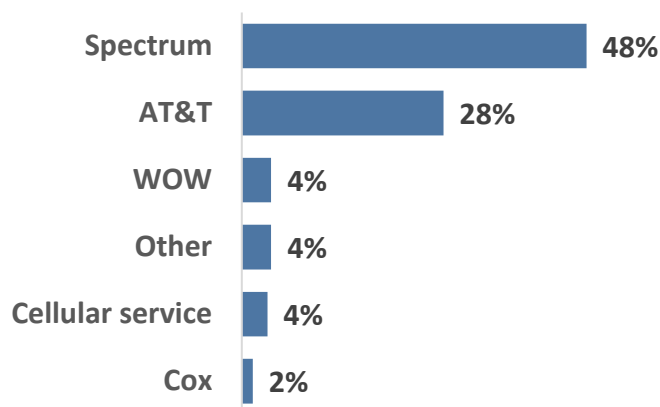


More than 70 percent of Cleveland businesses are using cable internet to operate their business, compared to 64 percent of suburban businesses. Although the numbers are small, Cleveland businesses were also slightly more likely to be utilizing a cell phone data plan (6

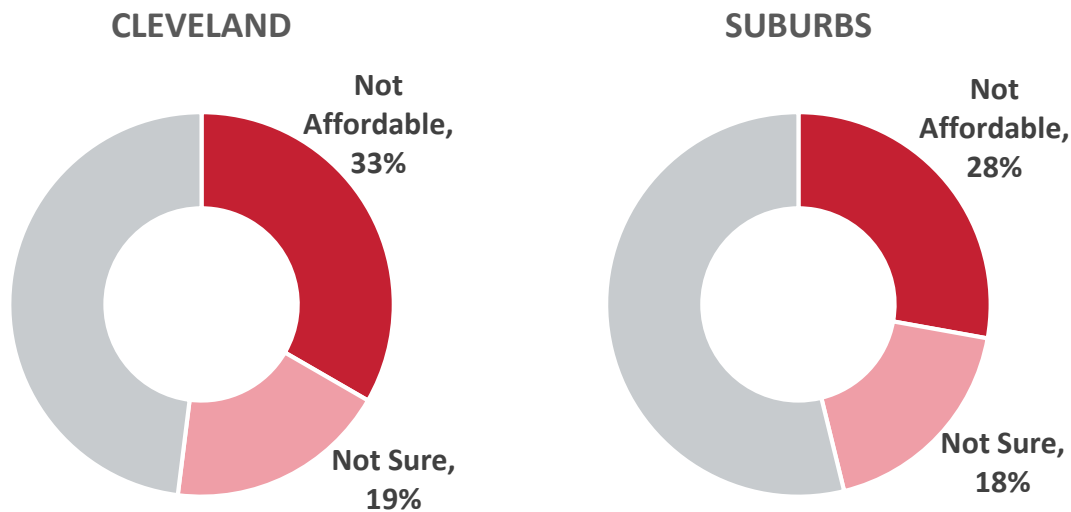
percent versus 4 percent) or hot spot (3 percent versus 1 percent). Businesses in the City of Cleveland were more likely to be using a laptop computer or their cell phone as their primary device during COVID-19 than their counterparts in the Cuyahoga County suburbs.

Spectrum was the most common internet service provider for City of Cleveland businesses. Nearly half of Cleveland businesses (48 percent) were relying on Spectrum, compared to 25 percent of businesses in other parts of Cuyahoga County. Suburban businesses were much more likely to report that Cox was their internet service provider.

### "Who is your current internet service provider?"



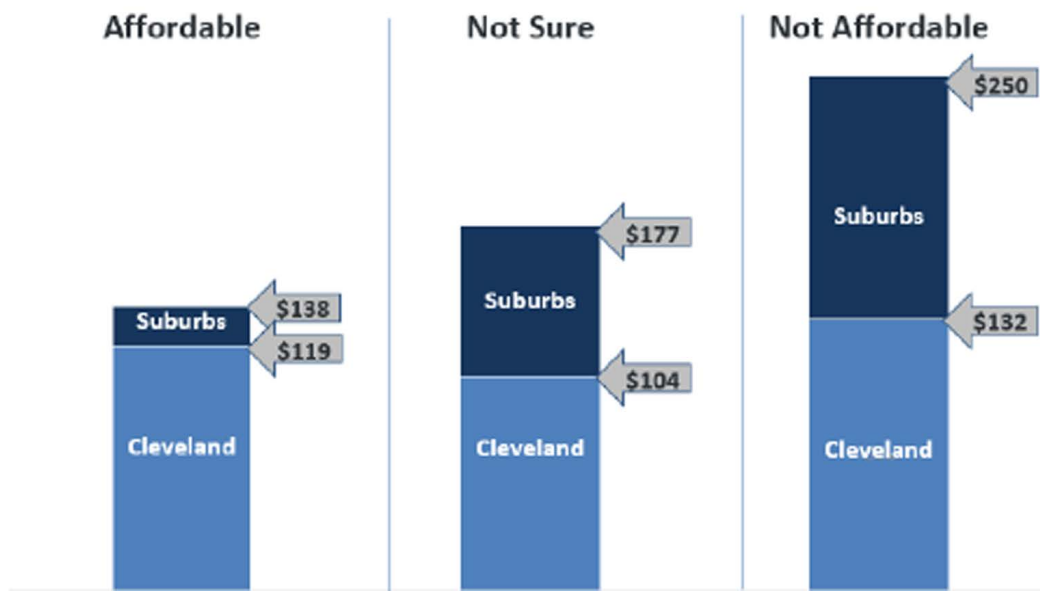
### "Do you consider the amount you pay for internet to be affordable?"



Affordability may be a worse problem in the City of Cleveland than in other parts of Cuyahoga County. Fewer than half of businesses in City of Cleveland ZIP codes said that the amount they pay for is affordable. However, business internet service appeared to be less expensive in Cleveland than in other parts of Cuyahoga County. Cleveland businesses reported paying \$121 per month on average, compared to an average cost of \$176 in the suburbs.

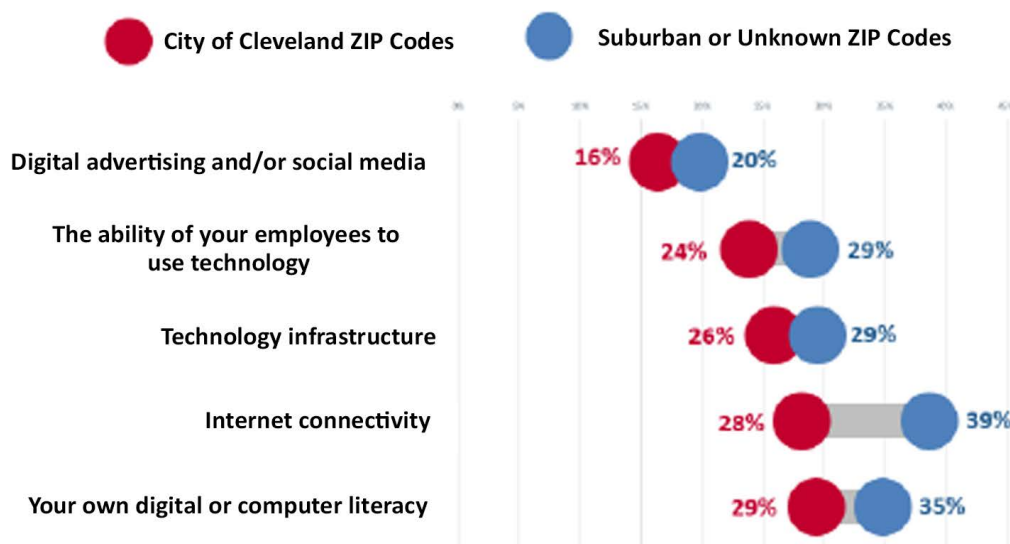


## Average Amount Paid for Small Business Internet Service, by Whether Amount is Considered Affordable



Perhaps one factor influencing the perception of internet affordability in Cleveland is connectivity. In answers to open ended questions, many businesses expressed that, while they would like to pay less for it, internet was a worthwhile investment for their company as long as it worked well. As shown below, fewer Cleveland businesses rated their internet connectivity as “excellent.” This was the technology factor with the largest spread between Cleveland businesses and suburban businesses.

## "Please rate the following aspects of technology, as they relate to your business." Percent answering "Excellent"



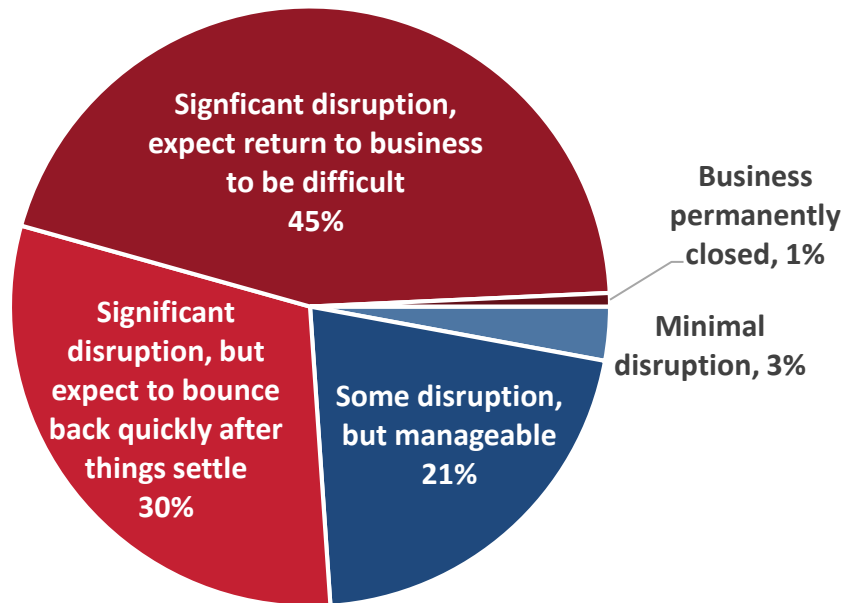
Trends for the other aspects of technology for businesses in City of Cleveland zip codes followed those of the full sample. Like all businesses in Cuyahoga County, it appears that digital advertising and/or social media are most challenging. However, across the board, Cleveland business were more likely to report that various aspects of technology were poor; they were less likely than their suburban counterparts to report the aspects were excellent.

When asked about their biggest technology headache, more businesses in City of Cleveland zip codes identified issues relating to quality of service or connectivity and/or cost than the full sample. According to results of this survey, while more businesses in Cleveland appear to be utilizing technology for their businesses, they report more issues with technology than do businesses in the suburbs.

### **COVID-19 impact**

Businesses in City of Cleveland ZIP codes were overrepresented among struggling businesses. Although Cleveland businesses made up 32 percent of the full sample, they composed about half of the businesses that were likely to close within the next six months or one year. All but 4 percent of Cleveland respondents said they had experienced at least some disruption as a result of COVID-19. And businesses located in City of Cleveland ZIP codes were also more likely to report that COVID-19 has caused significant disruption and they expect the return to services to be difficult.

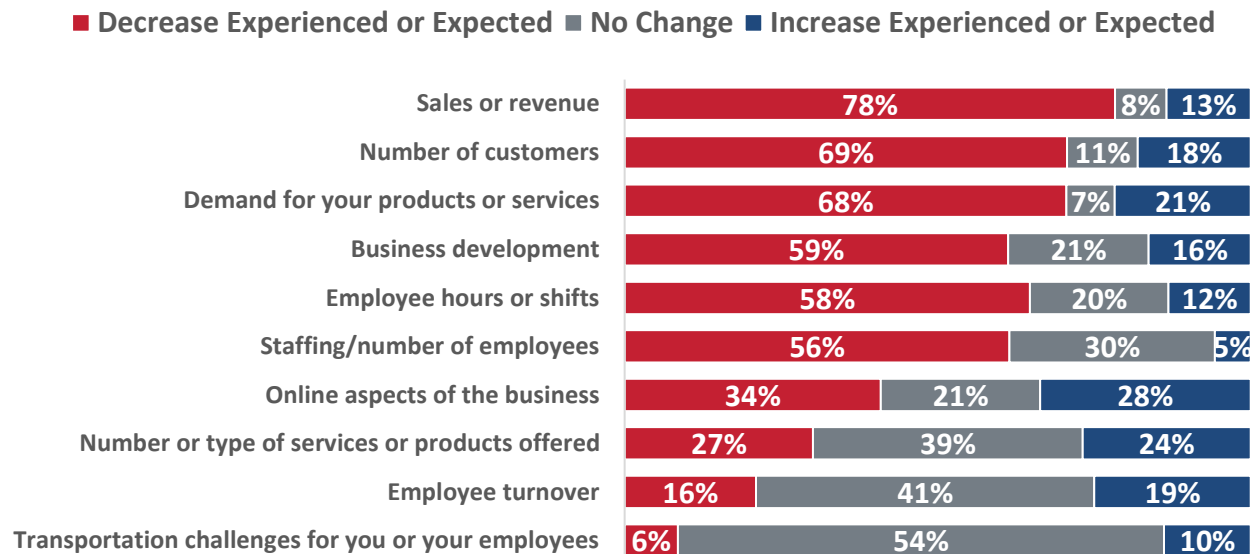
**"At this point in time, how much disruption has your business experienced as a result of COVID-19?" Cleveland Businesses**



A greater share of Cleveland businesses than those in the suburbs (36 percent versus 28 percent) reported that they had laid off staff temporarily as a result of COVID-19. However, companies in Cleveland were less likely than their suburban counterparts to have made other changes to their business as a result of the pandemic, including shifting from in-person services, temporarily closing or suspending operations, and delaying the launch of a business or putting an idea on hold. Forty-six percent of Cleveland businesses said that their business could survive for at least 12 months if current economic conditions continued, compared to 41 percent of businesses in the suburbs. Businesses located in City of Cleveland ZIP codes were also less likely than those in the suburbs to report that their business could survive indefinitely (13 percent versus 17 percent).

On a separate question, more than two-thirds of businesses in City of Cleveland ZIP codes reported that their sales or revenue had decreased, and an additional 11 percent expected a decrease. For more than half of the Cleveland businesses, the number of customers, the demand for product or services, and the number of employees and their hours or shifts had fallen or were expected to. A slightly greater share of Cleveland businesses reported each of these changes than did all businesses in Cuyahoga County. Although the numbers were small, transportation challenges were also more likely to have increased for Cleveland business owners or their employees as a result of COVID-19, and employee turnover was slightly higher than for the full sample.

## "How has your business been impacted by COVID-19?"

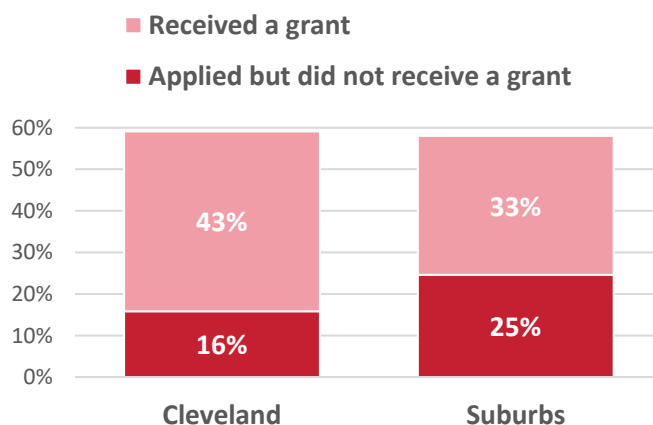


Perhaps due to COVID-19, businesses located in zip codes within the City of Cleveland appear to be less optimistic about the future of their company. Twenty-nine percent of Cleveland businesses met the criteria for struggling because they believe their business is likely to close in the next year or their survival is unknown. This share is greater than that of businesses in the suburbs, which was 24 percent.

### **Business assistance**

According to this survey, Cleveland business were about as likely to have applied for a Cuyahoga County Stabilization Fund grant as businesses in the suburbs. However, businesses in City of Cleveland ZIP codes were more successful in obtaining grants. Nearly three-quarters (73 percent) of Cleveland respondents who applied said they received a grant, compared to 58 percent of businesses in other ZIP codes.

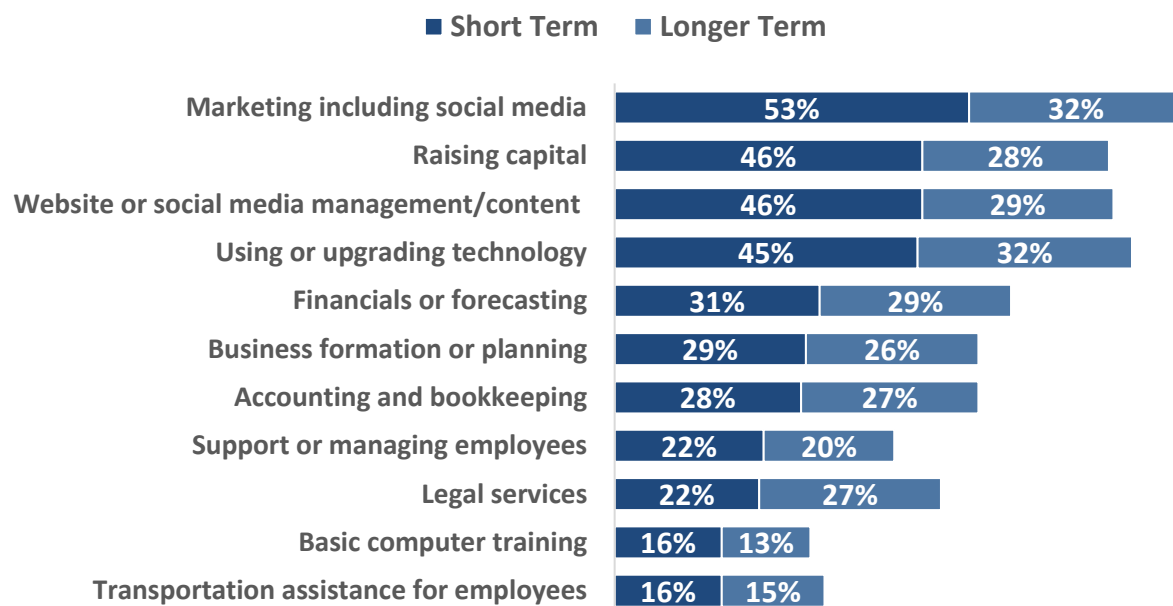
### "Did your business apply for or receive a grant from the Cuyahoga County Stabilization Fund?"



Similar to the full sample, the type of business assistance that the most Cleveland businesses reported would be helpful in the short term is marketing, including social media. For businesses in the City of Cleveland, raising capital ranked second, and a greater share of Cleveland businesses said this type of assistance would be helpful in the short term (46 percent) than

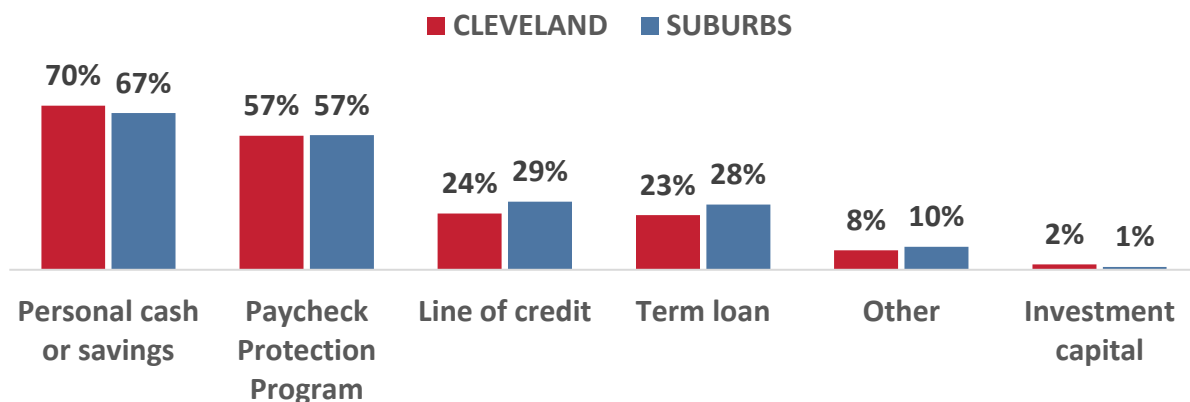
all businesses in Cuyahoga County (39 percent). Cleveland businesses, when compared to their suburban counter parts, were also more likely to report that assistance with using or upgrading technology, financials or forecasting, and business formation or planning would be helpful. Cleveland businesses were less interested in help to support or manage employees.

### "What type of business assistance resources would be most helpful to you in the immediate future and longer term?"



The fact that more Cleveland businesses needed help to raise capital fits with the finding that, according to survey responses, fewer businesses in City of Cleveland ZIP codes have a line of credit or term loan. This is despite the fact that 97 percent of respondents whose businesses are in the City of Cleveland had a business banking account with a traditional banking institution. The same share of businesses in both Cleveland and the suburbs reported receiving a Paycheck Protection Program loan.

### "What type of financial capital does your business HAVE?"



## STRUGGLING BUSINESSES

Community leaders involved in survey planning requested additional analysis of businesses that are struggling. There were two multiple-choice questions on the survey that asked about the future prospects of the business:

- How do you feel about the future of your business?<sup>7</sup> (Expect to Close/Unknown)
- How many more months could your business survive if current economic conditions continued?<sup>8</sup> (Cannot Survive)

We used the answers to these questions to identify struggling businesses. There was overlap between the two groups, and 91 businesses met both criteria to be considered struggling.

### ***Expect to close within one year***

A total of 156 respondents indicated that their business will likely close within six months or one year or that they expected their business to struggle and survival was unknown. As described below, there were some notable differences between this group and the overall respondents.

While there were struggling businesses in every level of estimated gross revenue, struggling businesses were more likely to be small—with total gross revenue of less than \$250,000. Struggling businesses were more likely to be woman-owned, but about as likely to be minority-owned as the overall sample. However, the respondents themselves were slightly more likely to identify as Black or African American than the overall sample. The future of restaurants/bars and personal care businesses, such as barber shops and nail salons, seems to be of particular concern. Struggling businesses in the “other” category included several live music venues and a number of retail stores and boutiques. This finding is consistent with media reports and other data on businesses that have been seriously impacted by the pandemic and stay-at-home orders.

Close to half (48 percent) of struggling businesses said they received a grant from the Cuyahoga County Stabilization Fund. The fact that struggling businesses were more likely to have received this funding than the overall sample (48 percent versus 28 percent) can be interpreted a few ways. It could mean that Stabilization funds were successfully directed to small businesses in greatest need during the pandemic. It also seems to indicate that those grants were not enough to secure longer-term business viability. These struggling businesses were also more likely to have received a loan from the SBA Economic Injury and Disaster Loan (EIDL) Program or the SBA Paycheck Protection Program.

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<sup>7</sup> Answer options were “Business will continue to grow at a steady pace,” “Business will see challenges but likely survive,” “Business will likely struggle, survival unknown,” “Business will likely close within the next 6 months,” and “Business will likely close within 1 year.”

<sup>8</sup> Answer options included, “Less than 6 months,” “6-9 months,” “9-12 months,” “Indefinitely,” “I don’t know,” “My business permanently closed,” and “Other.”

It is not surprising that struggling businesses were much more likely to report that their business has experienced significant disruption during the pandemic. Nearly two-thirds (64 percent) of struggling businesses said they expect the return to business to be difficult, compared to just one-quarter (25 percent) of the overall sample. Struggling businesses were more likely to have temporarily closed or ceased operations and more likely to have laid off staff permanently. On the other hand, they were equally as likely to have shifted from in-person services to virtual, pickup, or drive-through. This could indicate a lack of capacity to shift how services are provided or may be a feature of the fact that the most common industries impacted are reliant on in-person customers. This is especially true of live music venues and personal care businesses, which still face certain restrictions on capacity.

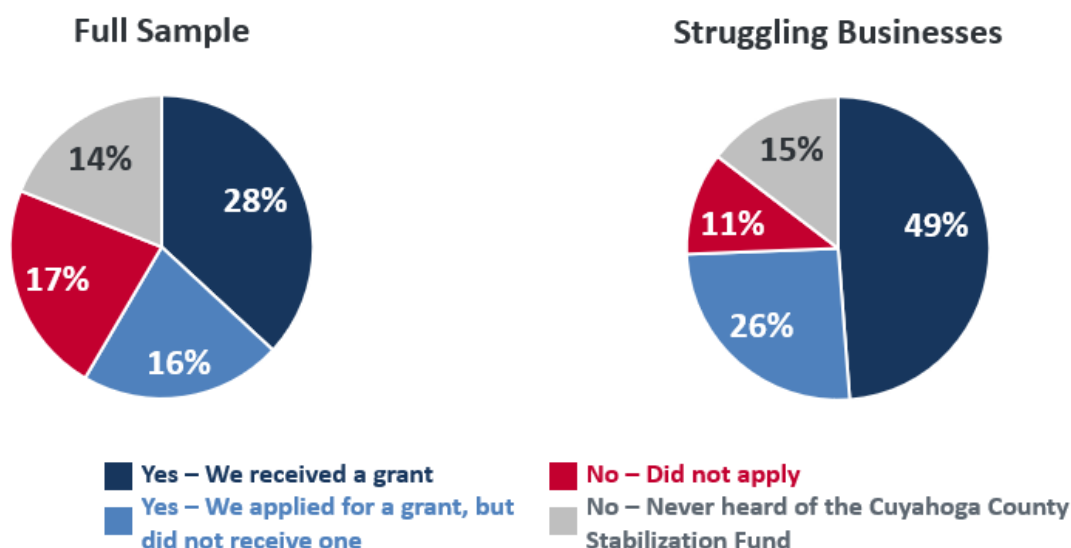
### ***Not able to survive longer than 12 months***

The second group of struggling businesses includes the 164 respondents who said the business would be able to survive for a period of less than 12 months if current conditions persisted.

Businesses across the board are in danger of closing if current conditions persist. Those with estimated gross revenue of less than \$250,000, between \$250,000 and \$499,999, and between \$500,000 and \$750,000 were all more likely to say they could not survive more than a year than the overall survey sample. Limited Liability Companies appear to be at greatest risk of closure, followed by S Corporations and Sole Proprietorships. Similar to the other measure, restaurants and bars, personal care service providers, live music venues, and retail stores were all more likely to say that they will not be able to survive if current conditions persist.

One out of five (21 percent) of these struggling businesses said their business could not survive if the respondent had to quarantine for two weeks because of COVID-19. This is compared to 10 percent for the full sample. An additional 27 percent were not sure if their business could survive their quarantine. As discussed above, businesses in danger of closing if conditions persist were more likely to have applied for and/or received a Cuyahoga County Stabilization Fund award than the overall sample.

### **“Did your business apply for or receive a grant from the Cuyahoga County Stabilization Fund?”**



Similar to the struggling businesses described above, this group was more likely than the overall sample to say that COVID-19 had caused significant disruption. However, businesses saying they could not survive if current conditions persist were also more likely than the overall group to say that they expect to bounce back quickly after things settle (29 percent to 21 percent). More than half of these struggling businesses reported that they have temporarily closed or ceased operations at some point since March 2020. This is more than double the share of the overall sample who said they had to temporarily shut down. These businesses were also more than twice as likely to have laid off staff, either permanently or temporarily.

The businesses who believe they cannot survive if conditions persist appear to be utilizing resources to try to stay afloat. They were more likely than the overall sample to have received assistance from an SBA EIDL or PPP loan, nonprofit or foundation grants, or support from the city or municipality or a Community Development Corporation. As noted above, they were also more likely to be recipients of Cuyahoga County Stabilization Fund assistance.

### ***Needs of struggling businesses***

This section focuses on the larger of the two groups of struggling businesses, those who said their business could not survive longer than one year if current conditions persist. Businesses were asked, “What type of business assistance resources would be most helpful to you in the immediate future and longer term?” Similar to the full sample, more than half of these struggling businesses indicated that marketing assistance, including social media, would be most helpful in the short term (six months to one year), 45 percent identified website or social media management or content development, and more than one-third (39 percent) said they could use help using or upgrading technology.



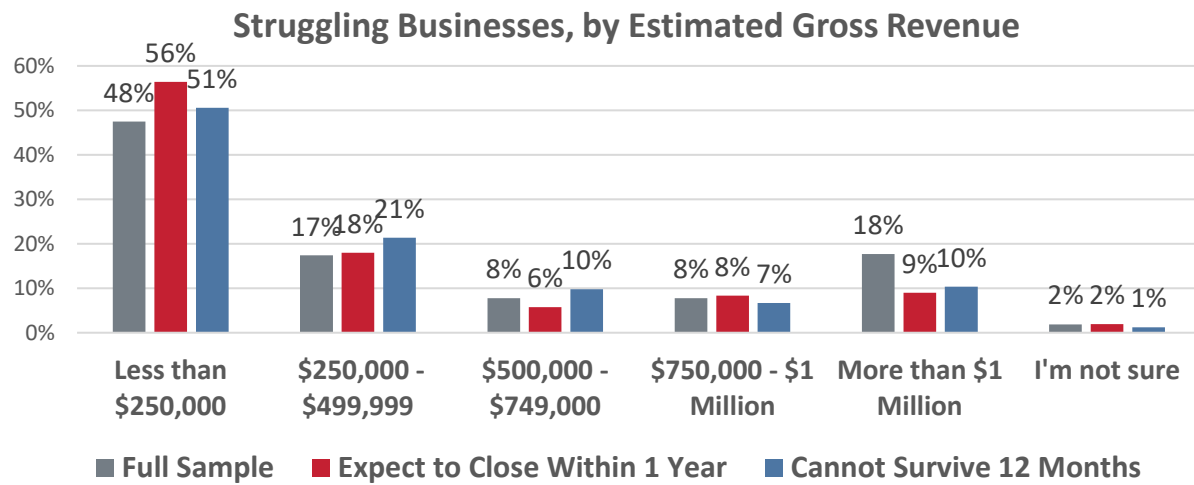
**“What type of business assistance resources would be most helpful to you in the immediate future and longer term?”**

<b>Rank</b>	<b>Struggling Businesses (Survival 12 Months or Less in Current Conditions)</b>	<b>Short term (6 months - 1 year)</b>	<b>Longer term (in the years to come)</b>
<b>1</b>	Marketing including social media	54%	34%
<b>2</b>	Raising capital	46%	26%
<b>3</b>	Website or social media management or content development	45%	24%
<b>4</b>	Using or upgrading technology	39%	24%
<b>5</b>	Financials or forecasting	32%	26%
<b>6</b>	Business formation or planning	29%	21%
<b>7</b>	Accounting and bookkeeping	24%	21%
<b>8</b>	Support or managing employees	23%	16%
<b>9</b>	Legal services	21%	21%
<b>10</b>	Basic computer training	21%	12%
<b>11</b>	Transportation assistance for employees	13%	13%

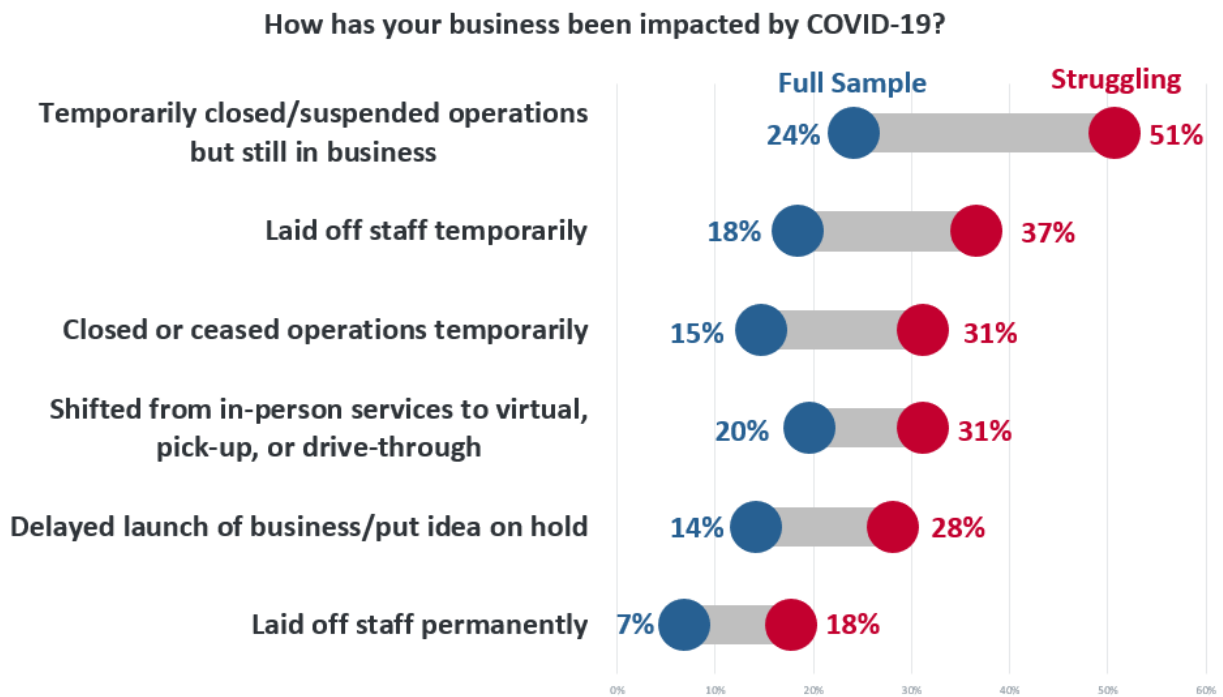
Respondents identified a substantial number of other types of business support that might be helpful. Most involved additional money for the business, and specific ideas included microlending, grants, help with rent costs, and loan forgiveness. Other suggestions included networking, introductions to major opportunities, help finding reliable employees, affordable health care options, information on available government contracts, and marketing assistance.

Overall, 37 percent of businesses that completed the survey are struggling, either because they expect to close within one year or the business cannot survive if conditions persist for more than a year, or both. This statistic fits with other indications of the economic impact of the COVID-19 pandemic, such as persistently high unemployment.

While this data shows that hardship is widespread, the larger the business, the less likely it is to be struggling. As expected, businesses that rely on in-person transactions or that have been the subject of targeted closures to prevent the spread of COVID-19 are especially likely to be struggling. These businesses include restaurants and bars, live entertainment venues, and personal services establishments, such as barber shops and nail salons.



Survey results seem to indicate that the need to temporarily close or suspend operations is a key factor in whether a business is struggling. Struggling businesses were about 2.5 times more likely to have permanently laid off staff than the full sample.



## CONCLUSIONS AND IMPLICATIONS

### *Technology*

Even prior to the COVID-19 pandemic, businesses were increasing their use of technology and conducting more business online. During COVID-19, businesses in Cuyahoga County are using technology in a variety of ways. For some, their entire business is built on technology and their company would not exist without it. Others see it as a tool to conduct business. Many are relying on technology, especially social media, to attract and connect with customers. Several described using technology to adapt when physical locations were forced to close as a result of public health orders.

Results of this survey indicate that the biggest technology-related challenges for businesses in Cuyahoga County are **internet connectivity, affordability, and using programs and tools effectively**.

- Access to affordable, high-quality internet services for businesses warrants greater attention. **Network service quality** was the most common technology challenge identified by Cuyahoga County businesses, despite the fact that nearly all businesses reported using high-speed internet. Slow speeds, lost connections, and weak Wi-Fi networks were frequently mentioned in response to open-ended questions. Improving the internet infrastructure in Cuyahoga County would help businesses.
- Many businesses identified specific one-time investments, such as replacing aging equipment or obtaining a new technology tool, that could help them grow their business. Those needs could be met through technology improvement microgrants. Seventy percent of respondents said that **cost prevents them from using technology** to expand their business at least some of the time. While the survey did ask about affordability beyond internet cost, in written comments businesses pointed to a variety of pressures.
- Businesses indicated a strong desire to improve employees' skills or add employees to help with social media and online marketing. This could be done via internship matching focused on small businesses. There seems to be the perception by businesses that **small investments to build their social media presences could yield large results** by enabling companies to attract and retain customers and increase their revenues.
- Survey results revealed that a greater share of businesses in majority-Black ZIP codes and those located in the City of Cleveland have unaffordable internet, despite the fact that businesses in these areas are paying less per month on average than their counterparts in other parts of the County. **Network quality appears to play a role in whether a business believes what they are paying for internet service is a worthwhile investment**.
- Many businesses in Cuyahoga County appear to recognize that technology can enable them to operate more efficiently. Responses seemed to suggest that some business owners believe technology can be a catalyst, enabling them to connect with more customers, increase sales, and boost revenue. However, **having the right equipment, training, and time to implement changes appeared to present challenges**. The most common ways that

businesses are using technology to connect with customers is via online marketing, especially through social media platforms. There appears to be a strong desire for additional training on the effective use of social media and online marketing tools.

- Many respondents seem to be focused on **using social media to grow their business**. More than half indicated that marketing assistance, including social media would be helpful in the short-term. Businesses were also most likely to rate digital advertising and/or social media as the aspects of technology that were poor or fair.

### ***Business support***

The COVID-19 pandemic and public health measures to slow virus transmission have upended nearly all aspects of life. Many companies in Cuyahoga County indicated that the return to business will be difficult after things settle. Several said that they would not have been able to remain in business without emergency financial assistance, such as PPP or Cuyahoga County Stabilization grants. Others indicated that more help was needed. Businesses classified as “struggling” were more likely to report experiencing COVID-19 impacts.

Decreases in sales, revenue, and number of customers is widespread. Only one respondent indicated that their business had closed permanently because of COVID-19, but many were concerned that they would not be able to remain in business the longer pandemic-related restrictions remained in place.

Nearly half of businesses classified as “struggling” in the survey received a Cuyahoga County Stabilization Fund Grant, suggesting that these resources were targeted according to need. However, for many businesses, that support may not be enough.

In responses to open-ended questions, businesses identified a number of specific financial pressures. The challenge of covering the regular cost of doing business, including utilities, rent, and payroll were acute. Businesses in Cuyahoga County are doing their best to remain solvent, and many expect the recovery to be difficult.

Raising capital was lower on the list of business assistance resources that respondents indicated would be helpful. However, different types of financial assistance, including grants and loans, were by far the most common other type of needed business support respondents identified. Grants and low-interest loans were frequently identified, especially unrestricted funding to “float” the business during COVID-19. **Flexible capital with flexible underwriting is critical and should remain a top priority for recovery efforts.**

Many businesses mentioned challenges when seeking additional capital. These ranged from not wanting to have a loan they were unsure they could pay back to the complexity of applications processes, and several respondents pointed to frustrations about their business not being seen as a good candidate for an infusion of capital. It is clear that many businesses in Cuyahoga County face an uncertain future. The results of this survey could be used to target assistance to help speed recovery.

# APPENDIX A: SURVEY QUESTIONS



## Cuyahoga County Small Business Survey

### Screening Questions

If you would like to complete the survey in a language other than English, please contact [Global Cleveland](#) at 216-472-3282 and you will be connected to resources.

\* 1. Is your business for-profit?

- ☐ Yes  
☐ No

\* 2. Is your business located in Cuyahoga County?

- ☐ Yes  
☐ No

\* 3. Have you been in operation for at least one year (opened before September 1, 2019)?

- ☐ Yes  
☐ No

## Cuyahoga County Small Business Survey

### Business Description

\* 4. What ZIP code is your business located in?

5. What was the estimated gross revenue for your business in 2019?

- ☐ Less than \$250,000
- ☐ \$250,000 - \$499,999
- ☐ \$500,000 - \$749,999
- ☐ \$750,000 - \$1 Million
- ☐ More than \$1 Million
- ☐ I'm Not Sure

6. How many employees did you have in 2019, including yourself?

\* 7. Please identify if your business falls into any of these categories (select all that apply).

- ☐ Woman-owned
- ☐ Minority-owned
- ☐ Veteran-owned
- ☐ Immigrant-owned
- ☐ Disadvantaged Business Entity
- ☐ EDGE Certified Entity
- ☐ None of these

8. How many years has your business been in operation?

9. Does your business fall into any of these industries? (please select all that apply.)

- |  |  |
|--|--|
| <input type="checkbox"/> Food: Restaurant/Bar                          | <input type="checkbox"/> Automotive  |
| <input type="checkbox"/> Food: Neighborhood Grocer                     | <input type="checkbox"/> Logistics and Distribution                                      |
| <input type="checkbox"/> Hospitality                                   | <input type="checkbox"/> Aerospace   |
| <input type="checkbox"/> Personal Care (barber shop, nail salon, etc.) | <input type="checkbox"/> General Contracting   |
| <input type="checkbox"/> Neighborhood Healthcare                       | <input type="checkbox"/> Construction or Landscaping                                     |
| <input type="checkbox"/> Manufacturing                                 | <input type="checkbox"/> Professional services (consulting, accounting, marketing, etc.) |
| <input type="checkbox"/> Information Technology (IT)                   |  |
| <input type="checkbox"/> Other (please specify)                        |  |

## Cuyahoga County Small Business Survey

### TECHNOLOGY AND BUSINESS

\* 10. Since COVID-19, what is the primary device you are using to operate your business? (please select only one)

- ☐ Cell phone
 ☐ Laptop computer  
☐ Desktop computer
 ☐ Tablet – iPad, Kindle, etc.  
☐ Other (please specify)

\* 11. Please rate the following aspects of technology, as they relate to your business.

	Poor	Fair	Good	Excellent	N/A
Technology infrastructure (computer and networking hardware, software and apps, internet and communications networking)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet connectivity and access (internet service quality and reliability, ability to use email and get online, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your own digital or computer literacy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The ability of your employees to use technology.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Digital advertising and/or social media (Facebook, Instagram, Twitter, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. What is your biggest technology headache?

\* 13. Does cost prevent you from using technology to expand your business?

- ☐ Yes ☐ Sometimes ☐ No ☐ Not Sure

\* 14. How important is technology for the growth of your business?

- ☐ Not at all important ☐ Somewhat important ☐ Very important

Why or why not?

15. Does your business have a website?

- ☐ Yes  
☐ No

16. About how often do you update your website?

- ☐ Every day ☐ Every few months  
☐ Every Week ☐ Rarely  
☐ A few times a month ☐ Not sure  
☐ Other (please specify)

17. What type of internet connectivity (if any) are you primarily using to operate your business (please select only one)

- ☐ Cell phone data plan ☐ Dial up  
☐ Hot spot ☐ None  
☐ Cable internet  
☐ Other (please specify)

18. Who is your current internet service provider?

- ☐ Spectrum ☐ Cox  
☐ WOW ☐ Cellular Service Provider (Boost Mobile, Verizon, Etc.)  
☐ AT&T  
☐ Other (please specify)



19. About how much do you pay per month for small business internet service?

20. Do you consider the amount you pay for internet to be affordable?

☐ Yes ☐ No ☐ Not Sure

Why or why not?

21. Do you engage in online business transactions with consumers (e.g., schedule appointments, buy products, place orders, ecommerce, etc.)?

☐ Yes ☐ No ☐ Not Sure

22. Are you able to accept online payments from consumers?

☐ Yes ☐ No ☐ Not sure

23. Do you use any of these tools for your business? (Please select all that apply)

☐ Venmo ☐ Square ☐ Zelle  
☐ CashApp ☐ PayPal ☐ NONE  
☐ Other (please specify)

24. What Point of Sale System does your business use?

25. Does your existing Point of Sale (POS) system incorporate any of the following functions?

	Yes	No	Not Sure
Manage financials	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manage inventory	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online transactions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HR or payroll functions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

26. Please briefly describe how you use technology/computers to support, attract & contact your customers.

## Cuyahoga County Small Business Survey

### BUSINESS SUPPORT

\* 27. How do you feel about the future of your business?

- ☐ Business will continue to grow at a steady pace
- ☐ Business will see challenges but likely survive
- ☐ Business will likely struggle, survival unknown
- ☐ Business will likely close within the next 6 months
- ☐ Business will likely close within 1 year

28. What type of business assistance resources would be most helpful to you in the immediate future and longer term? If you do not need the services, please leave the row blank.

	Short term (6 months - 1 year)	Longer term (in the years to come)
Business formation or planning	<input type="checkbox"/>	<input type="checkbox"/>
Support or managing employees	<input type="checkbox"/>	<input type="checkbox"/>
Financials or forecasting	<input type="checkbox"/>	<input type="checkbox"/>
Using or upgrading technology	<input type="checkbox"/>	<input type="checkbox"/>
Marketing including social media	<input type="checkbox"/>	<input type="checkbox"/>
Raising capital	<input type="checkbox"/>	<input type="checkbox"/>
Legal services	<input type="checkbox"/>	<input type="checkbox"/>
Accounting and bookkeeping	<input type="checkbox"/>	<input type="checkbox"/>
Basic computer training	<input type="checkbox"/>	<input type="checkbox"/>
Website or social media management or content development	<input type="checkbox"/>	<input type="checkbox"/>
Transportation assistance for employees	<input type="checkbox"/>	<input type="checkbox"/>

29. Are there other types of business support that might be helpful? Please be as specific as possible.

*To be immediately connected to resources that could help grow your business,  
please visit Greater Cleveland Partnership's Business Growth Compass online tool at  
<https://inclusionmarketplace.com/neobusinessgrowthcompass>. (This will open in a new window)*

\* 30. Did your business apply for or receive a grant from the Cuyahoga County Stabilization Fund?

- ☐ Yes - We received a grant
- ☐ Yes - We applied for a grant, but did not receive one.
- ☐ No - Did not apply
- ☐ No - Never heard of the Cuyahoga County Stabilization Fund

## Cuyahoga County Small Business Survey

### IMPACT of COVID-19

32. At this point in time, how much disruption has your business experienced as a result of COVID-19?

- ☐ No disruption
- ☐ Minimal disruption
- ☐ Some disruption, but manageable
- ☐ Significant disruption, but expect to bounce back quickly after things settle
- ☐ Significant disruption, expect return to business to be difficult
- ☐ Business permanently closed

33. How has your business been impacted by COVID-19?

	Increased	Expect an Increase	No Change	Expect a Decrease	Decreased	N/A
Staffing/ number of employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demand for your product or services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business development (developing a pipeline of potential customers or relationships)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online aspects of the business (including online sales or communicating with existing and potential customers)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales or revenue	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Number of customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee hours or shifts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee turnover	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Number or types of services or products offered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation challenges for you or your employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

34. What changes have you made to your business as a result of COVID-19? (Please select all that apply.)

- ☐ Temporarily closed/suspended operations but still in business
- ☐ Delayed launch of business/put idea on hold
- ☐ Went out of business
- ☐ Closed or ceased operations temporarily
- ☐ Closed or ceased operations permanently
- ☐ Shifted from in-person services to virtual, pick-up, or drive-through
- ☐ Laid off staff temporarily
- ☐ Laid off staff permanently
- ☐ Hired more staff
- ☐ Other (please specify)

35. Please rank the challenges to your business in order from biggest to smallest.



Temporarily closed/suspended operations but still in business



Delayed launch of business/put idea on hold



Went out of business



Closed or ceased operations temporarily



Closed or ceased operations permanently



Shifted from in-person services to virtual, pick-up, or drive-through



Laid off staff temporarily



Laid off staff permanently



Hired more staff



[Insert text from Other]

36. How many more months could your business survive if current economic conditions continued?

- ☐ Less than 6 months      ☐ 9-12 months      ☐ I don't know  
☐ 6-9 months      ☐ Indefinitely      ☐ My business permanently closed  
☐ Other (please specify)

37. If you contracted coronavirus and were required to quarantine for 2 weeks, could your business survive?

- ☐ Yes      ☐ No      ☐ Not Sure

Why or why not?

38. How reliant is your your company rely on having Personal Protective Equipment (PPE)?

- ☐ Very      ☐ Some      ☐ Not at All

Why or why not?

39. Have you been able to obtain the PPE equipment your company needs?

- ☐ Never      ☐ Sometimes      ☐ Always      ☐ Not applicable

40. How much are you spending per month on average on PPE?

41. Is the amount you are spending on PPE affordable?

- ☐ Yes  
☐ No  
☐ Not Sure

## Cuyahoga County Small Business Survey

### BUSINESS CAPITAL

42. What type of financial capital does your business HAVE? (Please select all that apply)

- ☐ Term Loan (including for equipment, building, or business growth)
- ☐ Line of credit
- ☐ Paycheck Protection Program (PPP) or other kind of recoverable grant or non-bank loan
- ☐ Investment capital (venture capital investment, mezzanine debt/equity, angel investment)
- ☐ Personal cash or savings
- ☐ Other (please specify)

43. Have you experienced any problem when accessing capital for your business? If so, what?

44. Do you have a business banking account with a traditional banking institution, such as a bank?

- ☐ Yes ☐ No ☐ Not Sure

## Cuyahoga County Small Business Survey

### CLASSIFICATION QUESTIONS - REQUIRED

We ask that everyone completing the survey answer the questions below. The following questions ask for information about your business. The answers will be used for classification purposes as we analyze the data (for example: to see if there are differences among businesses in various neighborhoods). All responses will be kept strictly confidential and individual responses will not be shared beyond the team of researchers.

\* 45. What is the street address of your business?

Address	<input type="text"/>
City/Town	<input type="text"/>
State/Province	<input type="text" value="-- select state --"/>
ZIP/Postal Code	<input type="text"/>

46. Is this the same address as your home?

- ☐ Yes ☐ No

47. What type of business owner are you? (please select the one that best describes your business).

- ☐ Sole Proprietor
- ☐ Independent Contractor/ Consultant
- ☐ Limited Liability Corporation (LLC)
- ☐ S Corporation
- ☐ Partnership
- ☐ C Corporation
- ☐ Other (please specify)

48. Do you provide health insurance to employees through your business?

- ☐ Yes ☐ No ☐ Not Sure

49. Do you provide paid sick leave to employees through your business?

- ☐ Yes ☐ No ☐ Not Sure

50. Have you applied for and/or received any of the loan programs from the Small Business Administration (SBA) or grants from Cuyahoga County? (select all that apply)

	Applied	Received	Not Sure
SBA Economic Injury and Disaster Loan (EIDL) Program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SBA Paycheck Protection Program (PPP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cuyahoga County Stabilization Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nonprofit or Foundation Grants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Support from city or municipality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community Development Corporation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

51. Please list any other financial assistance programs or grants that you have received or applied for to support your business during COVID-19.



## Cuyahoga County Small Business Survey

### INDIVIDUAL CLASSIFICATION QUESTIONS

**We are now going to ask a few questions about you. The answers will be used for classification purposes as we analyze the data. All responses will be kept strictly confidential and individual responses will not be shared.**

52. What is your race or ethnicity? (please check all that apply)

- ☐ Black/ African American
- ☐ Native American/ Alaska Native
- ☐ White/ Caucasian
- ☐ Asian/ Indian
- ☐ Native Hawaiian or Pacific Islander
- ☐ Hispanic/ Latinx
- ☐ Other (please specify)

53. What is your current immigration status?

(NOTE: Immigrants are an important part of our community and economy. We will use the answer to this question ONLY to see if there are differences between U.S. Citizens and those who were born outside the U.S. **INDIVIDUAL RESPONSES WILL BE KEPT STRICTLY CONFIDENTIAL**)

- ☐ U.S. Citizen - Born in the United States
- ☐ Naturalized U.S. Citizen
- ☐ Permanent Resident
- ☐ Refugee
- ☐ Asylee
- ☐ Other
- ☐ I'd rather not say.

## APPENDIX B: ANSWERS TO OPEN-ENDED QUESTIONS

### ***“Are there other types of business support that might be helpful?”***

#### **Financial Assistance/Grants/Loans**

- Low-interest loans to cover ongoing costs while closed due to COVID. Current SBA loan won't cover the full first year of closure. Looking like we are going to be closed next year as well.
- We need grant funding to cover our business interruption. Our insurance company isn't paying out on our policy, and we have borrowed as much as we can comfortably borrow. We have been closed for seven months - PPP was only intended to cover two months. We applied in both rounds for county grants, but did not receive any support.
- Access to low interest loans and/or grants. A process to apply for said loans to be as straightforward as possible with loan products that are not offered at traditional banks for businesses. The SBA EIDL loans were an immensely helpful and amazing opportunity/resource - anything comparable to that would be so truly helpful!!!
- One more financial support will help us to stay in business for minimum of 10 years or more at this pace.
- access to funds to help during shut downs
- I wish there were more grants to help small business. This pandemic has really hurt.. especially if you do not have a drive thru.
- more grant money to stay afloat would be very beneficial
- This has truly been the most difficult 6 month of my travel career. The grant that I received has helped me pay the bill and keep the lights on. I had hoped to upgrade a few computers but was not able to do so. I see the travel industry rebounding but it will take a very long time.
- Since I took a 70 percent loss in revenue it would be nice to have a grant available
- Grants to push small businesses out of the hole
- Cash flow need funds to pay bills etc. closing time has been cut in 1/2. Customers are limited because of viruses...
- unrestricted funding rather than reimbursement based funding, and for crying out loud give some reasonable administrative costs for programming, not this 3 percent - 6 percent now being used for social services.
- The availability of a second round of PPP money would be great
- financial assistance as we are seasonal and will not survive the winter
- A grant would be hopeful, before the shut down I had 10 independent contractors. Today I have two. Due to social distances I had to downsize. I want to keep my business open and change my structure. But with debt I had before the shut down and now debt I'm accumulating now I don't know if I can survive.
- Grant money for opening a new business per COVID would be amazing
- Need more grant opportunities to maintain staffing levels during what we anticipate to be a very rough winter due to COVID.

- We continue to seek short term capital infusion in the form of grants. We have already taken on debt financing. Our business capital needs appear to be short term.
- Additional funds to survive through pandemic
- As a tenant in the Glenville Incubator, we are not only faced with the impact of the pandemic but also massive street construction preventing convenient customer parking. Any grants made available to us would be helpful.
- Micro lending
- Grant so I can expand
- Grants for businesses impacted by COVID-19
- Access to grants or other financing without having to pay them back
- Grants for my business not just because of I am a female or minority!
- PPP loan forgiveness
- Financial lending
- We could use some operating capital.
- grants funding
- Another grant.
- Grants
- Need cash to survive
- Possible loan or grant
- A grant to help pay my rent.
- Grant funding
- Grants and fellowships
- Infusion of money to stay in business.
- Another grant/stimulus would be very helpful
- Aid for rent during COVID

### **Marketing**

- Marketing to support a new company/product line that we are creating
- Marketing strategies in COVID
- Free for hire ads, they are very expensive
- Search engine optimization, local marketing
- Lists of target market companies, Visibility support
- Social media help
- Social media management.
- Marketing
- Marketing and creating business funnel for additional business connections are needed
- Advertising option other than social media, something local
- Marketing coaching, access to suppliers, promote my business

### **Technology**

- Reasonably priced IT support and expertise in further improving our capacity to handle a rapidly growing online business
- Technology training
- Getting my business on a pos system that will support e-commerce
- 1. Sales Force type customer CRM system that is affordable. 2. Robust digital platform and delivery system.

- Website building
- I'm working on changing the website to a more suitable travel industry leader.
- Obviously, my business has taken such a hit that we are currently not making a profit which makes it impossible to do the marketing required to get people either through our door or purchasing off of our website, which is unknown in a sea of millions of other websites. In a perfect world, I would hire someone to upgrade my website and update it regularly with products, photos, descriptions and deals. They would also help me with SEO, which I don't know much about. They would help me incorporate a rewards program and capture important metrics like abandoned cart. Technology is not my strong point, providing an amazing experience that leaves a lasting impression and makes customers want to return is. This is hard to translate into an online experience, especially without a budget to do so.
- Website development
- FINANCIAL TRACKING PROGRAM, PO WRITING PROGRAM WITH MORE DETAIL THAN I CURRENTLY USE.

### **Networking/mentorship**

- I need a mentor that understands my business and its divisions to assist me with my growth plan, hiring contractors, accessing capital.
- A co-op of companies that have access to developers
- Networking opportunities with other small business owners.
- Would like to participate in some teaming efforts with other technology companies. Partnering on larger projects would give smaller companies the ability to learn and scale. These efforts would assist in Northeast Ohio's workforce efforts as well as contribute in other categories.
- More networking, introductions to major contacts and opportunities, collaborations and partnerships
- Mentors for small business
- Finding knowledgeable contractors
- Access to mentors - formation of an advisory board for unbiased third party advice

### **Government/infrastructure/taxes**

- Assistance from county treasurer as well as city of Cleveland water department being transparent
- lower taxes
- Ways to reduce our extremely high property taxes.
- pave the roads, fix the sewers, aka provide infrastructure and manage the public employees better to lower our taxes. stop raising taxes and chasing every new company that might move into town with mega tax incentives. its a real slap in the face to those of us who have been here forever paying taxes for decades.
- Parking in Lakewood for employees and clients
- city support for pedestrian zone
- our business relies more on money allocation for infrastructure

### **COVID-19**

- Honestly, we just need COVID under control, so schools are safe, so we can work without kids underfoot. I won't send them to daycare with this virus and masks and the whole thing. I'm sure there are hundreds of thousands of parents in the same bind. I can't focus on my business much right now.

- No more restrictions due to COVID-19 so that people are no longer afraid to leave their house. It is going to take a very long time to get back to normal and we need to start asap.
- Assistance with COVID prevention supplies
- Expand the hours of operation that are limiting income due to mandates that shorten hours of business. Currently 10 p.m. to serve, closed by 11 p.m. Governor will not extend to at least midnight when sporting events are a primary draw for customers to come in to watch at our bar/bowling alley. Without the COVID restrictions, we have a better chance to stay solvent and grow. WE ADHERE to all restrictions - cleaning, distancing, masks, etc. Why does our business get punished for the actions of a few that don't!!!?
- Clearer guidelines to manufacturing plants, steel mills, power/utility plants and heavy industry on regulations regarding COVID, outside visitation from salespeople, explanation of travel restrictions.
- Our capacity in the restaurant is limited. Working with the village to provide entertainment zone and creative seating options outside.

### **Hiring**

- Finding employees
- Finding employees to work. No one wants to work because Government/unemployment is paying more money sitting at home than working.
- Connecting Hispanic construction workers with me. Teach them English.
- Hiring and training
- Help finding reliable employees

### **Other/Specific Needs**

- Incentives to get customers to my place of business
- We can't afford to pay someone anymore to dispatch so I am working 24/7 and the phone rings at all hours.
- Absolutely need affordable health care/insurance options. !!!!!
- Local market trends and updates
- Looking for process authority for our marinara sauce so that we can bring it to market, along with our salad dressings and rubs
- A lot of families need childcare so that they can work, some companies are offering support (through subsidies) to help their employees
- Help with organization
- Disturbers information.
- Business valuation, guidance on creating operations manual
- Potentially downsize to a smaller space to be able to afford rent and operational costs.
- Figuring out if I charge enough for my services.
- As a consulting firm - our vitality is directly linked to the strength of the industries we serve. We need the economy to improve so our would-be clients need our services again.
- Property management
- Networking resources. I'd like to sublease my office space as it no longer pays for itself since my business is transitioning to mostly online. I don't know how to reach people who might sublease it. I have two years left on the lease. I have been paying full rent throughout the pandemic, and aside from payroll it is my biggest expense. Unemployment is based on net income rather than gross, so it

doesn't help with office rent, utilities, pos system expenses, biz insurance, and other costs of doing business.

- Estimating cost for bidding
- Have been unable to find a good mechanic. I've been on my own since 1989. Would like to sell business and property soon.
- Info on selling product to government which will help replace sales we can no longer make since other schools and businesses are closed
- Bill payment
- Grant writing for my non-profit company
- Family Business seminar that covers several generations
- Training for a solopreneur/owner of company

### ***“How Important is Technology to the Growth of Your Business? Why or Why Not?”***

Responses below are from individuals indicating that technology is very important

- To do online services...
- Digital advertising is very important to making people aware of our existence.
- Digital platforms are being used by my customers and my competitors
- We run design software as the basis for 2D and 3D (CAD) design - and that connects to our 3D printers
- We rely on technology everyday. We are always looking for ways to use technology to be more effective and effective in our business.
- It's how we live now from technology
- You must stay up on the latest technology in order to be a key player in your industry.
- The stay connected with my network
- We remain competitive based on the newest technologies
- It's the future
- I'm in video production.
- Our team is tech savvy and includes a significant number of young adults.
- We do video and event producing so technology is very important. We also use it to see how it can work within the current situation amid the pandemic
- Makes life easier
- Every business needs to use technology to advance their business in sales, promoting, and customer services
- This is the direction that the world is moving
- The vast majority of new clients find me by Google
- When we were smaller, manual processes were manageable and one person could 'do it all' so we were not challenged with technology constraints. Now we have grown into a company where the rolls and responsibilities are becoming spread out across the staff, causing our current struggle to pull it all together with technology.
- All of my work takes place online
- The more optimized my online presence the more growth
- Our business is entirely dependent on technology as our users interact with us through an app (which also makes us non-contact)
- Why not stupid question
- Most of my clients are technology savvy and this is how they look for and decide whom to hire.

- We build websites and manage a virtual private server. We'd like to be able to afford to upgrade our computers, our software (for design, project and client management, billing), our connectivity speed, and our server capacity with regularity so that we can be assured we are providing our clients with the best service possible and not wasting our own valuable time as well.
- It makes us get the job done more effectively.
- Technology drives the world these days
- Best way to reach the most people. Need it to run all aspects of the business, from payment processing to payroll to bookkeeping
- Online Sales
- Internet is our main advertisement; we currently have to stream all classes for those who don't want to come in person
- Customer access via internet
- Manufacturers are designing & changing vehicles constantly requiring new tools & testing equipment.
- We need to enhance our capabilities to provide mobile ordering (not using third party services) both offsite and onsite. It'd be nice to have integration between online/mobile sales and our POS system. Furthermore, we utilize Eventbrite to ticket our events. Ideally, all three of these platforms would be integrated.
- I will need online networking and marketing to survive now in the age of Covid-19.
- It is how business is done. New form of communication.
- I need to have meetings and find my clients
- Marketing and communication are highly reliant on tech and social media, as well as print, to convey client messages.
- need full cooperation
- With this pandemic, if we do any work at all, it is via Zoom, or the internet
- Enable us to stay connected.
- my business is tech based
- My business is totally a virtual business. So, very important.
- Internet marketing
- Need to reach a wide range of clients and associates in a cost effective manner
- We are using outdated software specific to our industry but no longer supported. Thankfully it hasn't crashed and burned so in that respect it is very stable. But, we don't have ability to use handheld devices out in the field.
- technology is the gateway to social media and marketing voice; we need to be involved in tech everyday to let consumers know who/where we are and how to most easily acquire our product in an environment where they feel safe during the pandemic
- Would stream line our business thus making it more efficient.
- We are an internet based insurance agency.
- Ours is a high-tech driven industry
- It is very important because we can use it as a platform to reach more people. Better Technology would help us be able to set up online ordering and have faster service.
- Data storage, retrieval and manipulation are all increasingly important as tools to have in one's arsenal. Coupling that need with the recent strong reliance on remote and video communication and there is a big need to upgrade and maintain strong networks in terms of both hardware and software.
- We could schedule more appointments if we could do it on line
- A lot of our work is in the field, not an office

- Social media is paramount!
- Social media and networking are imperative for the growth of my business
- During these times we are unable to contact prospective customers in person or initiate partnerships with local businesses in person so we rely on connecting digitally to grow our customer base.
- Everything is internet based
- We're building a national brand and technology is a very important piece of our business strategy.
- 30 percent of our new clients find us via the internet either by direct searches or searching in their online health insurance provider directory
- getting our information out to customer data base
- residential RE is all on the web
- For a small business to survive now, technology is key.
- We use computers and computer programs to complete almost everything we do.
- it's the new way of doing business remotely
- Speed and access to information
- I need to get an e-commerce website going, because that seems to be the safe future of business
- It's the way most people want to handle things
- You need to ask why?
- Everything uses technology
- The more people you can get in front of the better.
- Ease if customer experience
- Pizza franchise relies on technology more now than over the past 6 years.
- A lot of our business is coming from google searches or social media presence.
- We are a purely digital business
- More people are ordering and finding us on the internet so we must have an up to date robust web site.
- My business is run via applications for my customers. Having means to expand and upgrade those applications will help me connect, communicate and expand my client base.
- Currently, 95 percent of all of our services are online.
- We need pos system to track inventory and get accurate numbers for credit card processing
- All tax returns are filed electronically and we need excellent internet service
- We sell all over the world, so connectivity is important. We are always looking for ways to improve productivity with technology.
- Initial contact is usually by phone then by computer
- Online orders, printing the online orders, printing shipping labels and scheduling pickup, zoom sessions, vendor and staff communication via email
- Technology is the way of the world we live in today!
- Social media is imperative to most small businesses
- To reach new heights in the beauty industry we must be seen in the public eye advertising is a must proper inventory equipment is a must
- I can't advertise as need to
- The restaurant industry is almost all automated now more then it was when I first started in this industry over 20 years ago
- Social media is the new way
- As a small wholesale distribution business we are severely lacking in trying to keep up with the daily demands & changes and the "big business" overwhelming presence



- Access to customers
- We are currently restructuring our print based company into a digital content provider
- How we can attract more customers.
- I DO HOTEL DESIGN, SO IT'S IMPORTANT THAT I HAVE A DIGITAL PORTFOLIO/WEBSITE.
- Trying no find ways to run the business without contact with people
- It is important to reach customers on a social media platform for advertising.
- At this point in time, I am holding all lessons online. So all of my technology needs to be up to date, able to run the different streaming platforms, and the internet needs to be able to handle my work and my child's school work or other online activities taking place.
- Seems very necessary in today's world
- I need to develop a web based portal
- Most retail sales and business related communication is online now due to covid.
- Technology is used as a prime marketing strategy for my business
- Because I can advertise build a good portfolio bookkeeping my things better
- Having a business that ships nationally and internationally (outside of our brick & mortar) requires technology to adequately manage and service our customers at a large scale.
- As we move toward streamlining everything to be virtual or sharing information digitally it has become increasingly important to be tech savvy in my industry
- Marketing and Systems
- My business has transitioned from mostly in-person client meetings to zoom and FaceTime, although some clients are not tech savvy enough to use video conference but are afraid to meet in person due to concerns about COVID risk
- We need to offer online sales and use handheld ordering devices to customers to pay and offer better service
- We rely on the latest technology we can afford to prepare and deliver products and services to our clients - as a design and print business, tech is critical to the growth of our business
- During these COVD times clients are not returning and revenue has decreased by 80%
- E-commerce
- It's important because this is means of connection and communication for my business to meet new clients and business.
- We are a company developing software and hardware, so computers are absolutely vital to our success.
- We know that using Yelp is helpful but is very expensive. Our website also needs to be updated and I don't know anything about that.
- I have a website and i use social media but the older clients cant use it
- I present a lot of trainings online and I need reliable technology. I also need more consistent advertising.
- Because we provide software solutions to local businesses
- I need to use high speed internet to connect to cloud based Electronic Health Record systems.
- We have to continue to grow and adapt to our clients needs
- KEEP US UP TO DATE
- This is how I access my reservations system.
- It what keeps my productivity and communication
- We're a technology business, so implementing new technology and continually improving our product is critical.
- Automation would reduce hands on work time and free me up to work on other things/grow business/network more.
- 80 percent dependent on the internet now

- My business revolves around the need to keep it working
- Hard to determine profits, availability of rental space, etc.
- Need to reach more people online and with Covid also online checkout
- KEEPING UP WITH TECH
- Digital advertising and web construction require up-to-date tools to properly integrate with Google, Bing, Yahoo etc revisions and updates.
- I'm not able to purchase certain software due to cost
- Provide the latest technology services to customers
- Better computers and devices would lead to better business.
- Almost everything is done online now
- If I had the money I would hire someone to expand our website to do things like capture carts that have not checked out and re-engage them to make the purchase, update our website regularly, utilize social media/email marketing, increase SEO and I would use an app-related rewards program.
- It helps connect and control the service and events i provide to the customers. The isp doesn't offer any range of prices to choose from.
- updating constantly
- Technology is detrimental to my growth as it will streamline processes, allow easier training for new contractors, save time which in turn saves money, and heighten awareness of my brand allowing more takers for the services as we try to transition to support a changing world as we move forward through COVID-19.
- Lack of ability to grow
- Keeps inventory and sales numbers for us
- If we want to expand and have an on demand online library of yoga classes we will need better technology.
- I need a website to really advertise the business since I moved .
- MORE CONSUMERS ARE USING INTERNET SEARCH TO PURCHASE PRODUCTS
- We need to be competitive with others in the marketplace
- Everyone is working from home and are searching the internet for products. Without a platform we are losing business
- If you're not on social media then in effect your organization does not exist.
- Email is our main avenue to receive orders, new computers would be more reliable
- Better to understand many updates
- Offering technology as part of my program is beneficial and helps keep me on align with what other programs offer
- Website drives revenue
- This is the only way I will grow.
- We need to be able to take attendance, stream music, register students.
- It would be absolutely impossible for my business to even exist (with or without COVID) if not for the wonders of modern telecommunications and technology. Literally not even a business model possible without these systems.
- Need to find new customers, large amount of people not at business during pandemic
- I have a solid web based business, always looking at new ways to make everything more efficient and profitable
- Technology is used as a source for marketing.
- We need to update our website and are not able to get our consultants to do so. It has also been a financing issue

- We create digital images so having the ability to capture high resolution files and transmitting them to clients is paramount to our growth and success.
- To save office and shop/field time
- Service
- Helps use look up customer history, print invoices, look up parts from all our vendors. Helps looking up information on the internet.
- I need to add online shopping and checkout and upgrade my web presence, logo etc.
- Digital advertising is primary advertising tool
- We need it to reach customers, both new and old
- This is how we are offering services to students we can't see in person. We also use technology to communicate with nonverbal students.
- Technology is the way of the World, more people are connected digitally
- Customers looking more for online ordering
- need social media
- Our product is technologically received.
- proper terminals to transmit orders to the kitchen and bar
- We use it for all facets of business; from marketing to our pos system
- It is often the best ir only way to do marketing
- E-dommerces
- I realize that society has altered much in the past 30 years. Desiring more speed, more technical devices, and more access to information. I am not exempt from this in my personal life, and since I am a business owner the need is even greater. In order for me to stay within the flow of being tech savvy. It requires me to have computer knowledge, the resources to obtain them, and social media use especially in this COVID-19 pandemic to assist with social distancing when applicable and when it is not conducive.
- I could not work without it.
- Some of my growth opportunities require automation and those tools or skills can be expensive to acquire.
- Everyone has to be on the same page. Clients such as the government require using current software. (AutoCad)
- Technology is booming in this era, it's the digital way of communication and it spreads the word of small businesses efficiently.
- I work with the internet remotely, and need reliable internet access
- Social media plays an enormous role in our reach and growth
- We are a technology company
- It's an easy tool to do all you need as to online selling social media buying from company etc
- I receive the contract thru web, I need GPS, call customers, give information online
- Especially within this COVID time I'm having to do trainings, interviews, focus groups, meeting etc. using online platforms
- Generally, the most inexpensive yet highest return of marketing investment via web and social media.
- Virtual classrooms
- Improves efficiency and communication.
- It is our business.
- Execution of our work. Communication with our clients. New customer acquisition.

***“Please briefly describe how you use technology/computers to support, attract and contact your customers.”***

**Multiple Uses**

- Develop our product, Sell our product, Communicate with customers
- Every aspect of business is done by computer
- Every day, all day
- everything is done on computers when you do tax returns as we do
- All of our interaction with our customers is through an app, we also use our website to inform potential customers and provide customer support.
- I use it for advertising and scheduling appointments. I also use it to stream relaxation music during their sessions. I also use it to collect credit card payments.
- I use technology to notify social media population of what services, products, and educational opportunities I have available. I use computers to prepare proposals, invoicing/financials, email/messenger communication, maintain CRM, manage client marketing campaigns, online and email consulting, documentation prep including letters, proposals, agreements, invoices, fee schedules, etc.

**Advertising/Marketing/Social Media**

- A good social media presence stirs interest. A well functioning website encourages orders.
- Advertise through social media
- Advertise, tease, tweet, post, postcards
- Advertisement on social media
- Advertisement. Book appts.
- Advertising
- Advertising and online orders
- Advertising and referral group
- Broadcast email, social media marketing
- By utilizing the webs ability to market and communicate to potential and existing customers.
- Collecting email addresses and sending regular emails to our customers.
- Communication of presentations and proposals, designs, orders, service, etc
- Communications via email
- Connect with students through Instagram and MindBody
- Constant Contact
- Create ads and coupons to promote on our website and social media to drive new and current customers to patronize our business
- Currently, we rely on Facebook to connect with our customers. We would love to have an actual website, but currently, we don't have the extra money to get someone to help us set it up.
- Develop Social Media Strategies
- electronic newsletters, blogging, constant contact
- Email (X6)
- Email and LinkedIn
- Email and snail mail marketing
- Email designs and communication
- Email marketing

- Email marketing, social media content (X2)
- EMAIL SPECIALS,
- Email, text, messenger
- EMAIL, TEXT, PHONE
- Emails, email marketing
- Facebook (X2)
- Facebook ads, tried Instagram,
- Facebook and Instagram...that is all
- Facebook, Google Calendar, StreetFoodfinder, Google email
- Facebook, Instagram
- FB ads, Website and online registration portal
- FB, email, other sites.
- Helps get the word out to them
- I communicate via email to network with case managers, health care facilities, shelters and etc to network and promote my business
- I email them and send coupons out.
- I have an employee to manage posts to Instagram and Facebook
- I just use Facebook
- I post new products on Instagram, Facebook, & on my website
- I post pictures online and it brings crowd
- I post sales and promotions on Facebook and Instagram. I use Mailchimp to send mass emails.
- I put sale on Facebook post
- I reach out by Facebook messenger and Google maps
- I use email confirmation, text confirmation, and mass email marketing.
- I use Google to do some of my advertising.
- I use my voicemail/phone and my business Facebook page to show my work
- I use my website and Facebook site and networking meetings to make sure my brand is visible. Beyond that, I don't advertise or market actively. I am not soliciting new clients because I've been asked to stay home and monitor my kids learning from home during Covid-19.
- I use technology for trainings, coaching meetings, email marketing, newsletters.
- Instagram Facebook
- Instagram post
- Instagram, Facebook to show the latest trends
- Internet
- It's everything we do besides word of mouth and google reviews
- It's the only way to connect with customers during COVID. Its imperative to use technology.
- Mainly email and social media. Plus heavy video conferencing calls
- Marketing, sourcing, emailing
- Marketing and Google
- Marketing and promotion
- Marketing blasts and social media
- Marketing on social media platforms
- Marketing via Social Media. We have yet to launch any at home clay kits but we would advertise online. Emails, and e-blasts.
- Mass email marketing, track interactions w/clients
- Media platforms & email

- Marketing (X4)
- Most of my advertising is done via social media and the wedding websites
- Mostly facebook and email blast our customers on file
- Mostly through social media
- My websites are ranked fairly high on Google, I send monthly newsletters
- Namely website
- Networking
- Networking, social media ads, social media content sharing, communications, meetings, zoom live video chats, email to send proposals, to look for resources and and to contact business advisors
- Occasionally post on Facebook
- Online Advertising, Resident Online Invoices and Payments
- Our website is our main sales tool, social media helps build connections/interest. Email and collaboration applications help us connect with customers
- Post to social media, post ads online. Make ads
- Self promotion via social media and website. Email for contact.
- Send out email communication.
- Send out monthly newsletters
- Social media (X15)
- Social media - FB/Insta/Snap a little bit
- Social Media , Google , Email , Recipe Development & Research
- Social Media accounts, Facebook, Instagram and Constant Contact for mass emails.
- Social media advertising and email campaigns
- Social media and emails
- Social media and website presence
- Social media for advertising products i offer. I post pics of uniforms for sport teams
- Social media is the only marketing we use
- Social media is very important. I do FB live three times a week, M W F at 9:30 am. We also have an e-commerce website and use Instagram.
- Social Media Marketing
- Social media marketing, email marketing, text messaging, voice messaging
- Social media posts
- Social media posts, monthly newsletters emailed
- Social media SEO
- Social Media, website, Google Reviews
- Social media, accounting, invoicing, inventory, customer purchase history
- Social media, contact management, online meetings, subcontractor and employee coordination, task tracking, cloud file storage.
- Social Media, email blasts, text blasts, plus my whole online customer database and software.
- Social media, email, text message
- Social Media, email blasts, and online advertising
- Social media, emails, email campaigns, social media ads, website.
- Social media, Facebook
- social media, Facebook and Google ads, followup email, text from CRM
- Social media, limited eBlast, online store
- Social media, website (X2)
- Some social media, email blasts web site and apps

- Sometimes I use Instagram/Facebook
- Through email, website, multiple social platforms - Facebook, Instagram, newsletters
- Through newsletters blogs, website, and Facebook business page
- Through our website.
- Through social media and Square Marketing
- Through website presence and some social media marketing.
- to keep in touch with customers
- to report offers to develop advertising, to view sales and purchase data.
- Twitter, Instagram, Facebook, MailChimp, website but antiquated
- Use email to make customers aware of promotions, post on Facebook every day
- Use online advertising through Facebook
- Use social media and the website
- Use social media to post ads and constant contact for email marketing
- using email and search engines as well as ancestry plus
- Utilize social media outlets
- Very active on Facebook and social media as well as email list.
- We are very active online with marketing and rely on it almost exclusively since COVID
- We can acquire new emails on our website as well as in store and add them to our email marketing list. We regularly post on social media sites and we can accept online orders via or website.
- We collect emails and use Constant Contact to advertise
- We communicate almost exclusively with clients via email. We post on social media and create content for our website that is shared with our clients.
- We communicate through email but i attract them from word of mouth or by website. Social media has also been helpful lately.
- We do all our advertising through our website and social media and all of our registrations and payments through our dance software
- We email direct to current contacts
- We have a heavy social media presence and are very active. We engage our email list with regular value-added communications.
- We have a website and we use Facebook and Instagram.
- We have a website,an were listed with the BBB. A+ rating. Email send us bids an is our main of communication
- We have an email list and we post to our Facebook page
- We have an informative website. Our clients find us to research as they are looking for the kind of special products we offer
- We like to use social media and digital advertising to convey our daily specials and any entertainment.
- We mainly use Facebook and Instagram but not nearly as effectively as we should.
- We use a lot of different forms to contact our clients. Signpost for reviews, Mailchimp to send out emails, leadpages to attract specific clients, Social media for regular engagement with online followers, Limoanywhere to invoice and manage bookings.
- We use Constant Contact as well as social media (facebook and instagram) to targeted audiences
- we use electronic computer designed menu adverts
- We use Facebook to promote daily and weekend food specials. We use online food ordering through the POS and link it to Facebook. We list events - parties, bands, etc. We use Facebook daily. We pay for promotions on Facebook to reach more potential customers. The handheld order

devices allow for table side ordering and payment - cash/credit card. We use Touchless Pay on all receipts so customers and staff do not need to handle credit cards.

- We use Mailchimp for newsletters and Facebook/Instagram for info releases
- We use mainly social media
- We use online targeted marketing program. Our software also sends automated text reminders and recall emails or calls.
- We use our website, Facebook, and Instagram.
- We use social media as a huge way to target customers and to build more brand awareness.
- We use social media marketing
- We use social media to attract and communicate with customers.
- We use technology for an array of digital marketing initiatives such as newsletters, social media, and loyalty programing.
- Website, Facebook, adding online ordering soon
- Website, Facebook, Instagram
- Website, on line information, service information updates, video presentation
- Website, Shopify store front, purchase order processing into Quickbooks, Facebook adv, Google SEO
- Website, social media
- Website/Instagram/mailling list
- Website, email communication
- Website, email, and product app
- Website, email, business directory
- Website, email, links to assessment site.
- Website, enewsletter, social media
- We utilize an CMS software that allows us to easily communicate en masse with our clients, permits them to schedule classes, and fulfill all transaction functions necessary
- We utilize YP and the internet to provide exposure to those searching for industrial cleaning (and painting)
- Web site, google reviews, facebook, monthly e newsletter and requests for feedback
- Webc hat, Text messages, email outreach, and automated marketing emails.
- WEBPAGE, CONSTANT CONTACT EMAILINGS
- Website and online advertising
- Website and social media (X4)
- Website as information, email to send and receive information.
- Website is setup for google to guide people to our products
- Full website, all marketing is online now
- Google, Facebook, email, produce drawings (AutoCad)
- Google advertising and information requests
- I do most of my advertising online, through google or Facebook groups.
- I have a website that I recently published. I post on my personal fb and word of mouth. I have written articles for enewsletters that advertise my website.

### **Online Sales/Appointment Setting/Payment Processing**

- Building online store has been the revelation of this shutdown. not a huge revenue driver but it has a big impact since it's so hands-off. i have also better maximized my POS to provide accounting data and integrate with 3rd party apps (grubhub). Still much much more to learn.



- Clients can purchase online and in person purchases for services
- Currently use Facebook for online sales
- Email orders, text orders
- For accepting funds for products
- For communication transactions.
- I send contracts and receipts via an app
- Invoice through emails.
- Invoicing, estimates.
- It allows our staff to book from any PC or phone when a customer needs an appointment. We can also charge accounts when a customer wants to buy a retail item. We also send appointment reminders and receipts through email to cut on waste.
- It's convenient for clients to order hair and pay for wigs
- Just for credit card or debit card uses only
- Mostly email communication to send estimates, invoices and schedule appointments.
- Mostly social media and text messaging (for online orders)
- My clients have a app and a portal to schedule, update, and monitor their pets walks, drop in checks and overnight stays.
- My POS system is very fast with credit card transactions!
- Online booking features
- Online sales, advertising, social media, email
- Only for website trafficking, social media, online ordering
- Our online booking system is a complete point of sale and contact to communicate all events, deals, and happenings with our clients. We use social media to market as well.
- Patients can schedule their own appointments and send messages via the EMR
- People like online payment options and quickbooks supports the accounting and reports for payroll etc.
- Sales
- Tablet to take attendance, send messages to customers emails, receipts,
- Tracks how many times they come in the store or order online
- Usage of devices encourages us to monitor customers service, manage appointments, advertise and market
- Use computer software to schedule and manage business operations. Use a multi-line phone to take appointment reservations and interact with our clients. Use social media to alert customers of happenings at the salon.
- Use for POS transactions and marketing primarily as well as for human resource and payroll functions
- Use of database for customer/prospect info, contact, follow up. Email for sending company info, Linecards, related pics
- Visually attractive website where folks can buy apparel
- We have a management program dedicated to our industry. It stores all customer information, repair history. Unable to use it for customer retention or advertising due to use being under staffed.
- We offer a CRR service online
- We run multiple software applications in support of our business. These include scheduling and accounting softwares. Most of our operations are supported by Microsoft applications that we modify and tailor to our specific needs. Outlook is our primary contact management tool as well as our email for the company.

- We sell our products via the internet
- We use almost all of the online delivery services for both prepared foods and groceries. We also have online ordering on our website.
- We use an ERP system to generate orders and provide invoices to customers. We use combination of Excel and Power BI to track inventory levels for vendor managed inventory programs
- We use it to communicate with clients, to finalize transactions, to facilitate almost all services and needs for ecommerce
- We use website and social media to advertise and attract, computers to design our products and support our printing machines, and manage the order/transaction from order to delivery.
- Customers send orders to us via email and we connect to our warehouse electronically to have orders filled.

### **Information Services/ Storage of Files**

- Email, cloud storage, file sharing, online meetings (zoom, ms teams, etc.)
- Email, secure file sharing
- Email, securely share files and confidential data
- Free inventory management system for restaurants
- Just storing sales and expense information. Customer information.
- Manage inventory, prepare reports for the accountant, log transactions. Use a FB account to communicate business updates.

### **Other Uses**

- Access webpage, social media and take payments
- All marketing is done online/email. All customer contact is done via phone/email. All purchases/payments done online. All contact with vendors is done online/phone.
- All my business is done through a computer
- I use mail chimp and email. I am current looking for a program to assist me with other methods.
- I USE MICROSOFT EXCHANGE FOR MAKING APPTS. I NEED TO USE CAD FOR DRAWINGS. I USE ILLUSTRATOR FOR DESIGN BOARDS. I USE A SPEC WRITING PROGRAM.
- I use my phone majority of the time. Sometimes I log onto Vagaro with my laptop
- I use technology in every aspect of my business. I book, manage and change travel arrangements at a moments notice. I email, text and talk to clients. I'm out of business without descent technology.
- I use to use technology prior to Covid-19 but since I can't work that close to clients.
- I used my cell phone and laptop to schedule appointments and to engage with potential clients on all social media platforms. We provide WiFi to patrons and employees of the business also.
- knowledge of various projects
- LinkedIn, webinars
- Mainly delivery platforms
- Our entire operation is driven by technology and computers and is received online through apps and other third party systems.
- Provide the latest technology services to customers
- Providing best customer services and the latest technology
- required in my profession, financial
- The usual stuff...computer, Zoom subscription, Microsoft Office and Teams
- To make business cards and fliers

- Update Website
- Virtual meetings
- We are a CRM based business
- We are a marketing firm specializing in full service digital marketing. We leverage computers for demos, programming, etc. and many other digital systems to facilitate small business growth.
- We are an IT support business.
- We do online bill pay for utilities
- We tutor online, so we need good computers and internet connectivity.
- We use TeamViewer to remotely access the computer monitoring and control systems. TeamViewer allows us to connect to our systems to provide remote technical support and start-up services and training.
- We use technology to connect our customers and drivers.
- Websites are built and serviced entirely online. We need well-maintained equipment to access the tools to service our clients' sites. Because we have clients all over the world, we've used interactive /web-based telecommunication tools like Zoom since long before the pandemic to have meetings with clients at a distance - before they decide to hire us, during the intake and production process, to train them how to use their sites, and for follow-ups. We also use social media and email marketing, both to promote ourselves and to stay in touch with customers.
- a/r
- Amazon
- Cash register
- Contractors connect with me generals and subs
- CRM system used, Electronic signatures, online home searches, email/text real time communication
- Customer information stored online booking online gift certificates
- Customers sign contracts via docusign and insurance carrier websites handle sales transactions
- Designs, communication, videos, information, payments
- Doordash, Grubhub, UberEats, Mobile ordering
- Ebay
- Prior to Covid, we engaged in conferences, attended events to promote the business, now we use zoom and web meetings
- I have a website.
- Part location. Research.
- Photos of food
- Sometimes
- We use the computer to create invoices, classes, and documentation
- We use the data to track the last time they ordered
- Website only
- Website, ERP system

### **Do Not Use/Face Challenges**

- Its not valid in our business
- Minimal, not important
- My business is all word of mouth.
- Not apart of my business
- Not much and not often
- Only have a basic website. Would be great to have an interactive one but can't afford.

- Search opportunities and to write proposals
- Since we are an IT business we often build custom software for our customers, and also run custom software to support/manager our customers.
- The BMV has a website for people looking for my service I need my own website internet beside at home I would use all the above but I just can't afford any more bills now this virus as just put me on edge with funds
- We depend on neighborhoods and word mouth
- I have a website that is a landing page for information only. Currently in negotiations for manufacturing my product.
- We do not use it for that
- We don't
- We don't really use anything to attract customers. Our website needs to be updated and YELP costs too much. Our computer is outdated as well as we need a new printer. Our phone system is Ooma and it's always forwarded to my personal cell phone.
- We don't use this specifically
- we don't, industrial customers who hire us to fix their stuff. all word of mouth
- We don't. Our categorial google listing
- Working on having a online shop but that is turning out to be a challenge.
- Currently, due to cost restraints I am unable. The fees to use POS systems, or lack of technology are hindrances.
- Do not use enough
- Don't really
- Haven't had much success
- I don't (X5)
- I have a Google page I update. Other than that it's too expensive to advertise