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Report Information

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The Regional Economic Research Institute studies, analyzes and reports on the regional economy encompassing Collier, Lee, Charlotte, Hendry, and Glades counties. Established in 2005, it serves as a public service and economic development unit of the Lutgert College of Business' Dean's Office and strives to connect Southwest Florida to the resources of Florida Gulf Coast University.

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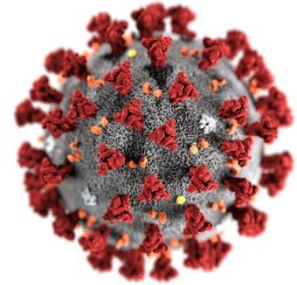
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Introduction

The Coronavirus Economic Impact Report represents a multi-part project to estimate the economic impact of this virus on the economy of Southwest Florida. The project itself originated in a request from John Talmage, Director of the Lee County Economic Development Office (on behalf of the Lee EDO and the Horizon Council), for a conference call on March 16, 2020, to discuss a broad study of the region at a time when businesses were shuttering and many area residents were voluntarily quarantining themselves in response to threats posed by the spread of COVID-19, or coronavirus, in Southwest Florida.



The first part of this plan established an initial survey of area businesses in order to create baseline economic conditions as soon as possible. The second part required follow-up surveys to track how his baseline changes over the months that follow. The third part utilizes some of the information from the surveys to conduct a more in-depth economic impact analysis that will apply either computable general equilibrium or standard input-output analysis.

The present document represents the beginning of the second part of this study—to measure changes in the baseline conditions observed and reported in our first report, released on April 1, 2020. In that report, we established baseline economic conditions for our region, compiled from our initial survey of Southwest Florida businesses for the last week of March 2020, near the beginning of the economic slowdown. In this report, we update this baseline and report changes observed from a survey conducted during the last week of April. There will be at least two other follow-up reports measuring baseline conditions for the last week of May and again for the last week of June. After reporting on the June numbers, the RERI will decide whether to continue monthly measures of the baseline, as well as to whether to commence work on the in-depth economic impact study.

In addition to questions required to track our baseline, the present document also reports on the results of additional questions of interest to businesses in our region. These include questions about various loan and relief programs that have been made available to distressed firms, business owners' thoughts on reopening the regional economy, and concerns about the effect of unemployment assistance on worker willingness to return.

As with last month's report, the present document puts numbers to the devastating economic effects local observers witnessed in the region as of the last week of April. I would like to thank again my colleagues John Shannon, Amir Neto, and Veronica Kalich for their fast turnaround responses and good work over the last two weeks of April and the first week of May in helping to conduct the survey, analyze the results, and prepare and edit this report during a difficult, busy, and unusual time at Florida Gulf Coast University. I also thank our student researchers, Grace Sauter, Roxana Ruiz Rodriguez and Jaime Wood, for their helpful input to the final document.

I am truly grateful to the help and support of Southwest Florida chambers, industry associations, and economic development organizations for promoting this survey to their network of businesses. There are simply too many to list here. Readers are encouraged to review the Acknowledgements section for a full list.

Christopher Westley

Dr. Christopher Westley
Director, Regional Economic Research Institute
Fort Myers, Florida
May 5, 2020

Executive Summary

The Coronavirus Economic Impact Survey was designed to allow company executives to voice their concerns about the impact of the COVID-19 pandemic on their business. The initial survey began shortly after the coronavirus pandemic made its way to Southwest Florida, with the intention of establishing a benchmark to track overtime. A follow-up survey was then conducted in late April 2020 to obtain updated results to the six benchmark questions. This report compares the results from the latest survey to the benchmark survey conducted in late March 2020.

The 20-question internet survey was sent to various chambers of commerce, economic development organizations, and visitor convention bureaus scattered across Charlotte, Collier, and Lee County on April 27, 2020, along with the request that they distribute the survey to their contact list. Southwest Florida Business Today, a multi-platform business communications company that focuses on the three coastal counties, also distributed the survey. Four-hundred eighty-four executives completed the survey from April 27, 2020 through May 3, 2020, giving the survey a margin of error of 4.5 percent.

Results from the Coronavirus Economic Impact Survey are produced in this report. Total tabulations are provided for each question, along with a breakdown of results by small firms and large firms. We define a small firm as a firm that employs less than 25 employees, while a large firm is defined as a firm employing at least 25 employees.

Benchmark Questions

Consumer Demand

- Ninety-one percent of respondents reported a decrease in demand from the coronavirus.
- Sixty-six percent reported a decrease of more than 50 percent.
- A greater number of small firms reported declines in customer demand that exceeded 50 percent (70 percent of the firms) compared to 54 percent of large firms.

Sales Revenue

- Sales revenue has substantially decreased due to the coronavirus.
- Ninety-three percent of respondents reported a decrease in sales revenue.
- Sixty-six percent reported decreases in sales revenue of more than 50 percent.
- Ninety-three percent of small firms and 92 percent of large firms experienced an overall decline in sales revenue.

Temporary vs. Permanent Effects

- Most executives (61 percent) expect the adverse effects of the coronavirus to be temporary. Twenty-six percent expect the adverse effects of the virus to be permanent.
- Sixty percent of both large and small firms expect the adverse effects of the coronavirus to be temporary.

Employees Working from Home

- Thirty-six percent of firms have more than 80 percent of their employees working from home.
- Fifty-two percent of firms have fewer than 20 percent of their employees working from home.
- Forty percent of small firms and 18 percent of large firms have more than 80 percent of their employees working from home.

Layoffs

- Sixty percent of respondents laid off fewer than 20 percent of their employees.
- Twenty-four percent of respondents laid off more than 80 percent of their employees.
- Sixty percent of both large and small firms laid off fewer than 20 percent of their employees since COVID-19.
- Twenty-six percent of small firms and 17 percent of large firms laid off more than 80 percent of their employees.

Reduced Hours

- Thirty-six percent of the respondents reduced hours for more than 80 percent of their employees.
- Forty-three percent of small firms and 63 percent of large firms reduced hours for fewer than 20 percent of their employees.
- Forty-one percent of the small firms and 20 percent of large firms reduced hours for more than 80 percent of their employees.

Additional Questions

Loan Programs

- Fifty-six percent of the respondents applied for the CARES loans.
- Thirty-four percent of the respondents applied for SBA loans that provided for economic injury disaster.
- Fifty-four percent of the small firms and 65 percent of the large firms applied for the CARES loans.
- A third of the small firms and a quarter of the large firms responded that they did not apply for any loans at this time.

Contingency Plan if No Loan Assistance

- Fifty-one percent of the surveyed executives said they did not have a contingency plan for receiving assistance.
- Forty-nine percent responded that they did have a contingency plan in place.
- Forty-four percent of small firms and 65 percent of the large firms had contingency plans.

Opening the Local Economy

- Forty-seven percent indicated that the local economy should be “opened up” within the next 15 days.
- Twenty-two percent of the respondents felt that the economy should open in the next 16 to 30 days.
- Close to half of all small and large firms in this survey indicated that the local economy should be “opened up” within the next 15 days.
- Forty-four percent were concerned about opening up the economy too early but the other 44 percent were concerned about opening it up too late.
- Of those who were concerned with opening too early, 34 percent preferred waiting 15 to 30 days, 30 percent were willing to wait another month or two and 9 percent were willing to wait more than 60 days.
- Small and large firms were evenly split between being overly concerned about opening the economy early and the same proportion being concerned about opening too late.

Concern about Employees Returning to Work

- Fifty-two percent of respondents were not too concerned that employees would not return to work if they had received unemployment assistance.
- Thirty-four percent of the small firms were concerned compared to 41 percent of the large firms.

Southwest Florida Suppliers

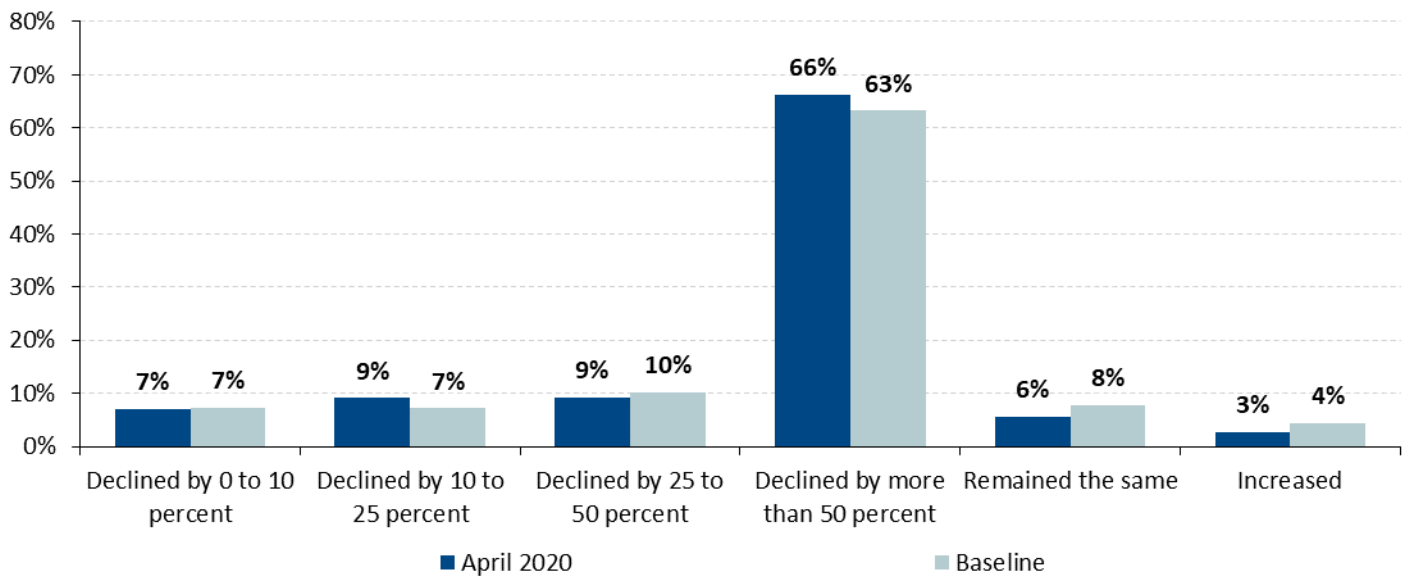
- Prior to the outbreak of the coronavirus, 38 percent of the surveyed executives indicated that 80 to 100 percent of their suppliers were located in Southwest Florida.
- Forty percent of the small firms and 31 percent of the large firms had 80 to 100 percent of their suppliers located in Southwest Florida prior to the outbreak of the coronavirus.
- Since the outbreak of the coronavirus, 35 percent of the surveyed executives indicated that 80 to 100 percent of their suppliers were located in Southwest Florida.
- Eighty percent of all firms indicated no change in suppliers used from the local region.
- Twenty-six percent of firms in the accommodation and entertainment industries said they have decreased their use of local suppliers in Southwest Florida since the coronavirus outbreak.

Benchmark Questions

Business executives were asked six questions pertaining to customer demand, sales revenue, and employment since the coronavirus outbreak. The goal of these questions is to establish a benchmark for Southwest Florida, with the intention of tracking these questions in the upcoming months. Asking the same questions allows for a side-by-side comparison of the progress Southwest Florida has made as businesses attempt to navigate the COVID-19 pandemic. Results from the six questions that were answered in April and compared to the baseline responses can be found below.

Customer Demand

As a result of the coronavirus, customer demand has _____.



As a result of the coronavirus, customer demand has _____.

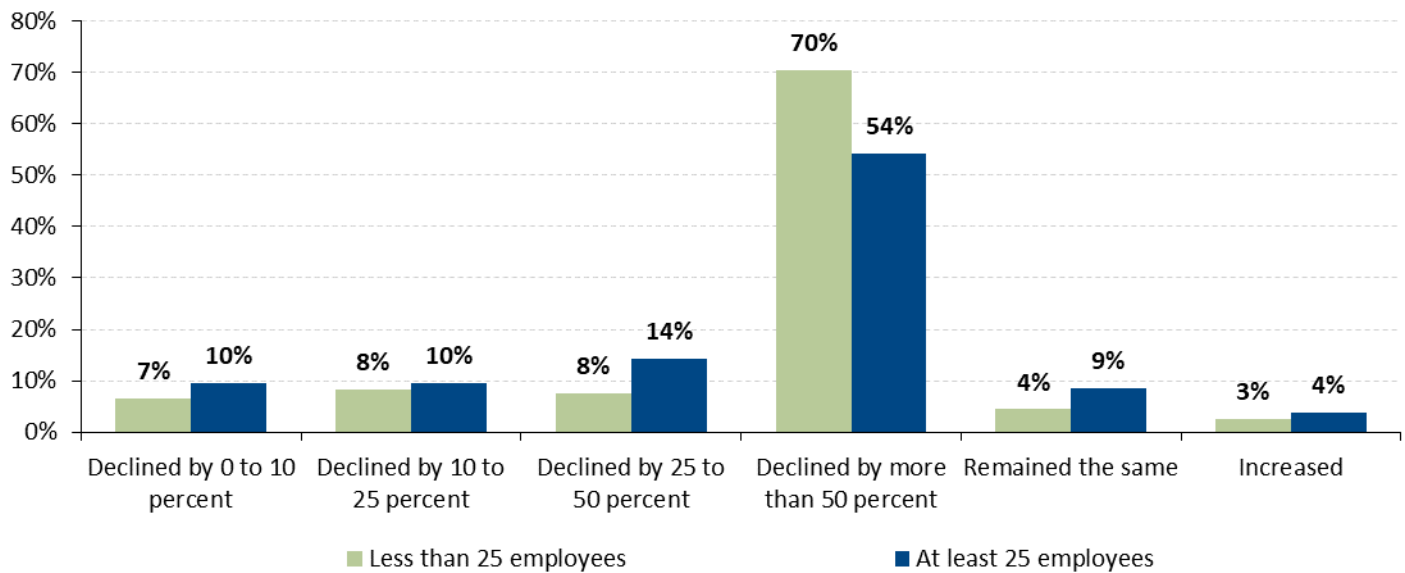
A total of 91 percent of respondents said that customer demand had declined as a result of the coronavirus. Among the respondents that said demand had declined, 66 percent of executives indicated that demand had declined by more than 50 percent, while 9 percent of respondents said that demand had declined between 25 and 50 percent. Seven percent of respondents each said that customer demand had declined between 0 to 10 percent and 9 percent said demand declined by 10 to 25 percent. A small number of executives said that demand had remained the same and 3 percent said that customer demand had actually increased as a result of the pandemic.

Customer Demand				
As a result of the coronavirus, customer demand has _____.				
Response	April 2020		Baseline	
	Count	Percent	Count	Percent
Declined by 0 to 10 percent	34	7.0%	69	7.3%
Declined by 10 to 25 percent	44	9.1%	68	7.2%
Declined by 25 to 50 percent	45	9.3%	96	10.1%
Declined by more than 50 percent	321	66.3%	599	63.3%
Remained the same	27	5.6%	74	7.8%
Increased	13	2.7%	41	4.3%
Total Responses	484	100.0%	947	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Customer Demand by Firm Size

As a result of the coronavirus, customer demand has _____.



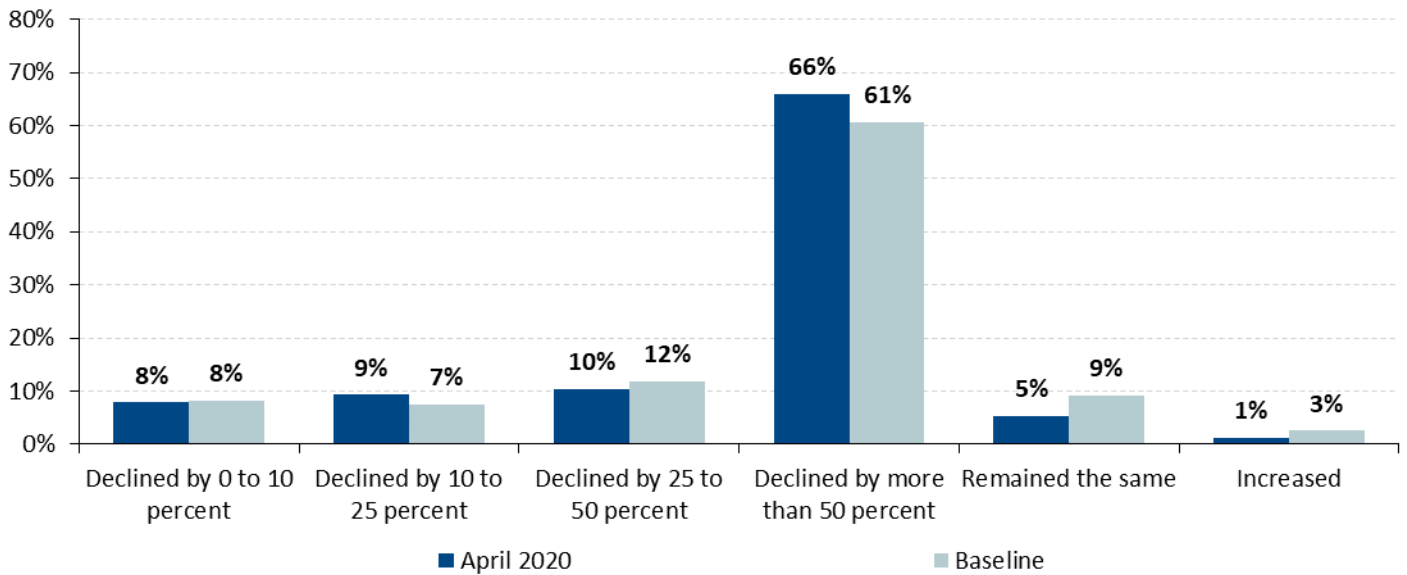
While the pandemic impacted firms of all sizes, a greater number of small firms reported declines in customer demand that exceeded 50 percent (70 percent of the firms) compared to 54 percent of large firms. A higher percentage of large firms said that demand had declined between 25 to 50 percent (14 percent for large firms) compared to small firms (8 percent). Ten percent of the large firms saw demand decline between 10 to 25 percent compared to 8 percent of the small firms. Ten percent of the large firms saw demand decline between 0 and 10 percent compared to 7 percent of the small firms. The percent of large firms reporting demand had remained the same was just 9 percent compared to 4 percent of the small firms. A small percentage of both large and small firms saw an increase in demand.

Customer Demand				
By Firm Size				
As a result of the coronavirus, customer demand has _____.				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Declined by 0 to 10 percent	24	6.7%	10	9.5%
Declined by 10 to 25 percent	30	8.4%	10	9.5%
Declined by 25 to 50 percent	27	7.5%	15	14.3%
Declined by more than 50 percent	253	70.5%	57	54.3%
Remained the same	16	4.5%	9	8.6%
Increased	9	2.5%	4	3.8%
Total Responses	359	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Sales Revenue

As a result of the coronavirus, sales revenue has _____.



As a result of the coronavirus, sales revenue has _____.

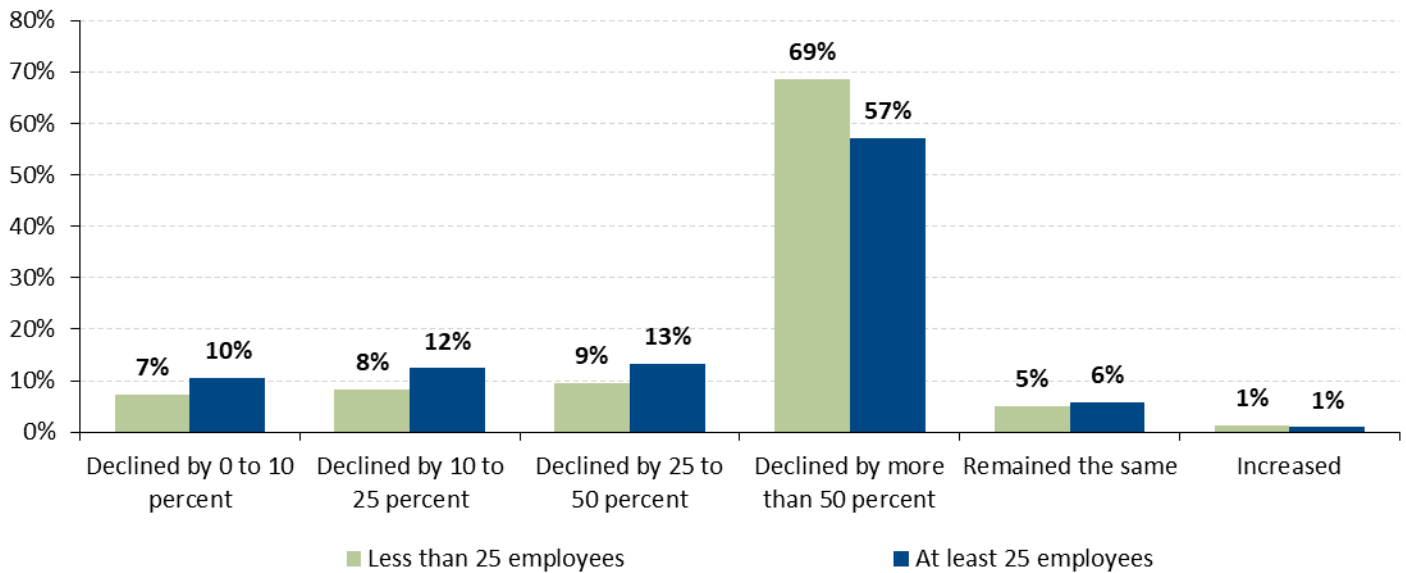
A total of 93 percent of respondents said sales revenue in their business had declined by some amount as a result of the coronavirus. Among the respondents that experienced declines, 66 percent of the executives indicated that revenues had declined by more than 50 percent, and 10 percent of respondents said that revenues had declined between 25 and 50 percent. Nine percent of respondents said that sales revenue declined between 10 to 25 percent while 8 percent said sales revenues declined between 0 and 10 percent. A small portion of the firms (5 percent) said revenues remained the same. Just 1 percent of the executives said that sales revenues had actually increased as a result of the pandemic.

Sales Revenue				
As a result of the coronavirus, sales revenue has _____.				
Response	April 2020		Baseline	
	Count	Percent	Count	Percent
Declined by 0 to 10 percent	38	7.9%	78	8.2%
Declined by 10 to 25 percent	45	9.3%	71	7.5%
Declined by 25 to 50 percent	50	10.3%	112	11.8%
Declined by more than 50 percent	319	65.9%	575	60.7%
Remained the same	26	5.4%	87	9.2%
Increased	6	1.2%	24	2.5%
Total Responses	484	100.0%	947	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Sales Revenue by Firm Size

As a result of the coronavirus, sales revenue has _____.



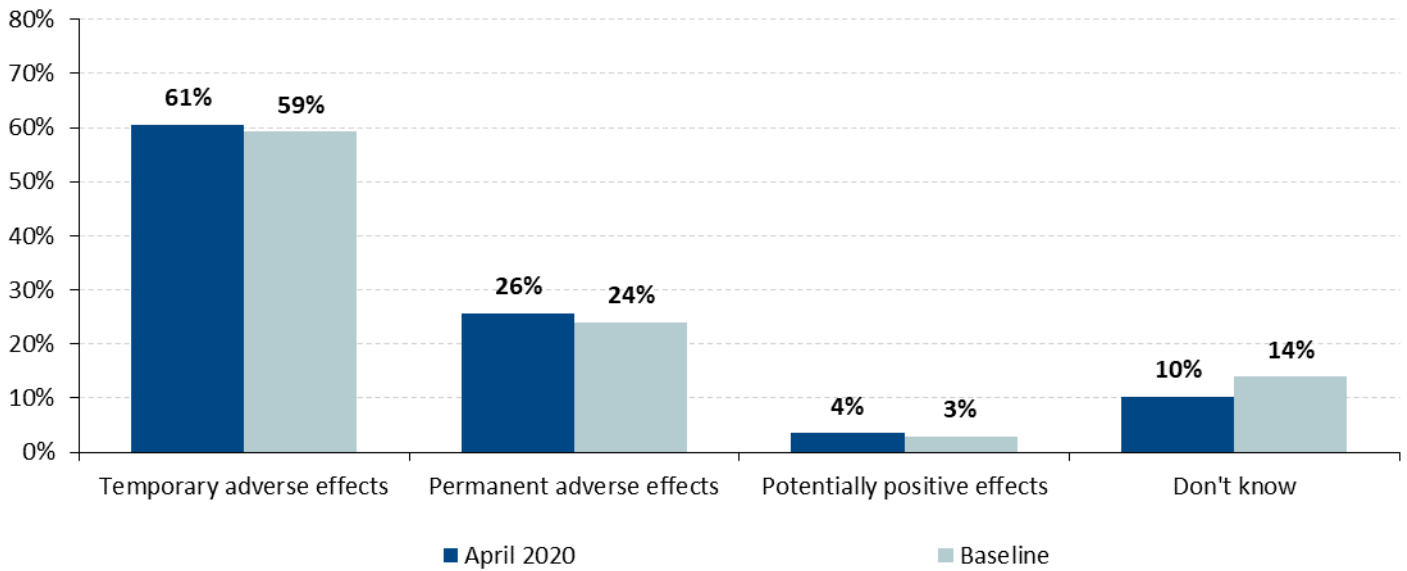
The pandemic impacted the sales revenues of firms of all sizes almost equally in April. Ninety-three percent of the small firms experienced a decline in sales revenue compared to 92 percent of the larger firms. Sixty-nine percent of the small firms reported that sales revenues declined by more than 50 percent compared to 57 percent of the large firms. But of the firms that reported declines ranging from 0 to 50 percent, the percentage of large firms exceeded the small firms by about four percentage points. Sales revenues were unchanged for 5 percent of the small firms and 6 percent of the large firms, respectively. Just 1 percent of both large and small firms saw revenues increase as a result of the coronavirus.

Sales Revenue				
By Firm Size				
As a result of the coronavirus, sales revenue has _____.				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Declined by 0 to 10 percent	26	7.2%	11	10.5%
Declined by 10 to 25 percent	30	8.4%	13	12.4%
Declined by 25 to 50 percent	34	9.5%	14	13.3%
Declined by more than 50 percent	246	68.5%	60	57.1%
Remained the same	18	5.0%	6	5.7%
Increased	5	1.4%	1	1.0%
Total Responses	359	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Coronavirus Effect

I expect the coronavirus' effect on my business to have _____.



I expect the coronavirus' effect on my business to have _____.

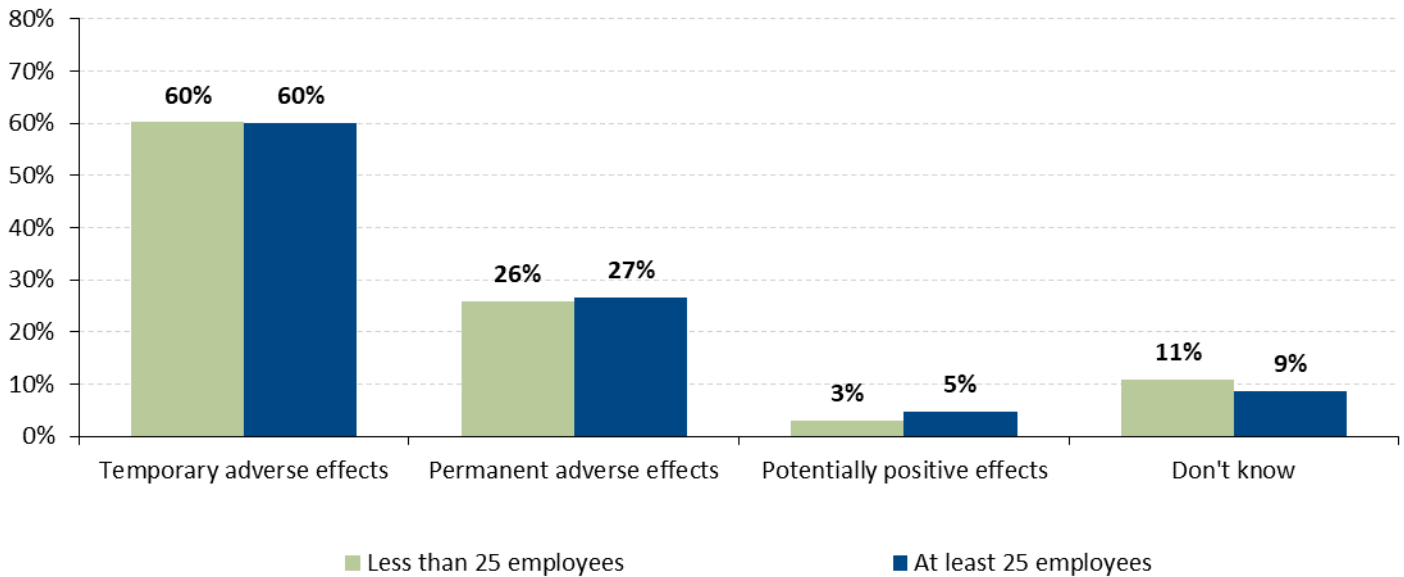
Many of our surveyed executives (61 percent) expect the effect of the coronavirus to have temporary adverse effects while 26 percent expected the adverse effects of the virus to be permanent. About 4 percent of the respondents expected potentially positive effects from the virus on their business. The remaining respondents (10 percent) just did not know what kind of effect the virus would have on their business.

Coronavirus Effect				
I expect the coronavirus' effect on my business to have _____.				
Response	April 2020		Baseline	
	Count	Percent	Count	Percent
Temporary adverse effects	293	60.5%	561	59.2%
Permanent adverse effects	124	25.6%	227	24.0%
Potentially positive effects	17	3.5%	27	2.9%
Don't know	50	10.3%	132	13.9%
Total Responses	484	100.0%	947	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Coronavirus Effect by Firm Size

I expect the coronavirus' effect on my business to have _____.



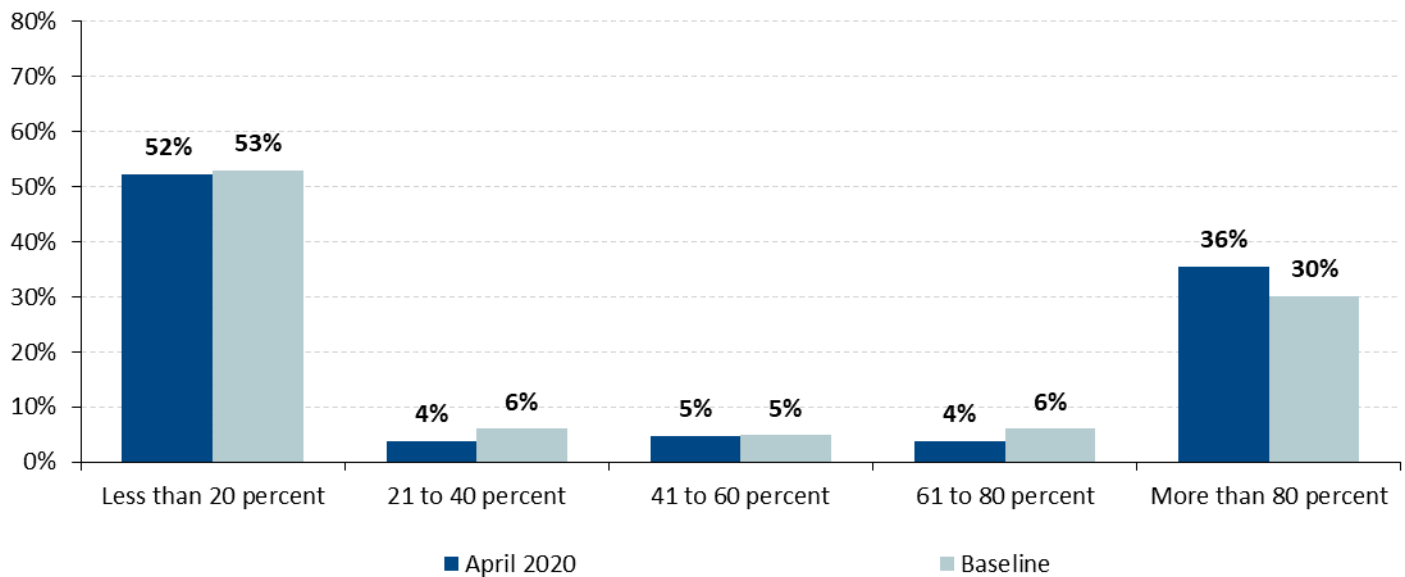
The expectations of the surveyed executives about the impact of the coronavirus on their business was similar whether the business was small (those with less than 25 employees) or large (those with at least 25 employees). Sixty percent of large and small firms expect the virus to have temporary adverse effects on their business. About a quarter of the surveyed small firms (26 percent) and 27 percent of the large firms expected permanent adverse effects from the virus. Just 3 percent of small firms and 5 percent of the large firms expected positive effects on their business. The remaining surveyed respondents did not know what to expect on their business from this virus.

Coronavirus Effect				
By Firm Size				
I expect the coronavirus' effect on my business to have _____.				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Temporary adverse effects	216	60.2%	63	60.0%
Permanent adverse effects	93	25.9%	28	26.7%
Potentially positive effects	11	3.1%	5	4.8%
Don't know	39	10.9%	9	8.6%
Total Responses	359	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Working From Home

What percent of your employees have started working at home since the coronavirus outbreak?



What percent of your employees have started working at home since the coronavirus outbreak?

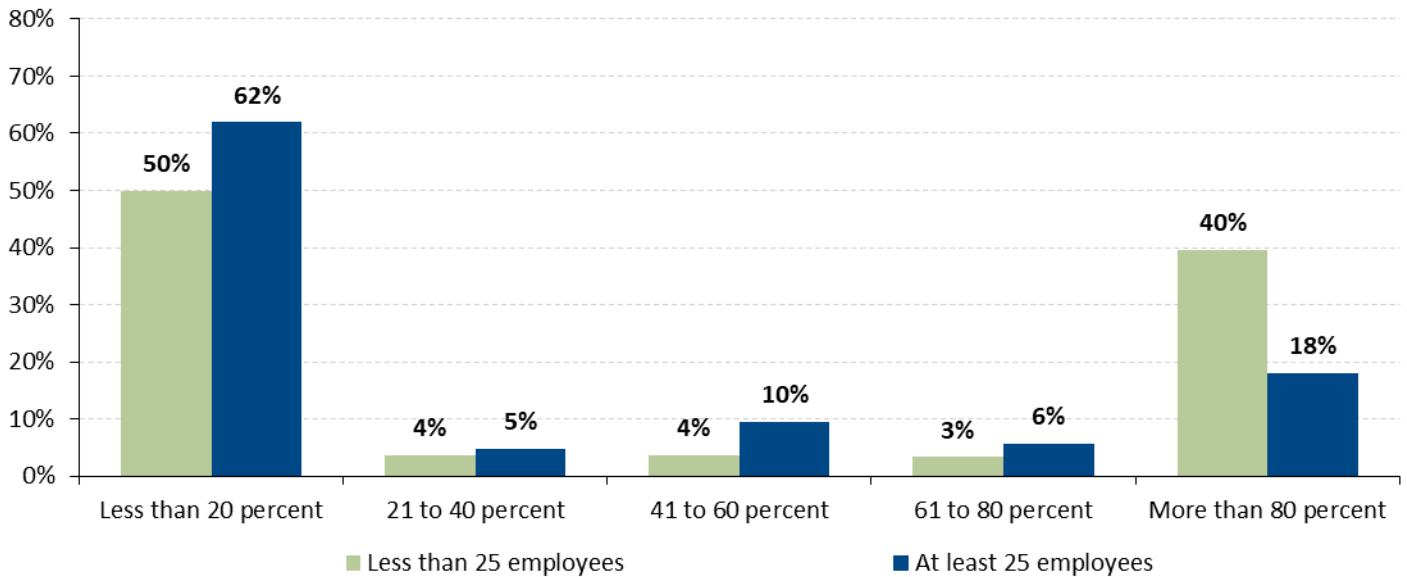
The coronavirus has had a significant impact on the way people perform their jobs. Business executives were asked to report on how many of their employees have started to work at home since the outbreak. Thirty-six percent of the respondents said that more than 80 percent of their employees started working from home, slightly higher than the 30 percent reporting this on the baseline survey in March. More than half of the respondents (52 percent) stated that they had less than 20 percent of their employees working at home, nearly unchanged from the baseline. A total of 13 percent of the respondents stated that the proportion of their employees working from home ranged from 21 to 80 percent of their total employees.

Working From Home				
What percent of your employees have started working at home since the coronavirus outbreak?				
Response	April 2020		Baseline	
	Count	Percent	Count	Percent
Less than 20 percent	253	52.3%	501	52.9%
21 to 40 percent	18	3.7%	57	6.0%
41 to 60 percent	23	4.8%	46	4.9%
61 to 80 percent	18	3.7%	57	6.0%
More than 80 percent	172	35.5%	286	30.2%
Total Responses	484	100.0%	947	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Working From Home by Firm Size

What percent of your employees have started working at home since the coronavirus outbreak?



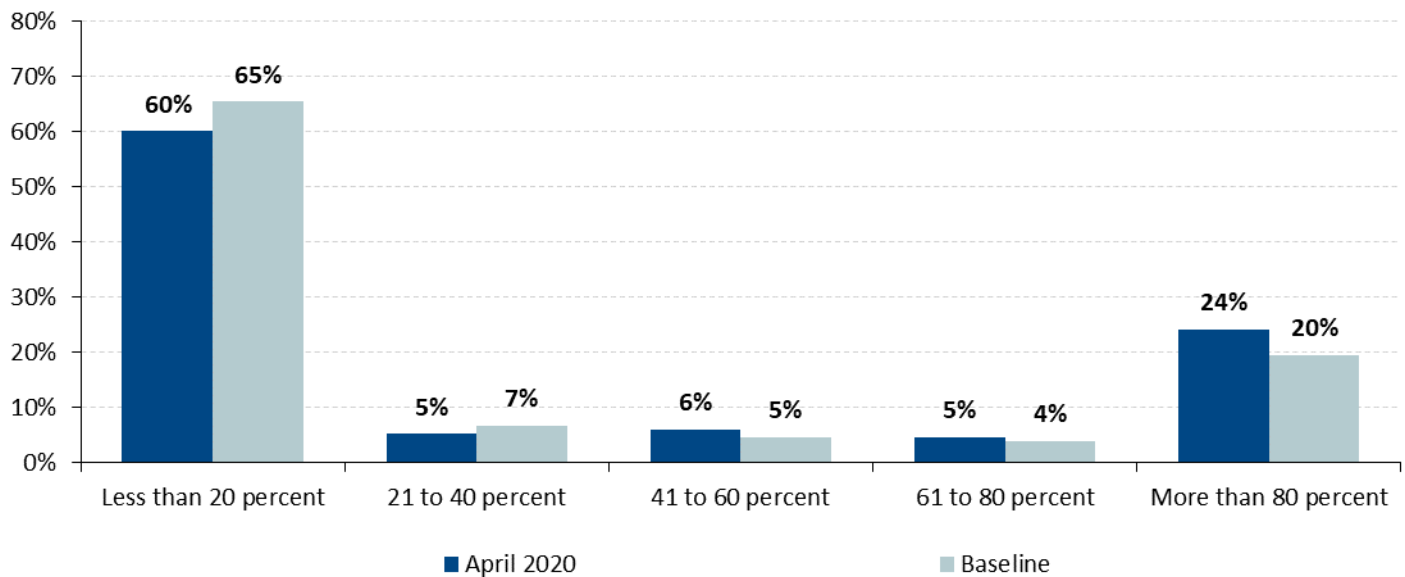
Business executives were asked how many of their employees had started working at home since the coronavirus outbreak, but the responses were split by firm size. Forty percent of the small firms had more than 80 percent of their employees working from home compared to just 18 percent for the large firms. On the other end of the spectrum, 50 percent of the small firms had less than 20 percent of their employees working from home compared to 62 percent of the large firms.

Working From Home				
By Firm Size				
What percent of your employees have started working at home since the coronavirus outbreak?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Less than 20 percent	179	49.9%	65	61.9%
21 to 40 percent	13	3.6%	5	4.8%
41 to 60 percent	13	3.6%	10	9.5%
61 to 80 percent	12	3.3%	6	5.7%
More than 80 percent	142	39.6%	19	18.1%
Total Responses	359	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Employees Laid Off

What percent of your employees have been laid off since the coronavirus outbreak?



What percent of your employees have been laid off since the coronavirus outbreak?

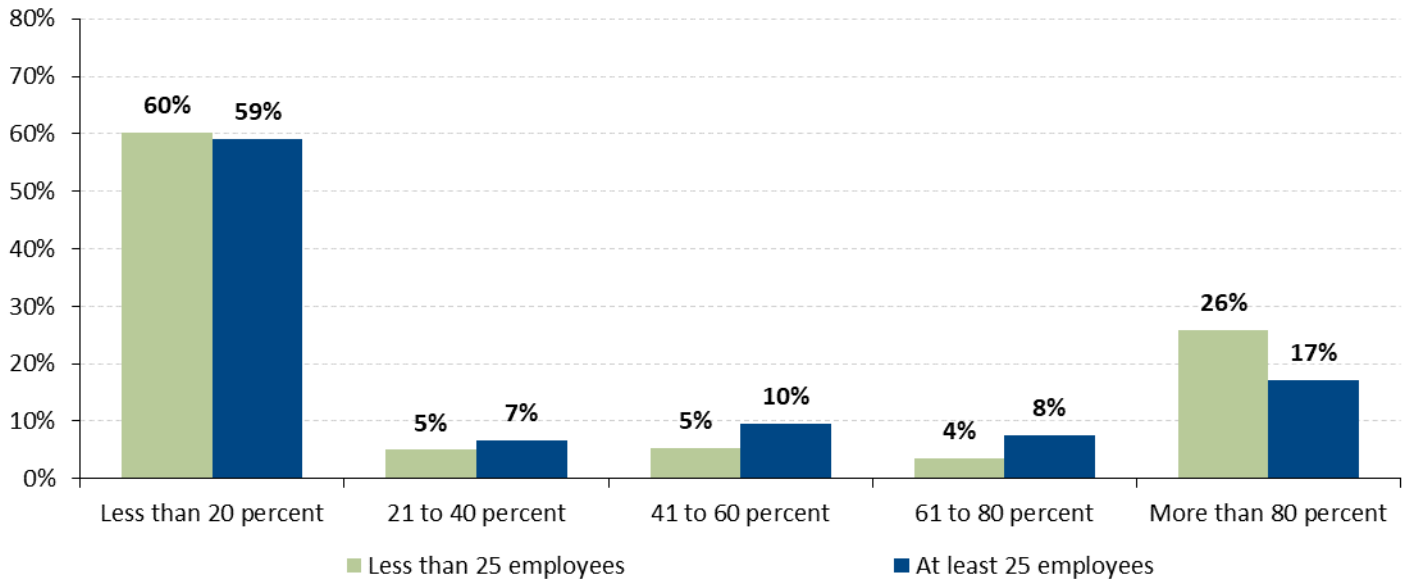
Business executives were asked about the number of employees that had been laid off since the coronavirus outbreak. The percentage of firms that said they laid off less than 20 percent of their workers fell from 65 to 60 percent. Furthermore, the percentage of firms that said they laid off more than 80 percent of their employees rose to 24 percent from the 20 percent baseline figure. In fact, layoffs in the higher percentage ranges of over 41 percent all grew slightly from the baseline numbers.

Employees Laid Off				
What percent of your employees have been laid off since the coronavirus outbreak?				
Response	April 2020		Baseline	
	Count	Percent	Count	Percent
Less than 20 percent	291	60.1%	620	65.5%
21 to 40 percent	25	5.2%	63	6.7%
41 to 60 percent	29	6.0%	43	4.5%
61 to 80 percent	22	4.5%	36	3.8%
More than 80 percent	117	24.2%	185	19.5%
Total Responses	484	100.0%	947	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Employees Laid Off by Firm Size

What percent of your employees have been laid off since the coronavirus outbreak?



Nearly sixty percent of firms both small and large revealed that less than 20 percent of their employees had been laid off since the coronavirus outbreak. On the other side of the spectrum, 26 percent of the small firms laid off more than 80 percent of their employees compared to 17 percent of the large firms. Less than 10 percent of the firms in each size category laid off anywhere between 21 and 80 percent of their employees since the outbreak.

Employees Laid Off

By Firm Size

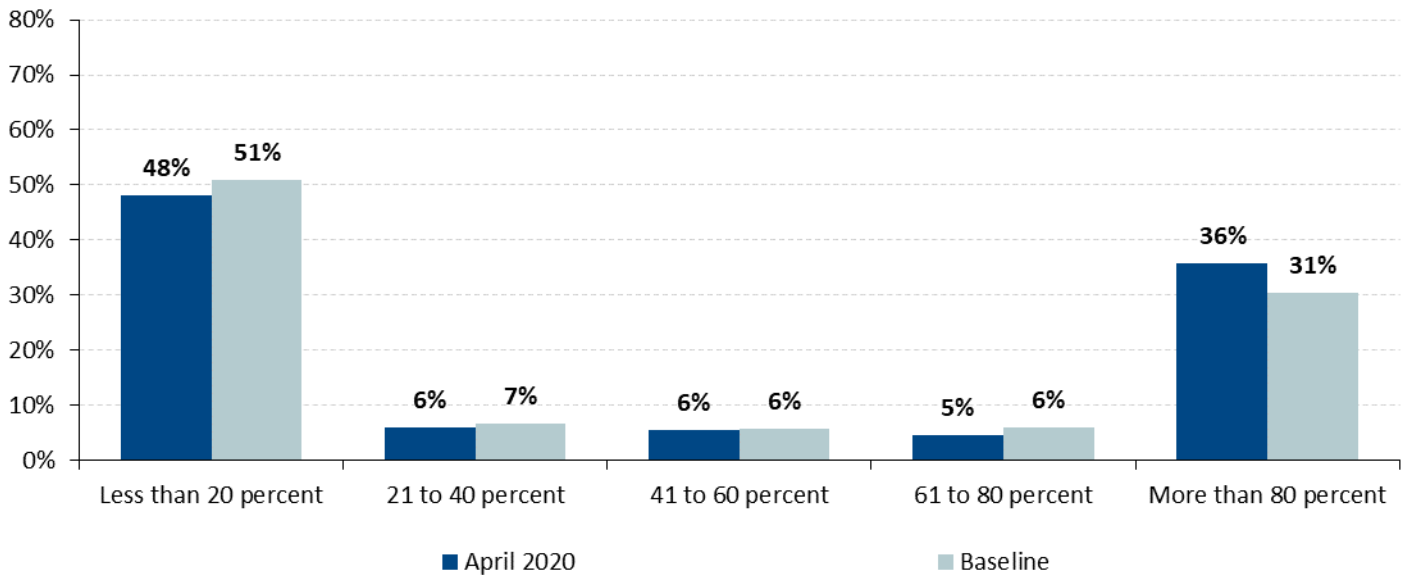
What percent of your employees have been laid off since the coronavirus outbreak?

Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Less than 20 percent	216	60.2%	62	59.0%
21 to 40 percent	18	5.0%	7	6.7%
41 to 60 percent	19	5.3%	10	9.5%
61 to 80 percent	13	3.6%	8	7.6%
More than 80 percent	93	25.9%	18	17.1%
Total Responses	359	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Reduced Hours

What percent of your employees have been put on reduced hours since the coronavirus outbreak?



What percent of your employees have been put on reduced hours since the coronavirus outbreak?

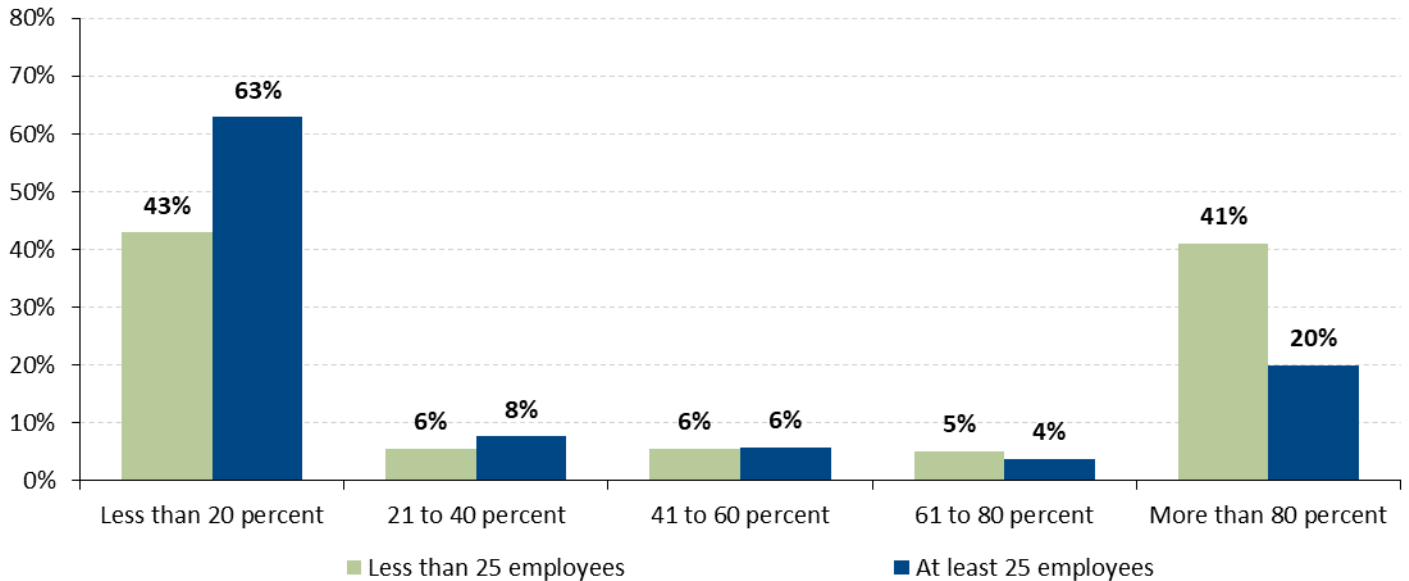
The coronavirus has disrupted place of work, employment and the number of hours worked by those that were not laid off. Thirty-six percent of the respondents in this survey indicated that they had reduced the number of hours worked for more than 80 percent of their employees. This was slightly higher than the 31 percent baseline figure. Forty-eight percent of the respondents reduced hours worked for less than 20 percent of their workers. A total of 17 percent had reduced hours worked for 21 to 80 percent of their workers.

Reduced Hours				
What percent of your employees have been put on reduced hours since the coronavirus outbreak?				
Response	April 2020		Baseline	
	Count	Percent	Count	Percent
Less than 20 percent	233	48.1%	483	51.0%
21 to 40 percent	29	6.0%	64	6.8%
41 to 60 percent	27	5.6%	54	5.7%
61 to 80 percent	22	4.5%	57	6.0%
More than 80 percent	173	35.7%	289	30.5%
Total Responses	484	100.0%	947	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Reduced Hours by Firm Size

What percent of your employees have been put on reduced hours since the coronavirus outbreak?



The results of responses indicating the proportion of employees that have had their work hours reduced indicates that a greater percentage of small firms (41 percent) have reduced hours for more than 80 percent of their employees compared to just 20 percent of large firms. A greater number of large firms (63 percent) relative to small firms (43 percent) reduced hours for less than 20 percent of their workers. Negligible differences were evident between small and large firms in their percentages of reducing work hours for 21 to 80 percent of their employees, ranging between 4 and 8 percent of all respondents.

Reduced Hours				
By Firm Size				
What percent of your employees have been put on reduced hours since the coronavirus outbreak?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Less than 20 percent	154	42.9%	66	62.9%
21 to 40 percent	20	5.6%	8	7.6%
41 to 60 percent	20	5.6%	6	5.7%
61 to 80 percent	18	5.0%	4	3.8%
More than 80 percent	147	40.9%	21	20.0%
Total Responses	359	100.0%	105	100.0%

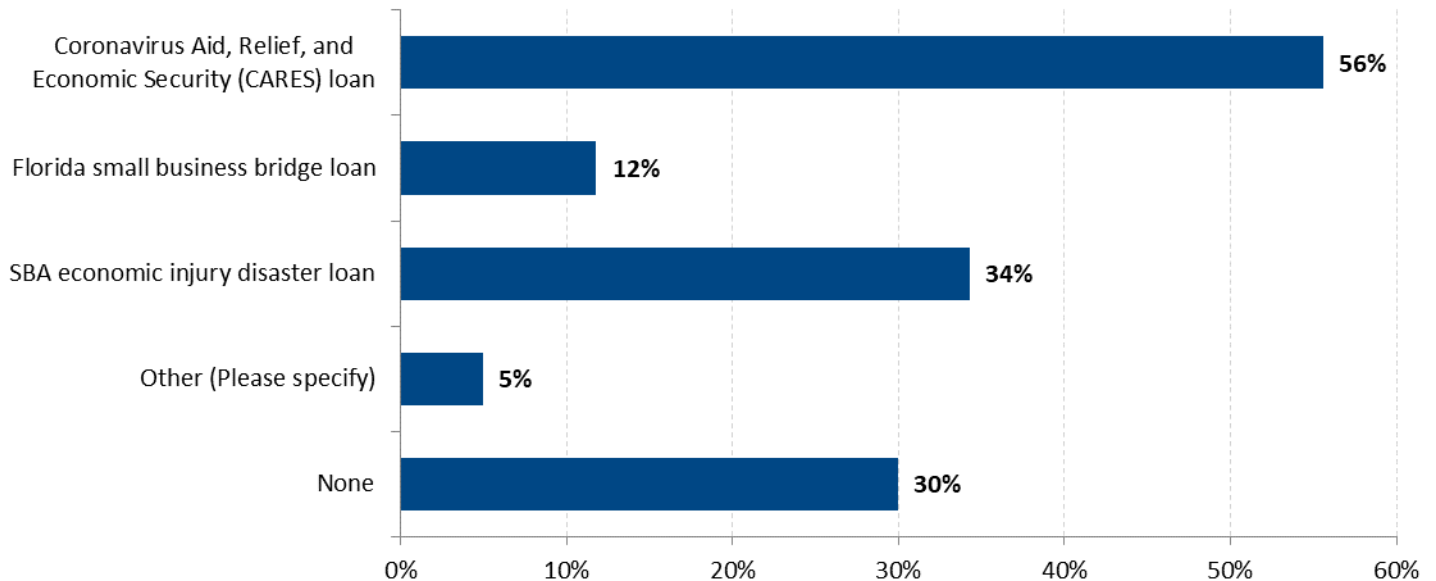
Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Additional Questions

In addition to the benchmark questions, survey respondents were asked a few more additional questions about the impact of COVID-19 on their firm. These questions are only asked in the current survey and will not be tracked in the upcoming months.

Loan Programs

Which of the following loan programs have you applied for?



Which of the following loan programs have you applied for?

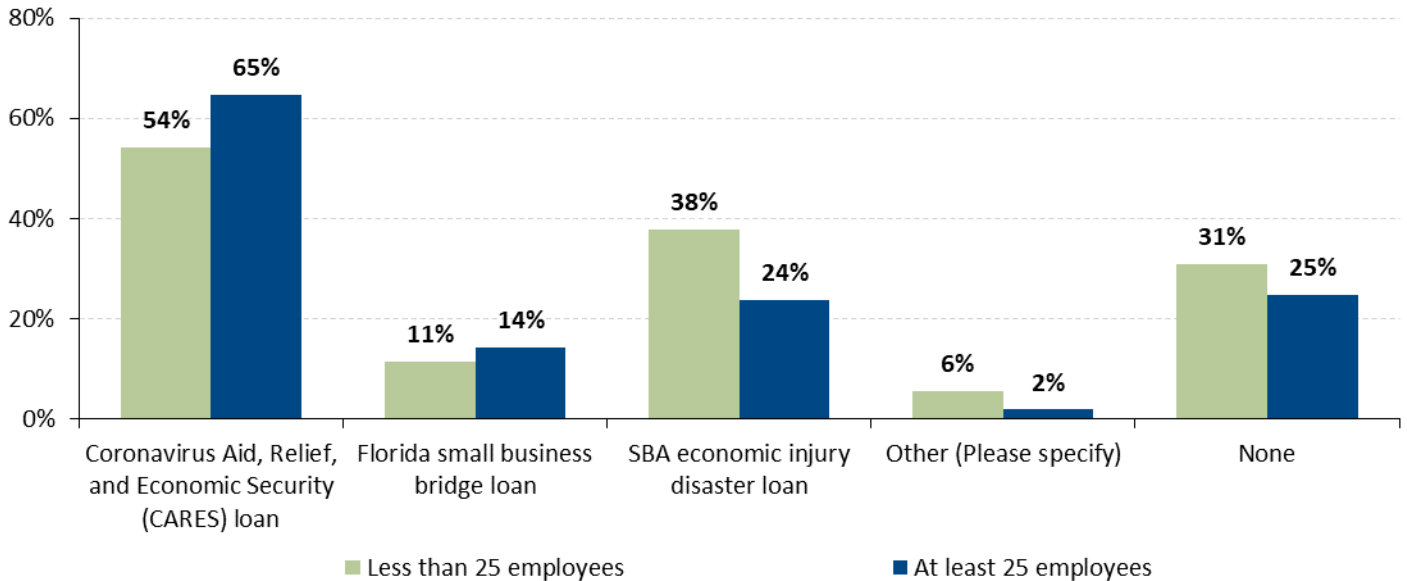
Survey respondents were asked which of the loan programs they have applied for in reaction to the COVID-19 impact on their firms. Over half (56 percent) of the respondents applied for the CARES loans, followed by 34 percent that applied for SBA loans that provided for economic injury disaster. Just 12 percent of the firms applied for bridge loans made available by the Florida small business program. Thirty percent of the respondents did not apply for any loans at the time of this survey.

Loan Programs		
Which of the following loan programs have you applied for?		
Response	Count	Percent
Coronavirus Aid, Relief, and Economic Security (CARES) loan	269	55.6%
Florida small business bridge loan	57	11.8%
SBA economic injury disaster loan	166	34.3%
Other (Please specify)	24	5.0%
None	145	30.0%
Total Responses	484	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Loan Programs by Firm Size

Which of the following loan programs have you applied for?



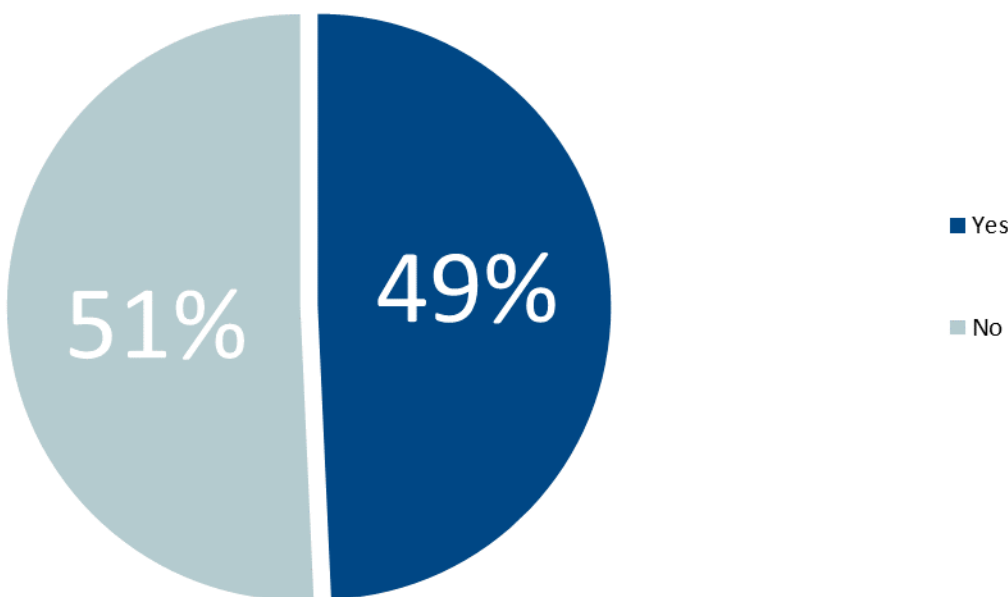
Survey respondents were asked which of the loan programs they have applied for in reaction to the COVID-19 impact on their firms based on firm size. Sixty-five percent of large firms and 54 percent of small firms applied for the CARES loans. A comparatively larger proportion of small firms (38 percent) relative to large firms (24 percent) applied for the SBA economic injury disaster loans. A third of the small firms and a quarter of the large firms responded that they did not apply for any loans at this time. This information is shown on the graph above and the table below.

Loan Programs				
By Firm Size				
Which of the following loan programs have you applied for?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Coronavirus Aid, Relief, and Economic Security (CARES) loan	195	54.3%	68	64.8%
Florida small business bridge loan	41	11.4%	15	14.3%
SBA economic injury disaster loan	136	37.9%	25	23.8%
Other (Please specify)	20	5.6%	2	1.9%
None	111	30.9%	26	24.8%
Total Responses	359	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Contingency Plan

Do you have a contingency plan if you do not receive assistance from any of the loans you applied for?



Do you have a contingency plan if you do not receive assistance from any of the loans you applied for?

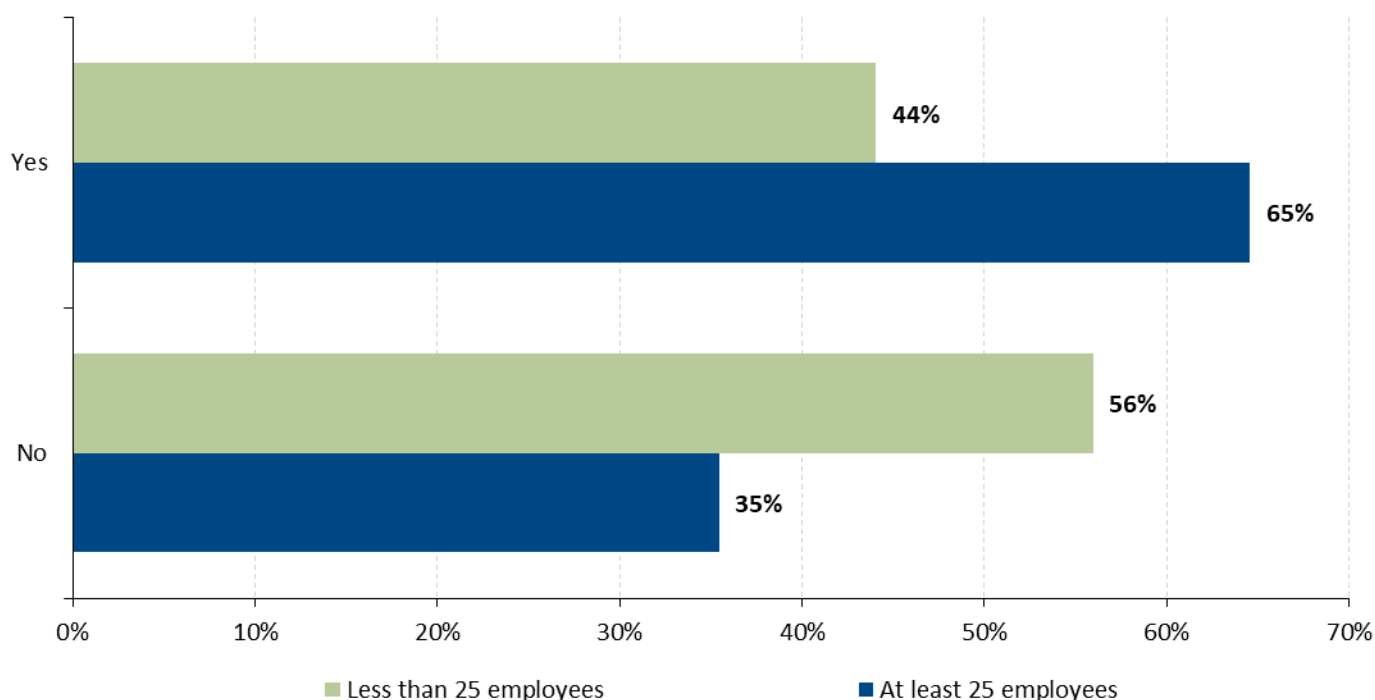
Almost evenly split in their response, 51 percent of the surveyed executives said they did not have a contingency plan for receiving assistance from sources other than those shown on the previous tables and graphs. Forty-nine percent responded that they did have a contingency plan in place.

Contingency Plan		
Do you have a contingency plan if you do not receive assistance from any of the loans you applied for?		
Response	Count	Percent
Yes	169	49.3%
No	174	50.7%
Total Responses	343	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Contingency Plan by Firm Size

Do you have a contingency plan if you do not receive assistance from any of the loans you applied for?



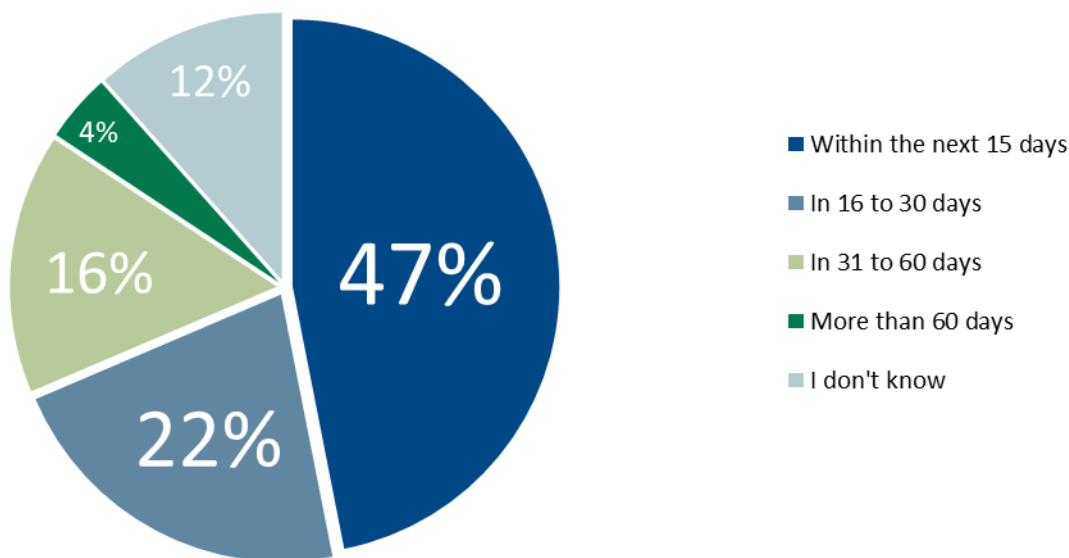
Sixty-five percent of the large firms said they did have contingency plans in place, compared to 44 percent of the small firms. A larger proportion of small firms (56 percent) did not have contingency plans if they did not receive assistance from sources shown on the previous tables and graphs compared to large firms of which 35 percent did not have contingency plans in place.

Contingency Plan				
By Firm Size				
Do you have a contingency plan if you do not receive assistance from any of the loans you applied for?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Yes	111	44.0%	51	64.6%
No	141	56.0%	28	35.4%
Total Responses	252	100.0%	79	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Opening Local Economy

When do you think is the best time to "open up" the local economy?



When do you think is the best time to "open up" the local economy?

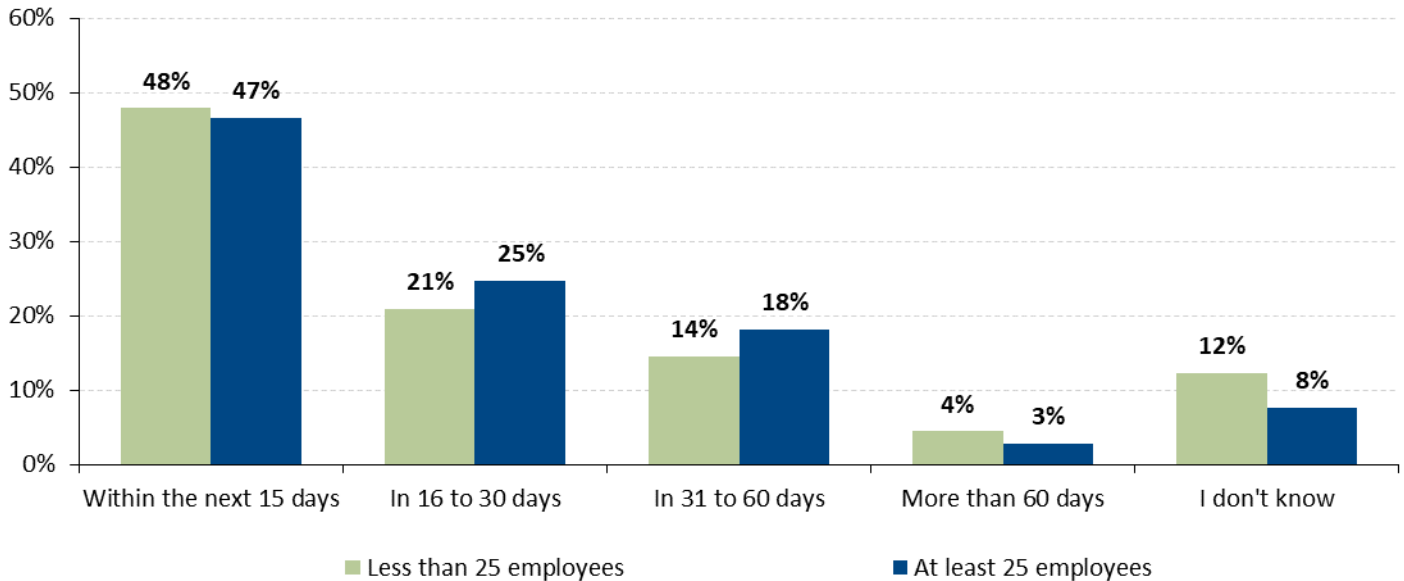
The largest proportion of the survey respondents (47 percent) indicated that the local economy should be "opened up" within the next 15 days. Twenty-two percent of the respondents felt that the economy should open in the next 16 to 30 days and 16 percent thought that waiting another month or two would be the right time to reopen the local economy. Less than 5 percent felt that waiting more than 2 months would be the right time to reopen. Twelve percent did not know.

Opening Local Economy		
When do you think is the best time to "open up" the local economy?		
Response	Count	Percent
Within the next 15 days	227	46.9%
In 16 to 30 days	105	21.7%
In 31 to 60 days	76	15.7%
More than 60 days	20	4.1%
I don't know	56	11.6%
Total Responses	484	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Opening Local Economy by Firm Size

When do you think is the best time to "open up" the local economy?



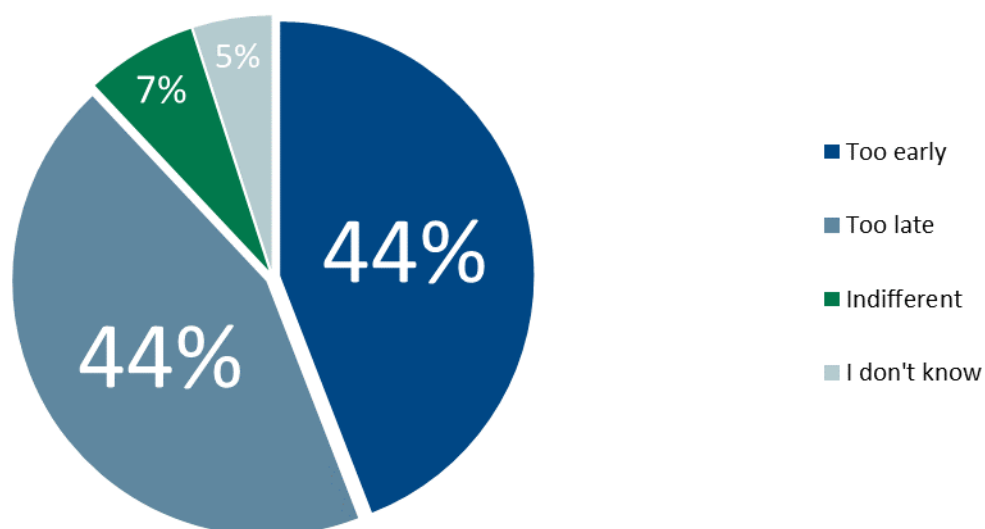
Close to half of all small and large firms in this survey indicated that the local economy should be "opened up" within the next 15 days. A fifth of the small firms and a quarter of the large firms felt that the economy should open in the next 16 to 30 days. Less than 20 percent of both large and small firms felt that waiting another month or two would be the right time to reopen the local economy. Less than 5 percent of both small and large firms thought waiting more than 2 months would be the right time to reopen.

Opening Local Economy				
By Firm Size				
When do you think is the best time to "open up" the local economy?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Within the next 15 days	172	47.9%	49	46.7%
In 16 to 30 days	75	20.9%	26	24.8%
In 31 to 60 days	52	14.5%	19	18.1%
More than 60 days	16	4.5%	3	2.9%
I don't know	44	12.3%	8	7.6%
Total Responses	359	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Timing on Opening

Are you more concerned with opening the local economy too early or too late?



Are you more concerned with opening the local economy too early or too late?

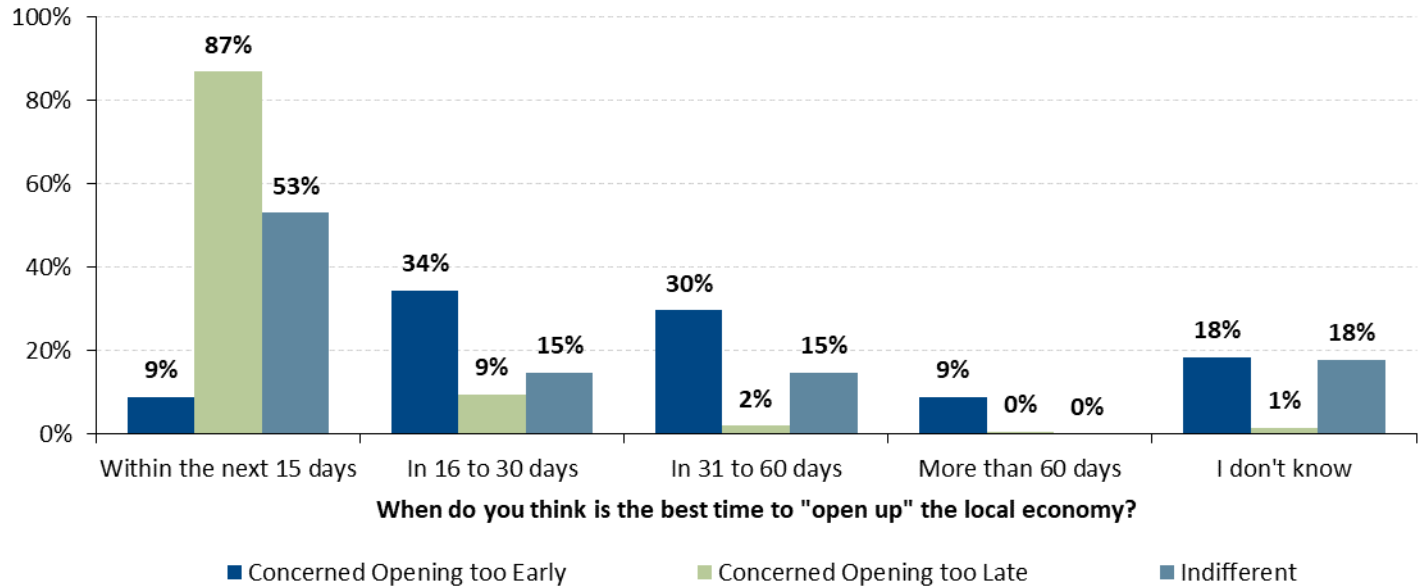
Surveyed respondents were evenly split in their concern of whether to open the local economy too early (44 percent) or too late (44 percent). The remaining 12 percent was indifferent or just didn't know.

Timing on Opening		
Are you more concerned with opening the local economy too early or too late?		
Response	Count	Percent
Too early	213	44.1%
Too late	212	43.9%
Indifferent	34	7.0%
I don't know	24	5.0%
Total Responses	483	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Timing on Opening Versus Best Time to Open

Opening Local Economy too Early Versus too Late



This chart illustrates the timing of opening the local economy based on whether the firms were concerned with opening too early or opening too late. Of those who were concerned with opening too early, 34 percent preferred waiting 15 to 30 days, 30 percent were willing to wait another month or two and 9 percent were willing to wait more than 60 days. Of those who are concerned with opening too late, 87 percent want to open in the next 15 days and just 9 percent were willing to wait up to 30 more days. Hardly any from this group wanted to wait more than 60 days. However, of the firms concerned with opening too early and those that were indifferent, 18 percent of each were still unsure of the best time to open up the economy.

Timing on Opening Versus Best Time to Open

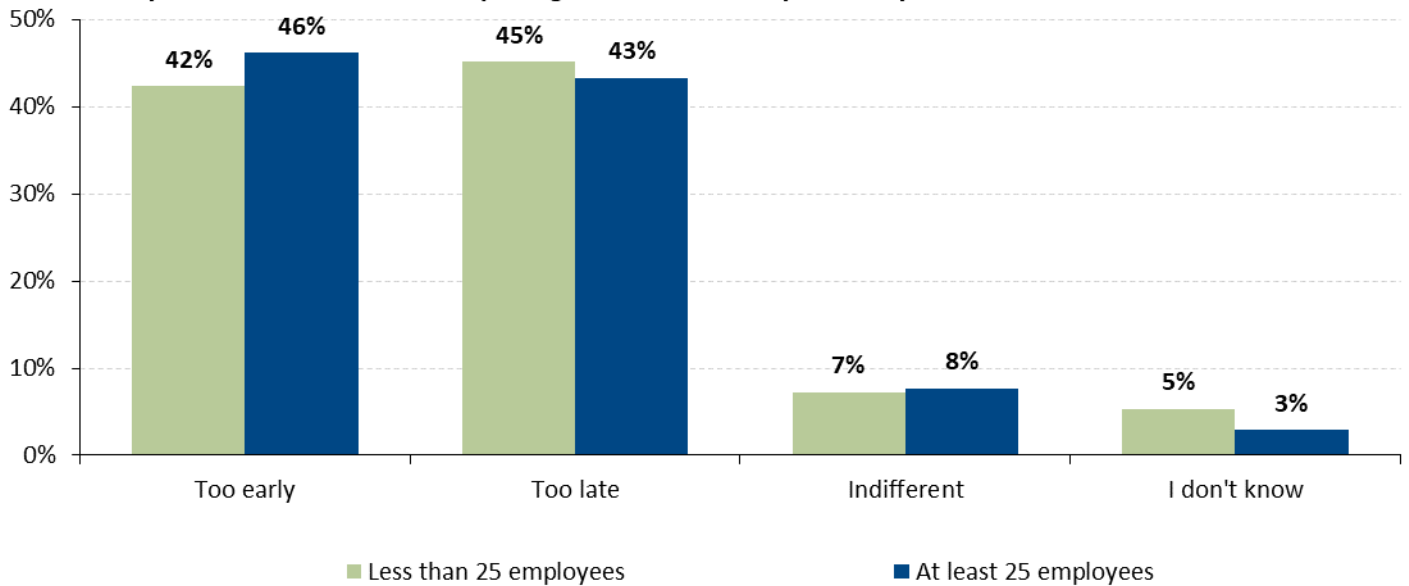
Opening Local Economy too Early Versus too Late

Best Time to Open Economy	Concerned Opening too Early		Concerned Opening too Late		Indifferent	
	Count	Percent	Count	Percent	Count	Percent
Within the next 15 days	19	8.9%	184	86.8%	18	52.9%
In 16 to 30 days	73	34.3%	20	9.4%	5	14.7%
In 31 to 60 days	63	29.6%	4	1.9%	5	14.7%
More than 60 days	19	8.9%	1	0.5%	0	0.0%
I don't know	39	18.3%	3	1.4%	6	17.6%
Total Responses	213	100.0%	212	100.0%	34	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Timing on Opening by Firm Size

Are you more concerned with opening the local economy too early or too late?



Concern about the timing of reopening the local economy was almost evenly split between “too early” and “too late” among small and large firms. Responses by firm size indicate that a slightly smaller proportion of small firms compared to large firms were concerned with opening too early, 42 percent to 46 percent, respectively. Responses by firms split by size indicates that a slightly larger proportion of small firms compared to large firms were concerned with opening too late, 45 percent to 43 percent, respectively. Less than 10 percent were indifferent in both size categories. Less than 6 percent did not know.

Timing on Opening

By Firm Size

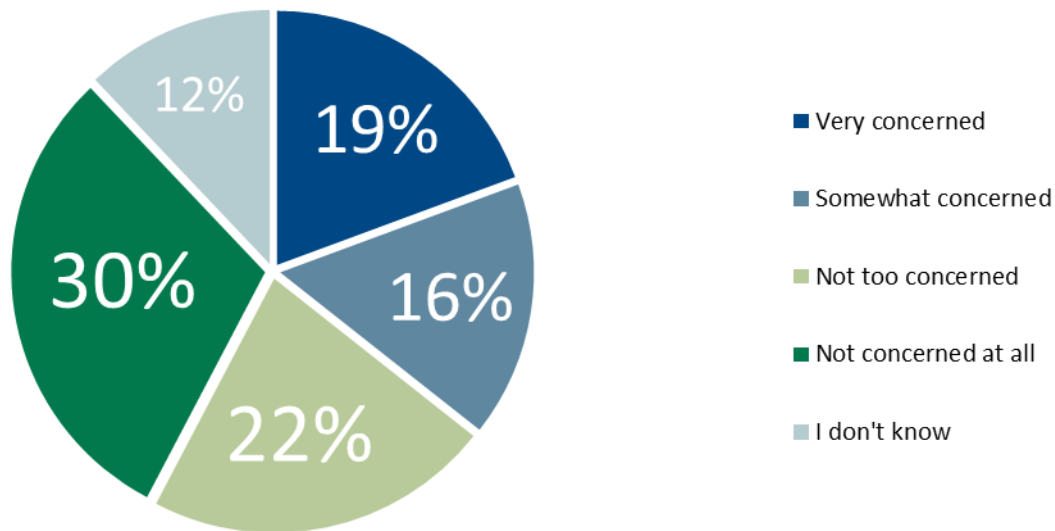
Are you more concerned with opening to local economy too early or too late?

Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Too early	152	42.3%	48	46.2%
Too late	162	45.1%	45	43.3%
Indifferent	26	7.2%	8	7.7%
I don't know	19	5.3%	3	2.9%
Total Responses	359	100.0%	104	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Employees Returning

How concerned are you that employees receiving unemployment assistance will not return to work?



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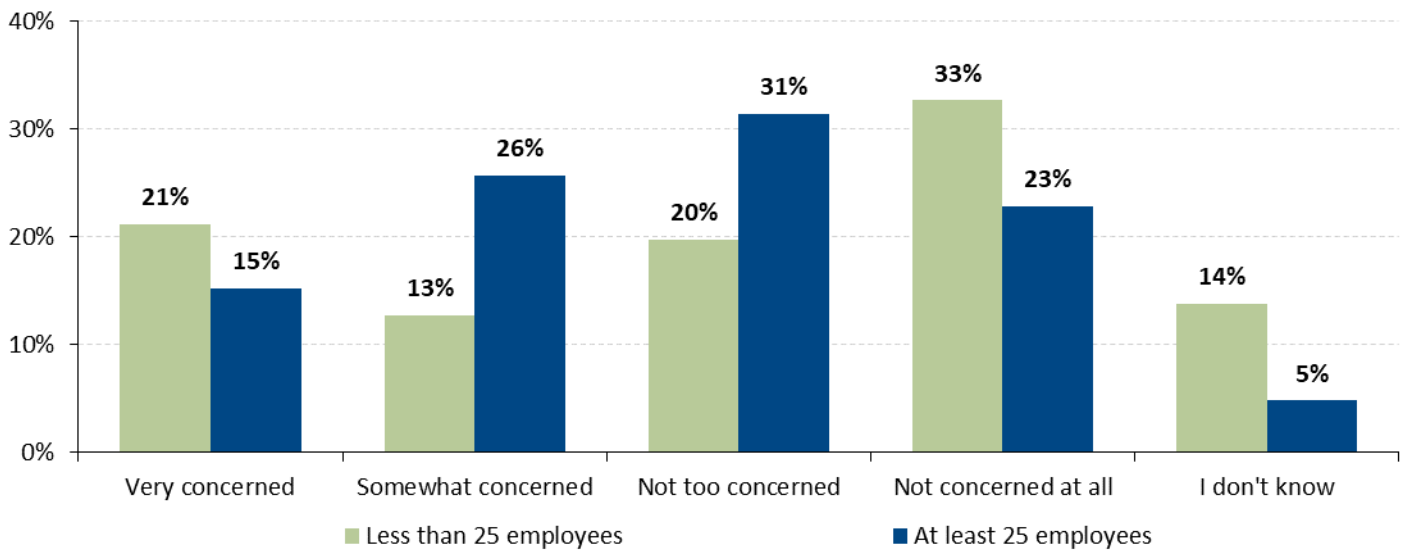
Concern about the return of employees that were receiving unemployment assistance varied among the respondents. Fifty-two percent were either not too concerned or just not concerned at all. On the other side, 16 percent were somewhat concerned while 19 percent were very concerned that employees would not return.

Employees Returning		
How concerned are you that employees receiving unemployment assistance will not return to work?		
Response	Count	Percent
Very concerned	93	19.4%
Somewhat concerned	78	16.3%
Not too concerned	106	22.1%
Not concerned at all	145	30.2%
I don't know	58	12.1%
Total Responses	480	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Employees Returning by Firm Size

How concerned are you that employees receiving unemployment assistance will not return to work?



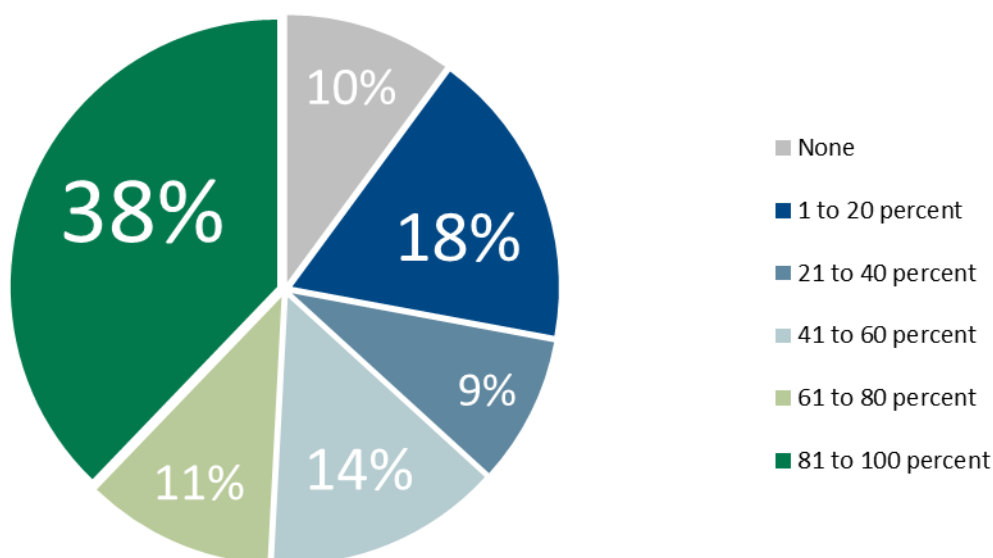
Concern about the return of employees that were receiving unemployment assistance varied among the respondents when looking at the size of the firm. Thirty-four percent of the small firms were concerned compared to 41 percent of the large firms. Twenty percent of the small firms were not very concerned and 33 percent were not concerned at all. Thirty-one percent of the large firms were not too concerned and 23 percent were not concerned at all that employees would not return. However, a larger proportion of small firms, 14 percent, were unsure whether employees would not return, compared to only 5 percent of large firms.

Employees Returning				
By Firm Size				
How concerned are you that employees receiving unemployment assistance will not return to work?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
Very concerned	75	21.1%	16	15.2%
Somewhat concerned	45	12.7%	27	25.7%
Not too concerned	70	19.7%	33	31.4%
Not concerned at all	116	32.7%	24	22.9%
I don't know	49	13.8%	5	4.8%
Total Responses	355	100.0%	105	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Pre-Coronavirus Suppliers

Before the coronavirus outbreak, what percent of your suppliers were located in Southwest Florida?



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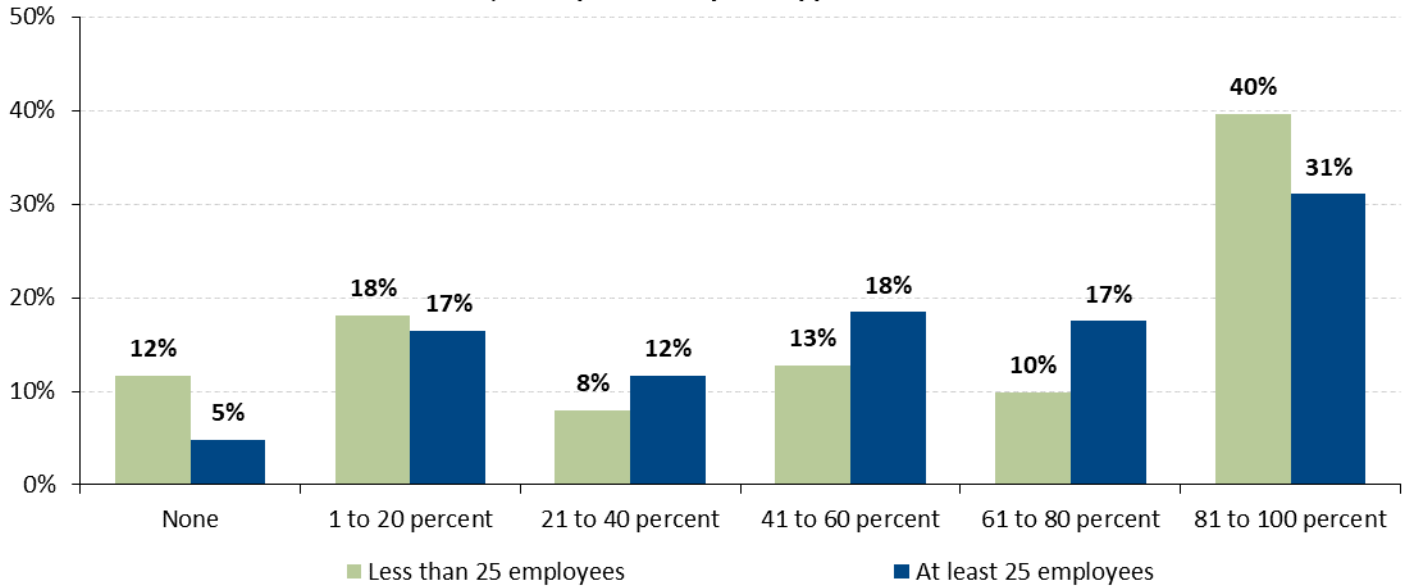
Prior to the outbreak of the coronavirus, 38 percent of the surveyed executives indicated that 81 to 100 percent of their suppliers were located in Southwest Florida. Ten percent indicated that none of their suppliers were located in the area. About a quarter of the respondents (27 percent) said that anywhere between 1 and 40 percent of their suppliers were from Southwest Florida. About the same proportion (25 percent) indicated that 41 to 80 percent of their suppliers were located in this region.

Pre-Coronavirus Suppliers		
Before the coronavirus outbreak, what percent of your suppliers were located in Southwest Florida?		
Response	Count	Percent
None	48	10.1%
1 to 20 percent	85	17.9%
21 to 40 percent	42	8.8%
41 to 60 percent	67	14.1%
61 to 80 percent	54	11.3%
81 to 100 percent	180	37.8%
Total Responses	476	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Pre-Coronavirus Suppliers by Firm Size

Before the coronavirus outbreak, what percent of your suppliers were located in Southwest Florida?



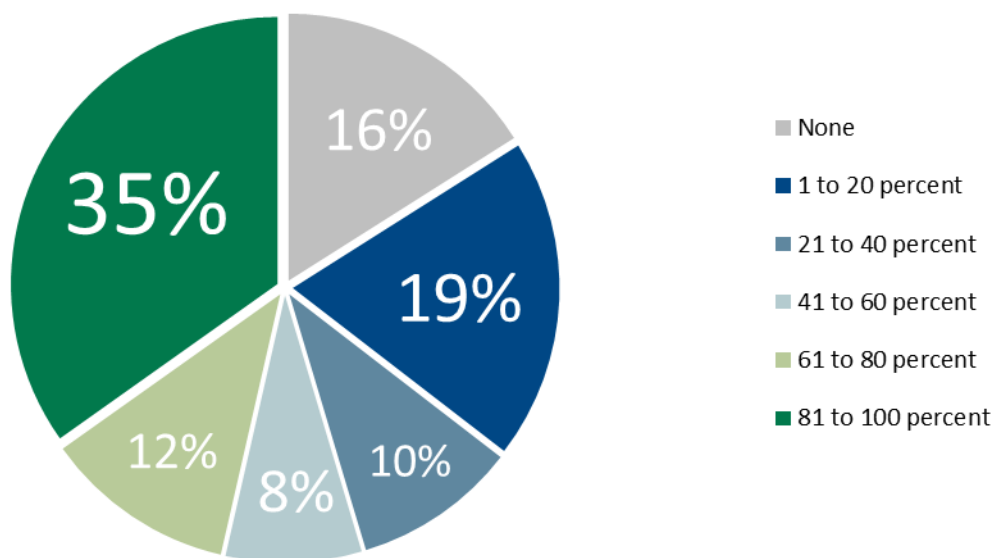
Prior to the outbreak of the coronavirus, 40 percent of the small firms and 31 percent of the large firms had 81 to 100 percent of their suppliers located in Southwest Florida. Just 12 percent of the small firms and 5 percent of the large firms had no suppliers located in the region. About a quarter of the small firms (26 percent) and a third (29 percent) of the large firms reported that anywhere between 1 and 40 percent of their suppliers were from Southwest Florida. About 23 percent of the small firms and 35 percent of the large firms indicated that 41 to 80 percent of their suppliers were located in this region.

Pre-Coronavirus Suppliers				
By Firm Size				
Before the coronavirus outbreak, what percent of your suppliers were located in Southwest Florida?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
None	41	11.6%	5	4.9%
1 to 20 percent	64	18.1%	17	16.5%
21 to 40 percent	28	7.9%	12	11.7%
41 to 60 percent	45	12.7%	19	18.4%
61 to 80 percent	35	9.9%	18	17.5%
81 to 100 percent	140	39.7%	32	31.1%
Total Responses	353	100.0%	103	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Current Suppliers

Since the coronavirus outbreak, what percent of your suppliers are located in Southwest Florida?



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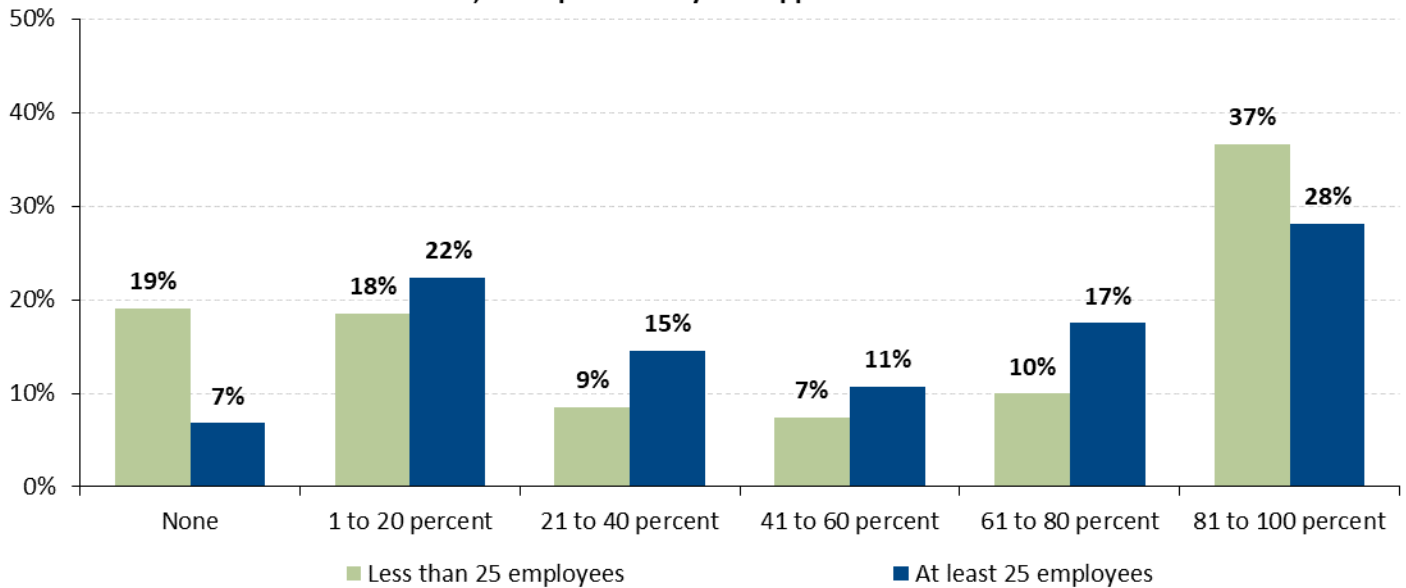
Since the outbreak of the coronavirus, 35 percent of the surveyed executives indicated that 81 to 100 percent of their suppliers were located in Southwest Florida. Sixteen percent indicated that none of their suppliers were located in the area. About a third of the respondents (29 percent) said that anywhere between 1 and 40 percent of their suppliers were from Southwest Florida. About a fifth of the respondents (20 percent) indicated that 41 to 80 percent of their suppliers were located in this region.

Current Suppliers		
Since the coronavirus outbreak, what percent of your suppliers are located in Southwest Florida?		
Response	Count	Percent
None	76	16.0%
1 to 20 percent	92	19.4%
21 to 40 percent	47	9.9%
41 to 60 percent	39	8.2%
61 to 80 percent	55	11.6%
81 to 100 percent	165	34.8%
Total Responses	474	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Current Suppliers by Firm Size

Since the coronavirus outbreak, what percent of your suppliers are located in Southwest Florida?



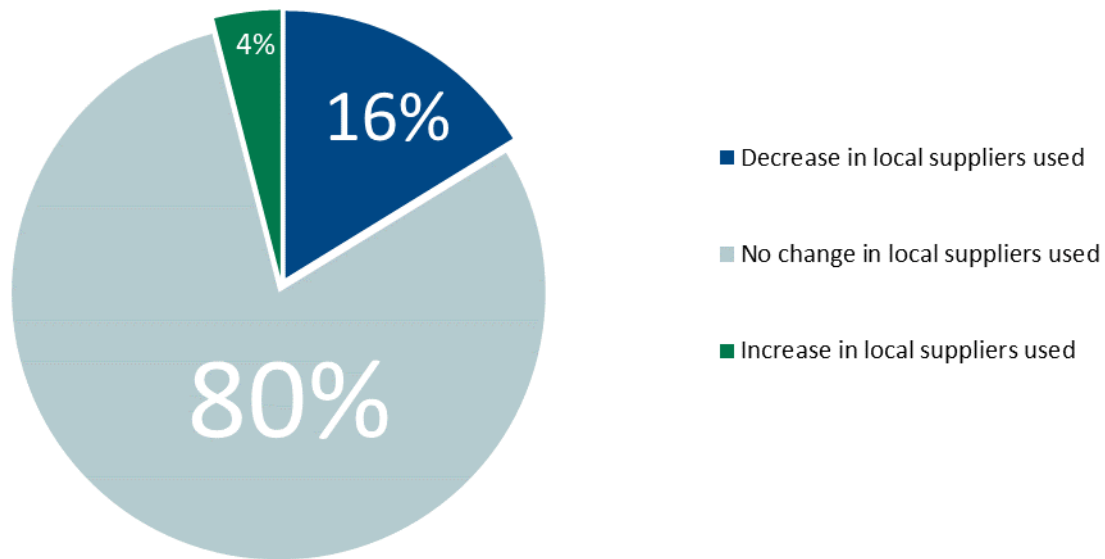
Since the outbreak of the coronavirus, 37 percent of the small firms and 28 percent of the large firms had 81 to 100 percent of their suppliers located in Southwest Florida. Nineteen percent of the small firms and 7 percent of the large firms had no suppliers located in the region. About a quarter of the small firms (27 percent) and a little over a third (37 percent) of the large firms reported that anywhere between 1 and 40 percent of their suppliers were from Southwest Florida. About 17 percent of the small firms and 28 percent of the large firms indicated that 41 to 80 percent of their suppliers were located in this region.

Current Suppliers				
By Firm Size				
Since the coronavirus outbreak, what percent of your suppliers are located in Southwest Florida?				
Response	Less than 25 employees		At least 25 employees	
	Count	Percent	Count	Percent
None	67	19.0%	7	6.8%
1 to 20 percent	65	18.5%	23	22.3%
21 to 40 percent	30	8.5%	15	14.6%
41 to 60 percent	26	7.4%	11	10.7%
61 to 80 percent	35	9.9%	18	17.5%
81 to 100 percent	129	36.6%	29	28.2%
Total Responses	352	100.0%	103	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Change in Local Suppliers Used

Pre-coronavirus versus current suppliers



This chart shows the results of the changes that occurred in suppliers used from the local region during the pre-coronavirus period and currently. Of the total respondents, almost 80 percent indicated no change in suppliers used. Sixteen percent of all firms did decrease the use of local suppliers. Just 4 percent indicated an increase in using suppliers from Southwest Florida.

Change in Local Suppliers Used

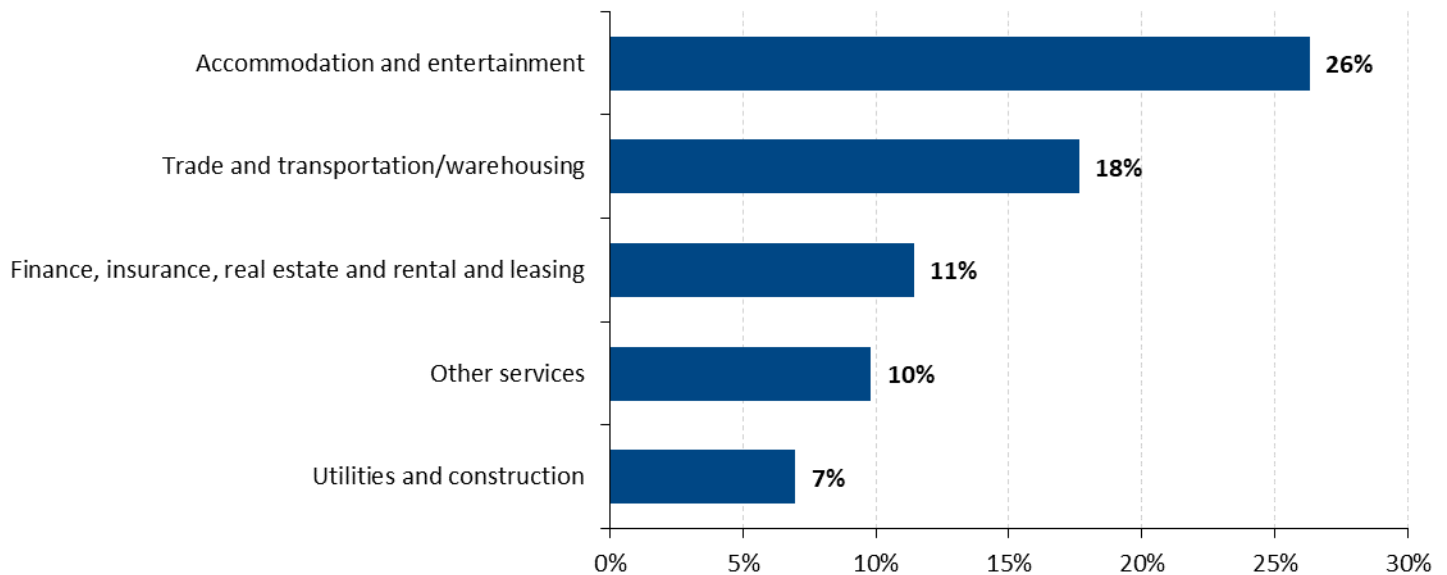
Pre-Coronavirus Versus Current Suppliers

Response	Count	Percent
Decrease in local suppliers used	77	16.2%
No change in local suppliers used	378	79.7%
Increase in local suppliers used	19	4.0%
Total Responses	474	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Change in Local Suppliers Used

Percent of firms that reported a decrease in local suppliers used since coronavirus, by industry



The change in local suppliers used was broken down by industry type for additional analysis. Twenty-six percent of executives in the accommodation and entertainment industries indicated that they have decreased their use of local suppliers since the beginning of the coronavirus pandemic, the most of any industry in Southwest Florida. The trade and transportation/warehousing industries were the next highest at 18 percent, followed by the finance, insurance, real estate and rental and leasing industries (11 percent). Ten percent of executives in other service industries said they decreased their use of local suppliers after the coronavirus pandemic hit Southwest Florida, while 7 percent of utilities and construction executives indicated decreasing their use of local suppliers.

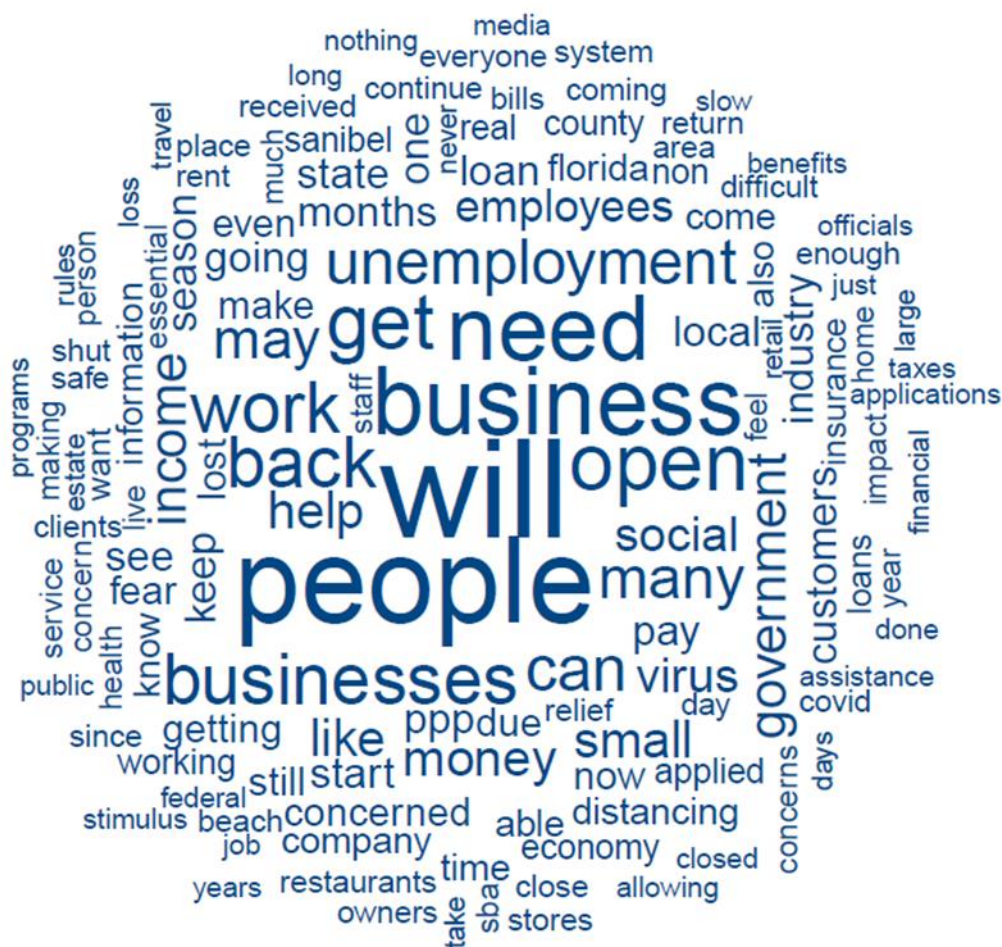
Change in Local Suppliers Used

By Industry Type
Pre-Coronavirus Versus Current

Industry Type	Count	Percent
Accommodation and entertainment		
<i>Decrease in local suppliers used</i>	45	26.3%
<i>No change in local suppliers used</i>	121	70.8%
<i>Increase in local suppliers used</i>	5	2.9%
<i>Total responses</i>	171	100.0%
Finance, insurance, real estate and rental and leasing		
<i>Decrease in local suppliers used</i>	8	11.4%
<i>No change in local suppliers used</i>	55	78.6%
<i>Increase in local suppliers used</i>	7	10.0%
<i>Total responses</i>	70	100.0%
Utilities and construction		
<i>Decrease in local suppliers used</i>	3	7.0%
<i>No change in local suppliers used</i>	39	90.7%
<i>Increase in local suppliers used</i>	1	2.3%
<i>Total responses</i>	43	100.0%
Trade and transportation/warehousing		
<i>Decrease in local suppliers used</i>	9	17.6%
<i>No change in local suppliers used</i>	38	74.5%
<i>Increase in local suppliers used</i>	4	7.8%
<i>Total responses</i>	51	100.0%
Agriculture		
<i>Decrease in local suppliers used</i>	0	0.0%
<i>No change in local suppliers used</i>	2	100.0%
<i>Increase in local suppliers used</i>	0	0.0%
<i>Total responses</i>	2	100.0%
Manufacturing		
<i>Decrease in local suppliers used</i>	0	0.0%
<i>No change in local suppliers used</i>	9	90.0%
<i>Increase in local suppliers used</i>	1	10.0%
<i>Total responses</i>	10	100.0%
Healthcare and Pharmaceuticals		
<i>Decrease in local suppliers used</i>	1	6.7%
<i>No change in local suppliers used</i>	14	93.3%
<i>Increase in local suppliers used</i>	0	0.0%
<i>Total responses</i>	15	100.0%
Other services		
<i>Decrease in local suppliers used</i>	11	9.8%
<i>No change in local suppliers used</i>	100	89.3%
<i>Increase in local suppliers used</i>	1	0.9%
<i>Total responses</i>	112	100.0%
Total, all industries		
<i>Decrease in local suppliers used</i>	77	16.2%
<i>No change in local suppliers used</i>	378	79.7%
<i>Increase in local suppliers used</i>	19	4.0%
<i>Total responses</i>	474	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Are there other concerns or difficulties that you would like us to know?



At the end of the survey, respondents were given the opportunity to provide any feedback on concerns and difficulties they have experienced due to the coronavirus pandemic. The graphic above represents a word cloud of the most common used words in responses to the question.

- Economic relief
- Health and safety
- Business
- Hiring and staffing
- Misinformation

Coronavirus Economic Impact Survey Report

Company Characteristics

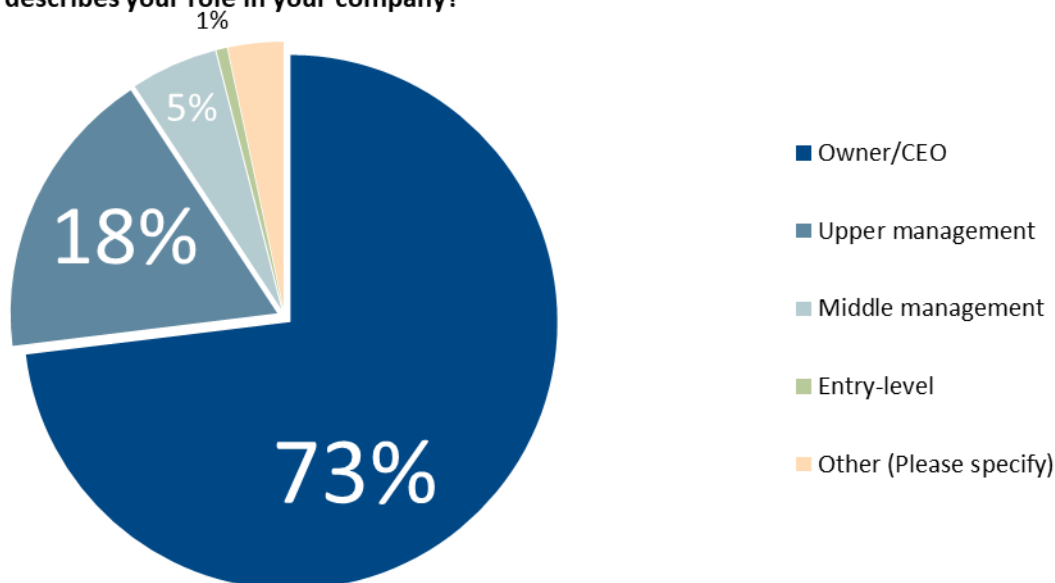
Each executive provided information about his or her firm, including:

- Role in Company;
- Business Type;
- Employee Size;
- Gross Revenue; and
- Business Location.

The following figures provide an overview of general characteristics of the responding companies.

Role in Company

What best describes your role in your company?



What best describes your role in your company?

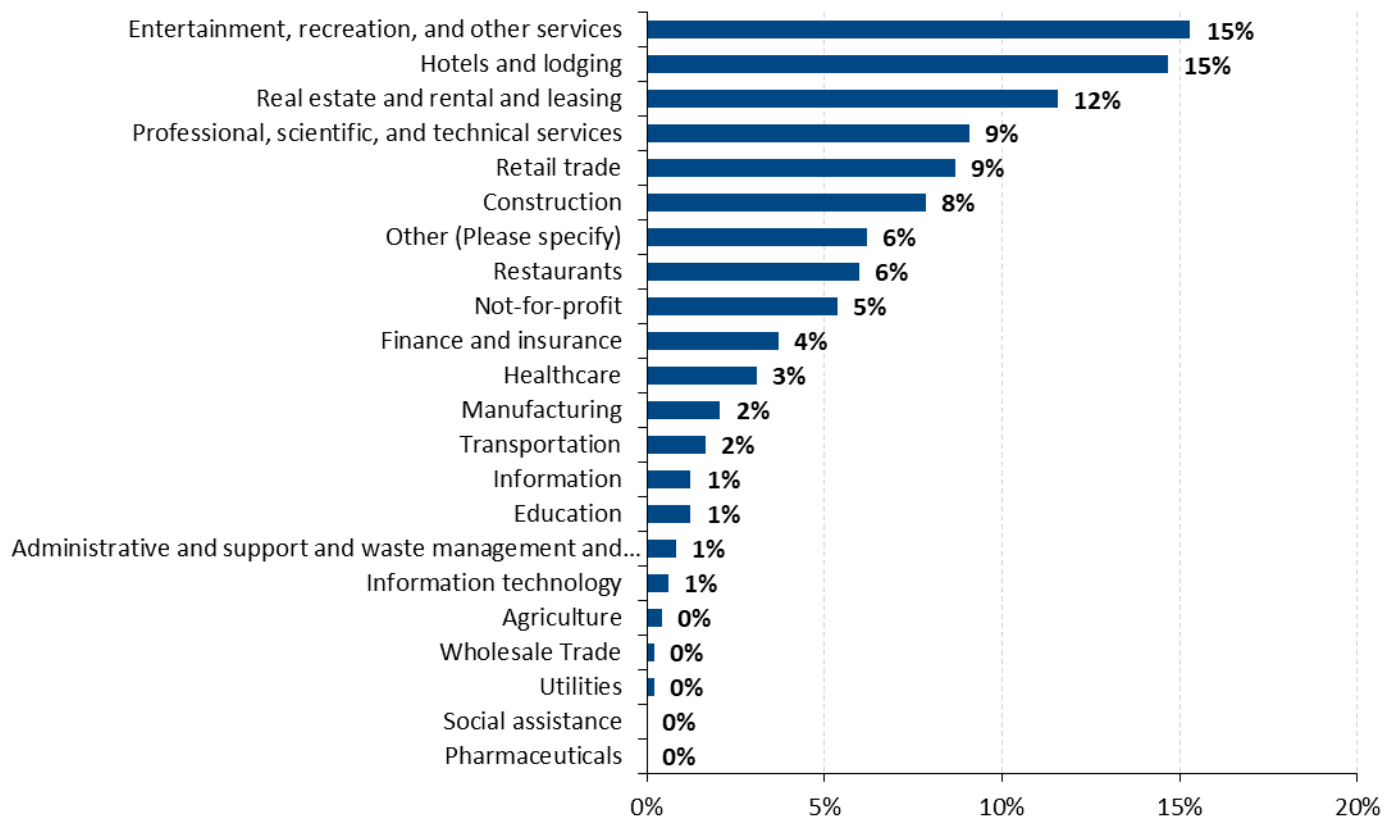
The majority of the respondents in this survey (73 percent) were owners/CEOs of their companies, followed by 18 percent representing upper management. Five percent of respondents described themselves as middle management and a little less than 1 percent of the respondents were entry-level.

Role in Company		
What best describes your role in your company?		
Response	Count	Percent
Owner/CEO	347	73.1%
Upper management	84	17.7%
Middle management	25	5.3%
Entry-level	3	0.6%
Other (Please specify)	16	3.4%
Total Responses	475	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Business Type

What industry best describes your company?



What industry best describes your company?

The graph shows the proportion of industries represented in this survey. The largest proportion (15 percent) was represented by the entertainment, recreation and other services, followed by hotels and lodging (15 percent) and real estate (12 percent). Less than 10 percent of the firms represented the other industries shown on the graph above and table below.

Business Type

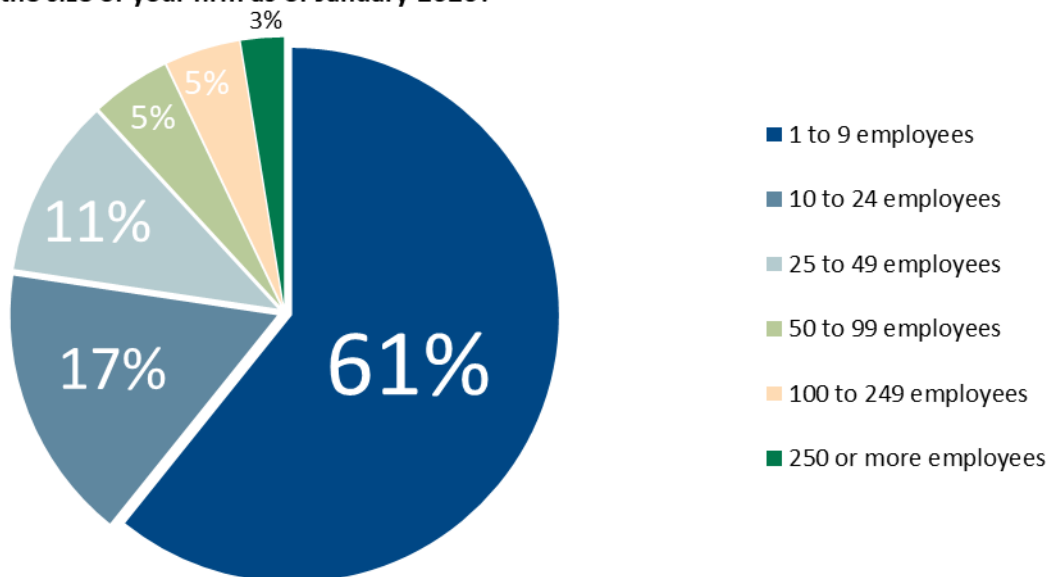
What industry best describes your company?

Response	Count	Percent
Hotels and lodging	71	14.7%
Restaurants	29	6.0%
Entertainment, recreation, and other services	74	15.3%
Finance and insurance	18	3.7%
Real estate and rental and leasing	56	11.6%
Retail trade	42	8.7%
Healthcare	15	3.1%
Agriculture	2	0.4%
Transportation	8	1.7%
Utilities	1	0.2%
Construction	38	7.9%
Pharmaceuticals	0	0.0%
Manufacturing	10	2.1%
Education	6	1.2%
Information technology	3	0.6%
Professional, scientific, and technical services	44	9.1%
Social assistance	0	0.0%
Administrative and support and waste management and remediation services	4	0.8%
Wholesale Trade	1	0.2%
Information	6	1.2%
Not-for-profit	26	5.4%
Other (Please specify)	30	6.2%
Total Responses	484	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Employee Size

What was the size of your firm as of January 2020?



What was the size of your firm as of January 2020?

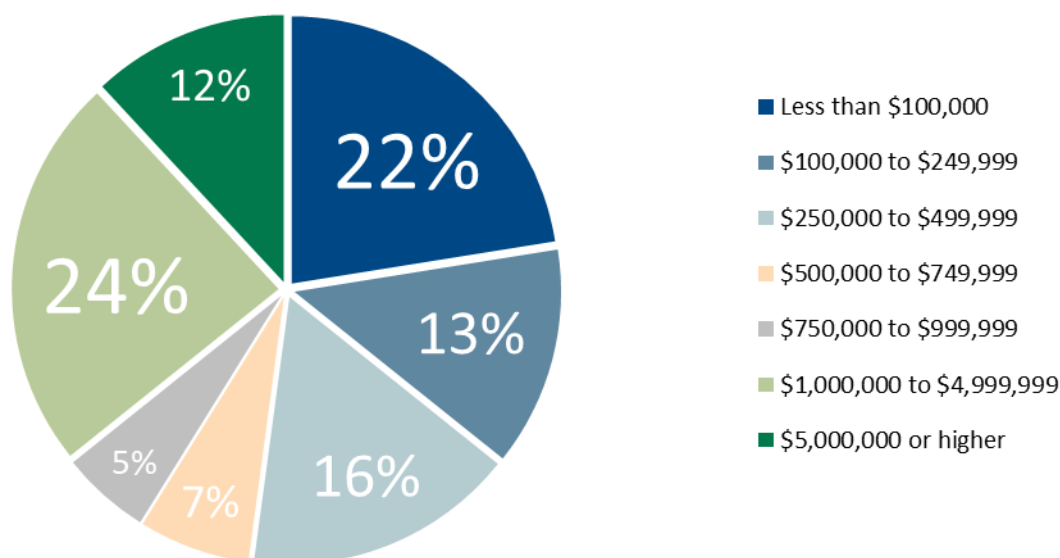
The respondents to this survey predominantly (61 percent) were firms that employed less than 10 workers. This was followed by firms with 10 to 24 employees (17 percent) and those with 25 to 49 employees (11 percent). Firms with 250 or more employees represented 3 percent of all respondents.

Employee Size		
What was the size of your firm as of January 2020?		
Response	Count	Percent
1 to 9 employees	282	60.8%
10 to 24 employees	77	16.6%
25 to 49 employees	50	10.8%
50 to 99 employees	22	4.7%
100 to 249 employees	21	4.5%
250 or more employees	12	2.6%
Total Responses	464	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Gross Revenue

What was your firm's gross revenue in 2019?



What was your firm's gross revenue in 2019?

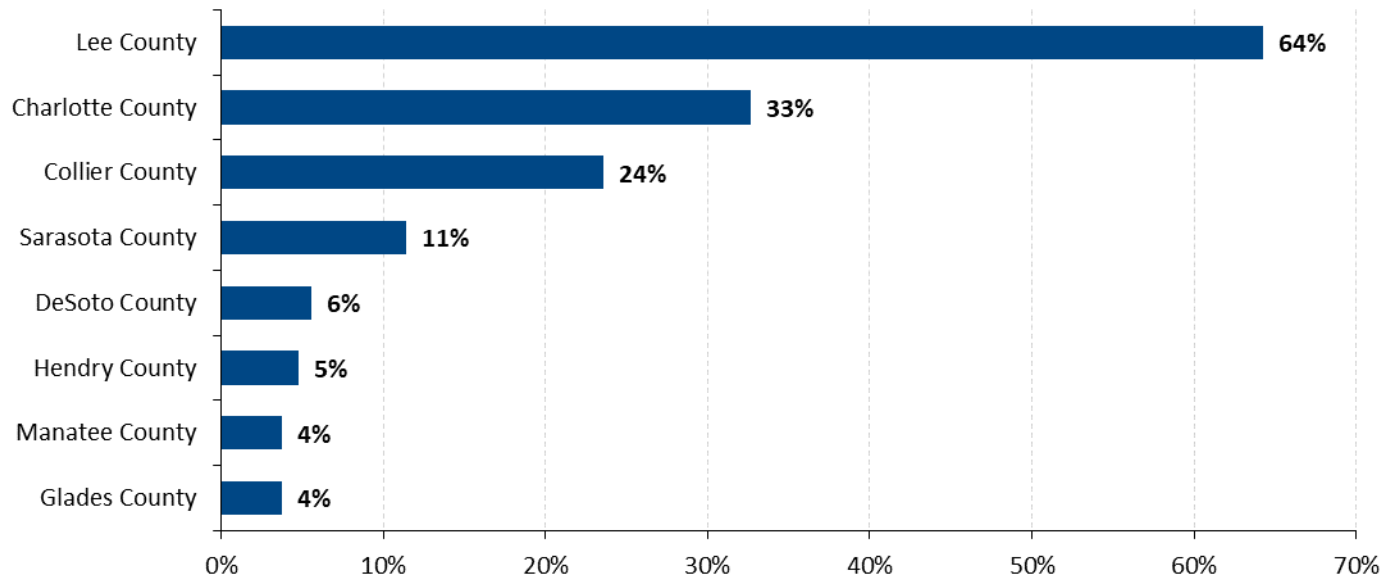
The largest percent of firms in this survey (24 percent) had gross revenues in 2019 that ranged from \$1 to \$5 million. This was followed by 23 percent of firms that had less than \$100,000. The smallest proportion of firms by gross revenue (5 percent) were those in the class of \$750,000 to \$1 million. The remaining percentage of firms had gross revenues between \$100,000 and \$750,000.

Gross Revenue		
What was your firm's gross revenue in 2019?		
Response	Count	Percent
Less than \$100,000	100	22.5%
\$100,000 to \$249,999	59	13.3%
\$250,000 to \$499,999	73	16.4%
\$500,000 to \$749,999	30	6.7%
\$750,000 to \$999,999	24	5.4%
\$1,000,000 to \$4,999,999	106	23.8%
\$5,000,000 or higher	53	11.9%
Total Responses	445	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Business Locations

Which of the following counties is your business located in?



Which of the following counties is your business located in?

Executives were asked which counties their business was located in, and were allowed to select multiple answers. The majority of responding firms (64 percent) had businesses in Lee County. Charlotte county was the location for 33 percent of the firms while 24 percent had businesses located in Collier County. Respondents also indicated that their firm had locations in Sarasota (11 percent), Desoto (6 percent) Hendry (5 percent) and 4 percent in both Glades and Manatee counties.

Business Locations		
Which of the following counties is your business located in?		
Response	Count	Percent
Lee County	311	64.3%
Collier County	114	23.6%
Charlotte County	158	32.6%
Hendry County	23	4.8%
Glades County	18	3.7%
Sarasota County	55	11.4%
Manatee County	18	3.7%
DeSoto County	27	5.6%
Total Responses	484	100.0%

Source: Coronavirus Economic Impact Survey, conducted by the Regional Economic Research Institute between April 27th, 2020 and May 3rd, 2020.

Acknowledgements

The RERI is grateful for the individuals and organizations that stepped up on short notice in response to requests for assistance in carrying out this survey and completing the Coronavirus Economic Impact Report.

- Boca Grande Area Chamber of Commerce
- Bonita Springs Area Chamber of Commerce
- Cape Coral Chamber of Commerce
- Chamber of Southwest Florida
- Estero Chamber of Commerce
- Fort Myers Beach Chamber of Commerce
- Greater Fort Myers Chamber of Commerce
- Lehigh Acres Chamber of Commerce
- Pine Island Chamber
- North Fort Myers Chamber of Commerce
- Sanibel Captiva Chamber of Commerce
- Southwest Florida Harmony Chamber
- Southwest Florida Hispanic Chamber
- Above Board Chamber
- American Institute of Architects
- Associated Builders & Contractors
- Collier County Construction Industry Association
- Collier County Council for Progress Foundation
- Leadership NEXT
- Lee Building Industry Association
- Real Estate Investment Society
- Royal Palm Coast Realtor Association
- SW Regional Manufacturers Assn
- SWFL CCIM
- SWFL Regional Technology Partnership
- SWFL Workforce Development Board
- Lee Co Port Authority Airports Special Management Committee
- Charlotte County Airport Advisory Board
- Charlotte County Chamber of Commerce
- Marco Island Chamber of Commerce
- Greater Pine Island Chamber
- Charlotte County Economic Development Partnership
- Collier County Office of Business and Economic Development
- Lee County Economic Development Organization
- Real Estate Investment Society
- Collier Building Industry Association

Appendix A: Full Comments on Difficulties and Concerns

The following lists include specific responses from the executives for the following question:

Are there other concerns or difficulties that you would like us to know?

Economic Relief Concerns

- Yes. All of the programs for business are BS. All the money is for low income or no income we make too much money even for stimulus check, no kids and no loans. But, I will most assuredly be paying it back through taxes for the rest of my life. Not happy!
- My business is not eligible for any of the programs put in place to aid businesses.
- The politics of the PPP!
- Aid is not coming fast enough.
- The SBA loans should be for small businesses 2 to 500 employees. The news stories of large multi-billion dollar companies getting SBA loans is abhorrent.
- I have applied for EIDL and received nothing. I have applied four times for PPP and received nothing. I have applied for reemployment benefits and received nothing. I have received \$1,200 in stimulus and I have a wife and two kids. A disaster on top of a disaster.
- Flood insurance bill is coming due, there is still no relief in sight for flood insurance reform. There is no relief from this obligation (there has been a delay in due date by FEMA). Premiums continue to rise by 25 percent on top of last year's premium. I am told my non-subsidized annual premium should be \$47,000 on \$180,000 of insurance with a \$25,000 deductible. This is more than all other hotel bills combined (mortgage, taxes, other insurances, utilities, etc.) It also reflects that there is a loss every 3.5 years. This property has never sustained a loss (since 1943). Assistance is still needed in this area.
- Got shut out of first round of PPP applications. Awaiting confirmation from SBA on second round PPP application. Also waiting for the EIDL application portal to reopen at SBA.
- The over-generous Federal unemployment benefits are in direct conflict with the Payroll Protection Program and getting people back to work.
- Difficulty getting updates on the status of our loan applications.
- Still unable to get loan approval.
- It is impossible to pay the company's overhead expenses during this time. The PPP Loan will help.
- The loan process is taking so long that the wait is bleeding us dry. We can't make a decision with regards to our employees until we know if and when we will get the Payroll Protection loan.
- Because unemployment monies were delayed at the state level people will have difficulty paying their mortgages not because of any result of their own. Most were forced to stop working by the state or federal government. I believe our state must support HOMEOWNERS until unemployment benefits can be disbursed and businesses can get back on their feet. Our local economy depends on a steady real estate market and avoiding a flood of foreclosures. Mass foreclosures would impact every sector in our local economy. The cost to avoid this would more than outweighs the potential damage it would cause. Mortgage relief and foreclosure stays must be executed until the end of the year. The stabilization of real estate is what could get us all out of this mess.
- Cares Act is a joke. The list is so long that we will never see any help going through the Cares Act loans.
- We applied early for the PPP. Other organizations that applied after us have been approved. We have received no word. Very disturbing. We also applied for disaster loan. It ran out of funds. We also applied to other grant makers and they stopped accepting applications. This has been a horrible experience for us. We are a mom and pop shop in business for 12 years. We may have to close.

- My employees who need reemployment insurance and the federal \$600 are desperate and there seems to be no end in sight to the waiting. This is agonizing for both them and me.
- The amount of paperwork and hoops to jump through to get a PPP loan.
- Some of my tenants are experiencing a real problem collecting their unemployment benefits, some cannot even get through to the appropriate web site or reach anyone on the phone, so they are behind on all of their bills and are struggling to feed themselves.
- The real estate professionals that primarily work on Sanibel and Captiva Islands have been affected by COVID-19. Most of the real estate professionals are not eligible for Unemployment, their loans have been denied and their monthly expenses continue without any income. This industry has been hit extremely hard and there isn't any financial assistance or alternative employment for the professionals.
- There needs to be dedicated art & culture (including events) funding. We can't lose this industry if we want recovery to actually work. Likewise artists (visual & performing) need dedicated support as well.
- Wondering as an independent contractor... What sort of relief do I qualify for?
- Business interruption insurance coverage; liability for sickness acquired on-site.
- Like any business applying for assistance we need a response.
- Stimulus programs very disappointing and difficult. Not made for small businesses.
- Banks focusing on bigger clients for PPP loans even if you have been a client for over 10 years.
- Future funding assistance beyond the next 3 months.
- My biggest issue is filing for Florida unemployment. We were told that self-employed, and 1099 workers could now apply, but the system says it doesn't show any income from Florida, so I've been declined. The unemployment system is woefully outdated, and hasn't been updated to even include this needed information. It's so broken, that you can't log in 90% of the time to even see your decision, let alone attempt to appeal it or include more information to reverse the ruling.
- Help from the state of Florida has been non-existent. The governor and state have really let us down.
- I have no money coming in right now and my employees are not getting their unemployment due to the broken system.
- As the government liquidated its funds via Grants (non-obligatory) for big businesses... unemployment went out for nearly everyone else...except micro/small business owners. As company owners... we got the shaft, unable to file for "free checks" for unemployment. For us, the only incentive was to take out loans with an unpredictable return of the market... Really!? We never got "government checks" of \$1,250 per person as discussed on the news. We are sorely discouraged with management on both the Federal and State levels. As for reopening, we can't even order materials needed to start back up since distributors and shippers are back-ordered, or taking advantage and price gouging, let alone understand when we should start orders back up again that require delivery lead times. Clients are restless or financially concerned and will cancel projects, meanwhile, we don't even know if we want to keep working this hard for so little respect or support when non-essential restaurant chains like 'Ruth's Chris Steakhouse' was deemed worthy for millions. We have discovered that we are not alone in this sentiment. I did contact SBA to request a call for guidance... Which never came. I also contacted SCORE, again, with the same result. It makes us question everything, when funding went to both organizations to help "us" out. The only company I found that was willing to help was "Wealth Watchers of Florida" who said they could get us a grant, but it would cost \$1,000. Meanwhile, employees are getting \$600 per week to stay at home? Help me understand the logic.
- Yes, we would like to apply for resources available but are concerned which are legitimate programs.
- I wish there was financial resources at a local level. Maybe in the form of discounted commercial space or something. Federal government help is non-existent.

- We are waiting to get response for our loan applications, nothing have happened yet, our application are still on hold.
- Maybe sales and tourist tax relief.
- Have been approved by PPP, no money, SBA is out of money.
- Like to see small business get these loans and or unemployment benefits.
- My concerns are the political parties making the decisions can't provide accurate or consistent information. We have been told if you applied for unemployment you don't need to reapply then 2 weeks later no you need to reapply. No one knows what they are doing or what's going on.
- Need the loan. Worry about traffic. Our season is over and most of snow birds went home. Very, very worried. Don't have income or cash flow since I had to pay all commercial bills, rent, etc. Summer and fall ahead very difficult here on our location.
- No response from any of the applications submitted. Going on 6 weeks.

Health and Safety Concerns

- Customers not understanding the value of social distancing to themselves and others they are near.
- Restaurant businesses need to open with safety in mind but open. Other businesses are ok as far as I can tell.
- Concerns... Lawsuit potential of customers or employees who get sick while working or shopping if all safety measures are being taken. Will insurance and workman's compensation cover the expenses.
- Future social arrangements for future virus mutations until vaccines are developed.
- Don't open too early. This virus is still active.
- Open fast but proceed slow and cautious. Not safety rules in place.
- I'm concerned with tourism picking up in spite of local restrictions and the lack of supplies available for me to safely reopen. It is impossible to find sanitizer and cleaning products that would it easier to do my job while allowing shoppers in my store. I would like to see the borders closed in areas with aging populations and low numbers so that we can open our shops safely to our small communities. Allowing tourists to flood in would bring dollars to our area, but at a very big cost.
- My staff remain confused by mixed messages about health impacts of the virus.
- Staff and volunteers want to open our thrift shop, and I feel at risk of compromising the health of staff, volunteers, and customers.
- Please don't move too fast. Sanibel went from 6 to 8 cases in one week. We are a little bubble of health. If too many people pour into our community too quickly then more people will die. Our environmental and health balance is do fragile.
- The when will the return of visitors to tourist attractions start to happen and how do we keep our staff and guests safe?
- Biggest concern is hospitality businesses ignoring shutdown and continuing to rent. Florida is a destination for so many people from high targeted areas hit by the coronavirus. Financial woes are understandable; placing your own community at risk for a few dollars, is NOT. So many people at different levels of state and local government are diligently working to assist during these difficult times, it's a shame to see their hard work dismissed by dishonorable business owners.
- Our fear is all these people are going to rush back to work and the second wave of cases is going to skyrocket. We've made it very clear to our clients that we will continue to work with them via zoom calls and email/calls in order to maintain their businesses but we are not risking our health to meet in person.
- I am concerned that if we rush to open up too early it could easily cause another shutdown that would be much more crippling to local businesses and the economy than slowly patiently and strategically opening up. I'm also

worried that politicians will not have the political will to listen to the health experts and their advice and guidance over everyone else's opinions.

- Things need to open up but not while this virus is still so active. People don't need to die because they want to be social.
- People relaxing and feeling more comfortable before we have a cure. When I wear a mask, people looking at me like I should not. Until a cure is found, I will wear one.
- I think the government should continue to STRESS that people should only be going out for essential products. We are a landscape supply company. Our yard is closed to the public. We are loading essential businesses (landscapers and contractors at our gate) and doing no contact deliveries to residential customers. We're installing plexiglass at both of our locations, and after that we will fully reopen. But I know that we be flooded with customers that aren't staying safe distances from one another. They certainly weren't before DeSantis issued the safer at home order. As much as I would love the business, I wish they would not come in to buy 1 or 2 statues, 1 or 2 bags of rocks, etc. If they have a big project they need to get done that is fine, but don't go shopping just to go shopping.
- If we do open up sooner, we need to have rules in place. But some people are just too cavalier. We need to get business into some of the small businesses to keep them alive but only with social distancing rules etc. mandatory rules, not "wear a face mask if you want to".
- Our big concerns, and a concern for all the performing arts is, how do we keep people safe, people whose intimacy is the very lifeblood of what we do, whether it be actors on a stage, or musicians in an orchestra. Further, the other half of the equation is audiences gathering to view or listen to the offering. Coronavirus will have lasting impact on our ability to deliver our product for years to come and right now we don't know what the solutions are.

Business Concerns

- Eighty-five percent of our business is growing oranges for juice. The rest is tangerines for fresh consumption. I am very concerned that virus-infection at processing plants could slow down harvest.
- As a sole proprietor, I am basically unemployed and uncertain if I should remain in business or abandon the business and try to get a job at Amazon or Publix.
- I am concerned about the overall impact on seating if we have to place seats six feet apart. I would like the county and state to allow us to broaden our area of seating to allow for the additional square footage that we will need. I would like our Li quit license footprint to be expanded as well.
- My business cannot operate with facemasks or social distance rules. I am a professional costume designer and theater rental business. I have to touch people and get close to them in order to get proper fittings. I cannot wear gloves and properly use the tools I need to do my job. I am also a paid professional actor. Impossible to act on stage in a mask. Etc.
- How we will survive after losing the income from our 2-3 strongest months of the year that helps sustain us during hurricane season and the slowest months. And I've faced 37 years of challenges in the same location with my little boutique. Navigating the financial resources has been daunting. I didn't even know there was a Florida small business bridge loan until I saw the option on this questionnaire. Our Sanibel Captiva Chamber of Commerce became my most reliable source of information.
- I feel abandoned and on my own - as is unfortunately typical. It's like no one has ever heard of a Solopreneur. I need actual tools to convert to virtual or online selling platforms but I don't know what they would be. And that all costs money - that I no longer have.
- The disposable income for individuals has been impacted and truly understanding the cause and effect this will have in the third and fourth quarters is where our concerns lay.

- The governments only helps companies which are held by Americans. We are on an E2 visa here, have 3 companies, about 15 employees and forty 1099 contractors and are not eligible to get any help. That's discrimination because we pay taxes here (company and private) and honestly when it takes longer then we need to fire some employees and more Americans will be unemployed.
- Bankruptcy is very real and can do more damage than the virus.
- Won't have enough money to keep open.
- We are a shelling tour company and had to shut down completely for the past two months during prime season for tourism here in SWFL. My captains are all independent contractors so we technically don't have employees. None of them have received unemployment and one has lost her house she rents a boat at a marina and lives on it. We need to open back up now.
- We need to start getting some businesses re-open sooner rather than later or they may not be there. The ramping up will take several weeks and/or probably several months from whenever we are given the green light to re-open. Our furloughed employees are struggling with an unemployment system that is failing them under the pressure of so many out of work and getting some people back to work will help ease the strain.
- Whether I stay in my homes, or they are rented out equals the same number of people. Social /physical distancing is understood and practiced. Home owners with monthly renters willing to come should be allowed. It is not like Red Tide where visitors didn't want to come. It will be difficult for home owners to meet their commitment to pay city taxes and insurance if monthly rental agreements aren't honored.
- Concerns about the economic impact for our area. Issues with retail may be escalated. It may be difficult to repurpose malls quickly enough to avoid an abandoned blight like appearance as various businesses cannot pay rents and fail. 40% of restaurants (nationwide) are predicted to not open. In this area restaurants and vacation businesses have lost season. Chico's probably lost at least one selling season. Farm workers have lost crops. I don't know how to measure the airline industry. Have heard that American and others may not service some areas of Midwest – definitely feeder states for us. Southwest Airlines predicted to remain strong – will they pick up new routes and get those folks here anyway? If fewer flights here -- how do you measure that loss of spending power? Have to hope the virus does not spike now or return to complicate the next flu season. I don't know how to measure the impact of the stimulus packages. Guess I am not sure how to connect the dots and which dots are most critical.
- I'm not sure the travel industry will ever recover from this. Especially when a large percentage of your revenue is earned from cruises.
- We have a vacation rental condo on Sanibel. I have been unable to rent it since March 14th. We have already lost more than \$13,000 due to cancellations through June with the potential for more if Sanibel extends its state of emergency and bans weekly rentals beyond May 5th. My cleaner has lost \$500 for the last 6 weeks due to no rentals. Meanwhile, I have expenses of \$3,600 per month. Our consulting business has lost or had contracts delayed that will cost us an additional \$30 - \$40K this year.
- Not knowing when customers/guests will feel confident to start going out in public and with so many layoffs, will people have the disposable income to spend in restaurants, retail and service industries.
- Because the travel industry is usually paid several months after plans are made, this will be devastating for a VERY long time. Even if we start planning trips for our clients, we won't have any income to speak of for 6 months.
- Primary focus of television and radio has been to press for support of local restaurants and bars without acknowledging other small businesses are in peril. Getting a push to have people buy from local small businesses rather than national box stores would be helpful to a wide range of local entities.
- Closing small businesses makes no sense when people are free to bring their entire families to hardware stores and box retailers. It has unfairly put small locally owned retail businesses out of business while allowing hardware chains and box stores to gain larger market share.

- Help out us condo owners!
- We have given back over \$1 million in refunds.
- If you want to call it a concern or difficulty is just an opinion that can vary from person to person. But my opinion is that we need to broaden the term essential services. We can include, dentists, hair dressers, barbers, nail salons, etc. With proper precautions we can get a lot of workers out of the house and be productive.
- My business depends on access to beaches on Sanibel. They have delayed beach opening longer than other areas.
- A "pause" needs to be implemented starting on March 20 that will "pause" all accounts payable for business', to re-start 60 days after business' are allowed to re-open.
- Beach is why most people come here and buy here and spend money please do not close the beach again!
- April and May are our "season" as a retail awards store. We totally lost all revenue in April while closed. We will reopen in May, but with schools closed, along with social distancing, our sales may remain low which will be disastrous with the slow summer months ahead of us. We are a small family business celebrating our 43rd anniversary on May 2nd. With this disaster, we may not make it!
- For start-up businesses it will be the death of them - this means that many people will have lost their life savings and possibly their family.
- That it takes too long to recover financially staff is paid with PPP but no revenue to pay all the other bills we have.
- Time to get back to normal. Hospital beds are available. This is way over done to protect those that are able to protect themselves.
- Need money for new business.
- Receiving payment on outstanding invoices.
- Reopening and not being able to deliver warm and gracious customer service with required masks, social distancing and having people sign waivers before they enter. Fear that this may happen all over again.
- Open up all real estate services.
- Open up Florida! This is not a deadly virus. All numbers show that we are on the level of the flu. Your statistics are fake. They don't show the average age of the deaths and you create panic and threaten the people with the help of the sensationalizing media!
- There is no help for sole proprietorships that have no employees. Own and work the business ourselves.
- When I drive through Ft Myers and Cape Coral, I see other restaurants with outdoor seating/patrons dining for lunch and dinner. It is very upsetting that we are told NO customers may dine on premise, but you see others doing so. We feel that if you have an outdoor area for people to sit with "to go" food then they should be able to without officials kicking them out and threatening with fines.
- Get county zoning approval meetings back on the schedule. I don't see any reason that these cannot be conducted through the use of zoom, or some other video conference software. I have multiple projects relying on zoning approval. My fear is that if these meetings continue to get pushed back, the ripple affect following the reopening of business is going to be terrible. We need to keep these processes moving forward so we don't have a gap, or have way too many projects for the county to catch up on.
- Trying to stream online classes with no income to keep previous clients. Making NO MONEY and unable to charge for services because of client retention. Was having real success before the shutdown. Rebuilding client confidence to come back to live classes in government buildings (recreation centers) might never happen again.
- As a realtor I need people to travel here to make the sale. Americans typically don't buy sight unseen. If we open too early and then have to "close" again it will delay travel that much further.
- Just like most people I am struggling to pay bills.
- We need to open the economy ASAP. My industry is still moving along enough to get by but the hospitality and service industry is going to be destroyed if we keep this up. Restaurants, salons/barbers, etc. it's a large part of our local economy and they need to open to keep them alive.

- As a volume based business, I am concerned about creating an environment where customers can maintain safe social distancing and also be able to service enough clients that generates the income we need to cover our overhead, such as high rent, payroll and advertising.
- I have been compliant and received no help as promised. Most likely I will lose my business due to COVID-19.
- Let's get people back to work so they can afford groceries, mortgages, insurance and lawn care!
- Open businesses now.
- Worried about customers not being able to survive 2020 and reduced ability to pay service providers.
- I feel the construction industry will feel the worst effects in 3-9 months of the economy starting back up.
- We have made substantial technology investments in high-end audio/video and internet-based streaming technology. These will enable us to being producing and live-streaming high-quality county music variety shows "live" within 60 days. These shows will be on a PPV basis in an effort to begin generating enough revenue to get our musicians back to work. We believe that live-stream will become increasingly in demand in a post COVID-19 world.
- Totally disagree with shutting down private vacation rentals but allowing hotels, motels, inns, resorts, and time shares to continue renting. Accommodation should have been shut down entirely for a 4-week period and flights from "hot spots" should have been banned, but they weren't and the result has been increased exposure. If properties with numerous rooms are allowed to operate than private homes, duplexes, small condos, etc. that are better able to provide social distancing and reduce exposure would make a lot more sense. Biggest issue right now is reopening Charlotte County Public Beaches with NO restrictions! Crazy! Englewood Beach was mobbed with beach goers, many ignoring social distancing and visitors from Sarasota County are flooding the beach because of restrictions there. What on earth are Charlotte County officials thinking?
- Tourism, out of season vs in season income.
- Most of our customers are located outside of Florida and it looks like they're on track to open within the next 30 days, if they don't it will hinder our return to normal.
- As I mentioned before, we started this year busy. A lot of our work is for mortgage companies. If the mortgage industry slow then our business will slow. What we have done in the last 2 months was generated in January and February before the shutdown. If people stop refinancing homes or purchasing due to job loss or income loss then we will not have any work. What our concern is what the two to three months will bring. Because we are self-employed we did not qualify for any of the programs since our business at the present is still bringing in income.
- Customer fear of returning to stores, the lack of income for the general public (consumers, our customers), unaffordable rent (now that income is down), and the inability to payback deferred rent, the coming deferred inventory bills and the general fear that business/sales won't come back for many months... How to sustain or how to cut losses and close without paying penalties for broken leases, etc.
- As a massage therapist and esthetician I am concerned it may be a very long time or not at all that I return to work.
- We need to get people back to work.
- I mostly work with the tourist market and other businesses catering to tourists. People are not coming here as families and friends for reunions and social parties.
- I am a single member LLC. Weddings and large events makes up more than 70% of my income. I have lost almost all work from March till end of May into June.
- Financial struggles, not wanting to lay off workers who were promised a career. Hard to find PPE to keep them safe.
- Please open up Florida.

- Our thrift store is what provides us the funds to feed and pay the medical bills for the animals in our care. Retail stores may be deemed nonessential, but to us our thrift store is extremely essential.
- I have an open air studio gym. We have been in business in Punta Gorda since 2013. Allowing people in restaurants has more people per square foot than our facility with a 10 member limit imposed: these continued restrictions and mandated closures are killing our livelihood.
- We closed for the shutdown.
- Self-employed real estate appraiser. Demand is way down. Interior inspections is on hold for me.
- As a not-for-profit theatre our concern is that social distancing will continue as a precaution for many. Reducing the number attending live theatre to 50% or less will double or triple the unearned (fundraising) need.
- I have been economically impacted due to officials closing their eyes to small business, woman owned businesses.

Hiring and Staffing Concerns

- Difficulty hiring new staff, reason unclear. Staff afraid to take on employment due to conditions? Or stimulus pay, unemployment pay promises?
- Unemployment payments are more than what my employees used to make, they might not return to work.
- The additional unemployment compensation is butting up against the PPP loan. Team members may not want to come back to work, as they are making significantly more money on unemployment.
- Unemployment too rich making it difficult to hire employees back. They simply say they are do not feel safe coming back to work. They will make more money not working and may be able to stay on unemployment by stating a fear of returning to work. Staying quarantined and getting paid at a higher rate versus working and being exposed for less money?
- Unemployment is paying my employees double what they were making working! Now they're even getting rental assistance! They're on easy street, so why work when they can sit on their asses!

Misinformation Concerns

- I am concerned that inaccurate information has been disseminated about how serious the virus is for political purposes. The current status was a major over reaction to the situation. Many people will not recover from the shuttering of the economy and will have to start over.
- That this entire situation was purposely exaggerated by the media and politicians for political gain.
- The misinformation surrounding this virus is incredible and the reporting on it is misleading, erring on the side of more death, resulting in unwarranted fear. The virus appears to be extremely contagious but the death rate is exceedingly low -- these are not reasons to shut down the economy. People and businesses should choose for themselves whether they should shelter at home, close businesses, and what defines an essential activity. I'm not a fan of the government telling me what I can do with my body, whether it's consuming drugs and alcohol, having an abortion, or standing within 6 feet of someone at a restaurant. Unfortunately this huge overreach will have much more of a profound impact on society than the virus itself.
- Too many "opinions" create confusion and uncertainty among the people. In addition to COVID-19, the media (all) has in many ways created an entirely different problem by throwing out too much, too fast, and many with an "agenda" behind the information. Mass confusion. Also, too many experts and armchair quarterbacks (primarily politicians) pretending to have all the answers after-the-fact. Hindsight is always 20/20; no one has ever had to deal with such an event, so the entire COVID-19 catastrophe was a learning process for everyone from day one. No different than an asteroid hitting the planet or the super-volcano underneath Yellowstone erupting... No one knows what they would do, yet should it ever happen everyone will suddenly become an "expert" and criticize anything and everything that is done. Unfortunately, this appears to be the "new" America... Blame & shame. An American tragedy.

- Too much hype: Facts not fear... BS, they make the facts fearful.
- 80% of this virus is a media overreaction to scare the public. Sells ad space, and they try to upset the middle of the road voters. Our elected officials shouldn't fall for this.
- I believe social media has become a main source of information making it non fact based opinion information. Most people are living in fear because of this.
- People to react not by fear but by fact. The governor did an exceptional job rolling out phase 1.
- Concerns about information being factual.

Other Comments

- Need to put a "pause" on all landlord's rents, utilities, taxes, etc. for 60 days.
- My non-profit agency gives people food on an emergency basis. This time of year (season) we see 3 to 5 families a day. With the shutdown, we are seeing 30 to 70 families a day. I am grateful that we are able to be open our regular days, because there are people who have nothing. The really good news is people have been very generous with donations.
- It would be nice to see some kind of advocacy for the tourism/attractions industry like we have seen for the restaurant industry.
- Inflation, due to the government's printing and distributing of money, and borrowing (from China). Reinforces belief(s) that the government will 'take care of you' and that we are in a 'welfare' state/country. It is NOT the government's responsibility. This enables people to be recklessly fail to plan and be responsible for themselves. Very disturbing that so many people live 'paycheck to paycheck,' and don't assume responsibility for saving and planning. This is a failure of our education system, parents, and government.
- It would be good to see our local government take bold but smart moves sooner rather than later to open up for business. People have the tools and the education to make decisions regarding risk and reward, our government leaders need to exhibit that as well.
- Impact of a hurricane while still in the recovery of a pandemic.
- Economic injury is not being quantified or considered correctly by government entities. A vaccine will not be available until late 2021, so herd immunity should be one of the goals. Government officials need to start looking at things holistically before we're all "healthy" with no money, jobs, food, happiness, quality of life, etc, etc, etc. Otherwise, we are all going to avoid COVID and die of starvation.
- Tell some of the selfish residents of Sanibel to think beyond themselves in getting our island back up and running. Better still, based on their ignorant requests to keep a full shutdown in place, ask them how they would respond if there were no local services at all they could tap to get what they need. Instead they would have to venture off-island or have items delivered. And, then, they could live in their own little wimpy bubbles before they expire of something else beyond this pandemic. This is the epitome of what's wrong with this country today -- selfishness.
- Don't know where to start. We are all fighting this monster day to day. I applaud Lee County and Government for not shutting down our state. We need to make sure we cautiously open. I think we have done so well because of the policies in place. Open slowly and methodically the first time to our citizens. Very concerned about transient non-essential travel. We are a tourist destination.
- I'm afraid if we don't have strict guidelines from the government and protection from some stupid lawsuit BS.
- God help us all.
- My hotel is part of a larger management company with 175 hotels. This survey deals with my hotel only.
- Governments going bankrupt.
- It's unfair that large box and chain stores benefit financially from the virus and the true small business suffer and kicked to the curb so to speak. I watched 1 hour press conference in California by Dr. Erickson and another doctor

who have 7 offices and are actually working each day and are not in an office each day. It's being censored and YouTube took it down. They are presenting medical data and science and they said the data is showing 'let's get back to work'. They said quarantining healthy people is weakening everyone's healthy immune system. Explained perfectly and it all makes sense. We need germs. I hope you can find this video.

- People stop all unnecessary spending (anything other than food and necessities). Then when they are over that thought process it's hurricane season.
- I am bothered that I am not able to come down to Sanibel and bring my elderly mother because her name is not on our deed.
- Too many to write at this time.
- The work has become more remote and dependent upon electronic connectivity and knowledge.
- I can witness notarizations online now through RON.
- My company is more seasonal for snowbirds.
- I have too many to list. Too many unknowns. Losing everything that's my concern.