



# COVID-19 BUSINESS IMPACT SURVEY | MAY 2020

A joint project by the College of Central Florida, Ocala/Marion County Chamber & Economic Partnership (CEP),  
and the Ocala/Marion County Visitors and Convention Bureau (TDC)



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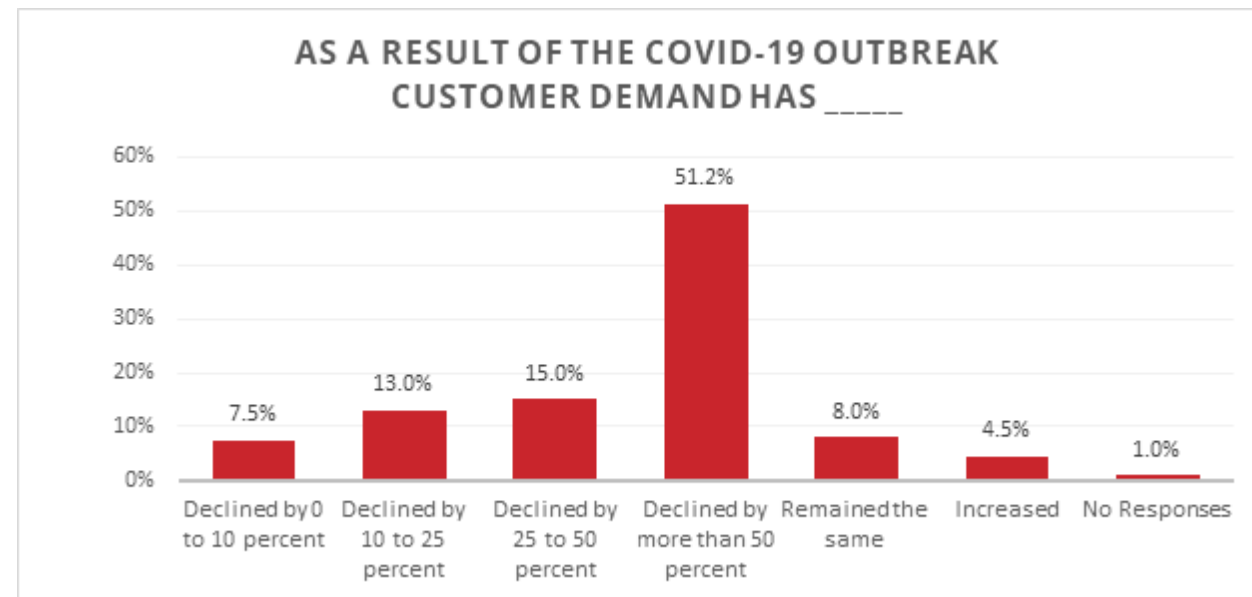
The COVID-19 Business Impact Survey was conducted by the Ocala/Marion County Chamber and Economic Partnership (CEP) during April 13, 2020 to April 23, 2020. The sample size for the survey was 199 businesses. The survey was designed to allow business executives to voice their concerns about the impact of COVID-19 pandemic on their business.

Survey results compiled and analyzed by Abraham Mathew, MBA, College of Central Florida (Assistant Professor, Business, Technology and Career and Technical Education).

## BENCHMARK QUESTIONS

### 1. As a result of the coronavirus, customer demand has \_\_\_\_\_.

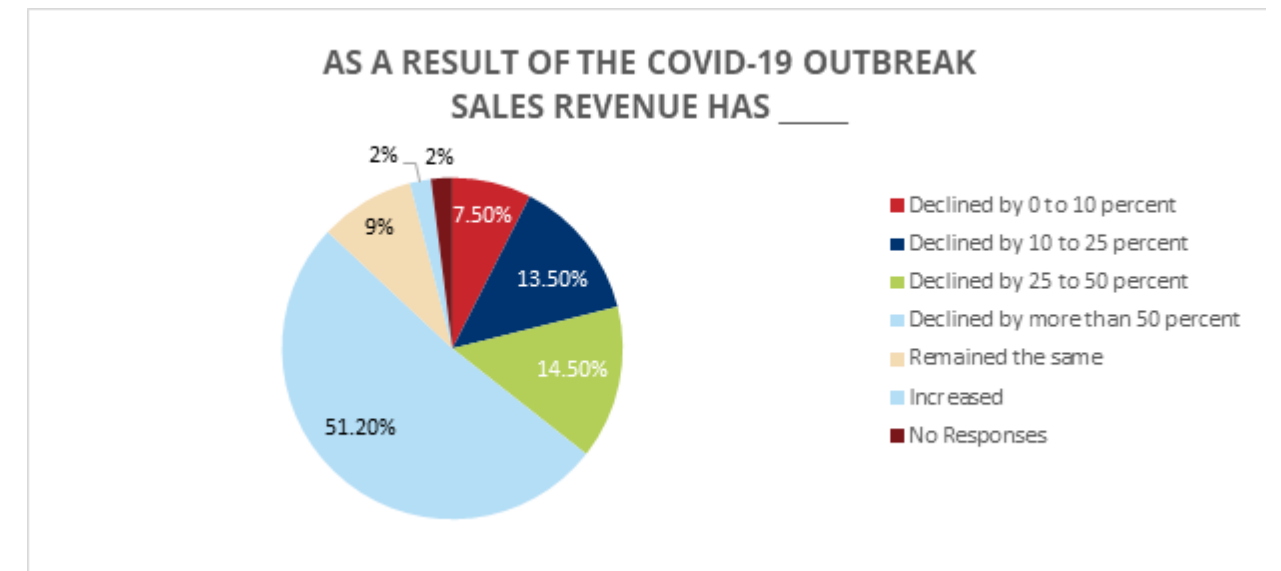
Eighty-seven percent of respondents said that customer demand in their business had declined as a result of COVID-19. Among the respondents that said demand had declined, 51% of executives indicated that demand had declined by more than 50% while 15% said that demand had declined between 25% and 50%. However, not all executives said that demand had declined as a result of COVID-19, with 8% saying that customer demand had remained the same and 5% saying that demand had actually increased as a result of the pandemic.



Customer demand has	Number of Response(s)	Response Ratio
Declined by 0 to 10 percent	15	7.5%
Declined by 10 to 25 percent	26	13.0%
Declined by 25 to 50 percent	30	15.0%
Declined by more than 50 percent	102	51.2%
Remained the same	16	8.0%
Increased	9	4.5%
No Responses	1	<1%
<b>Total</b>	<b>199</b>	<b>100%</b>

### 2. As a result of the coronavirus, sales revenue has \_\_\_\_\_.

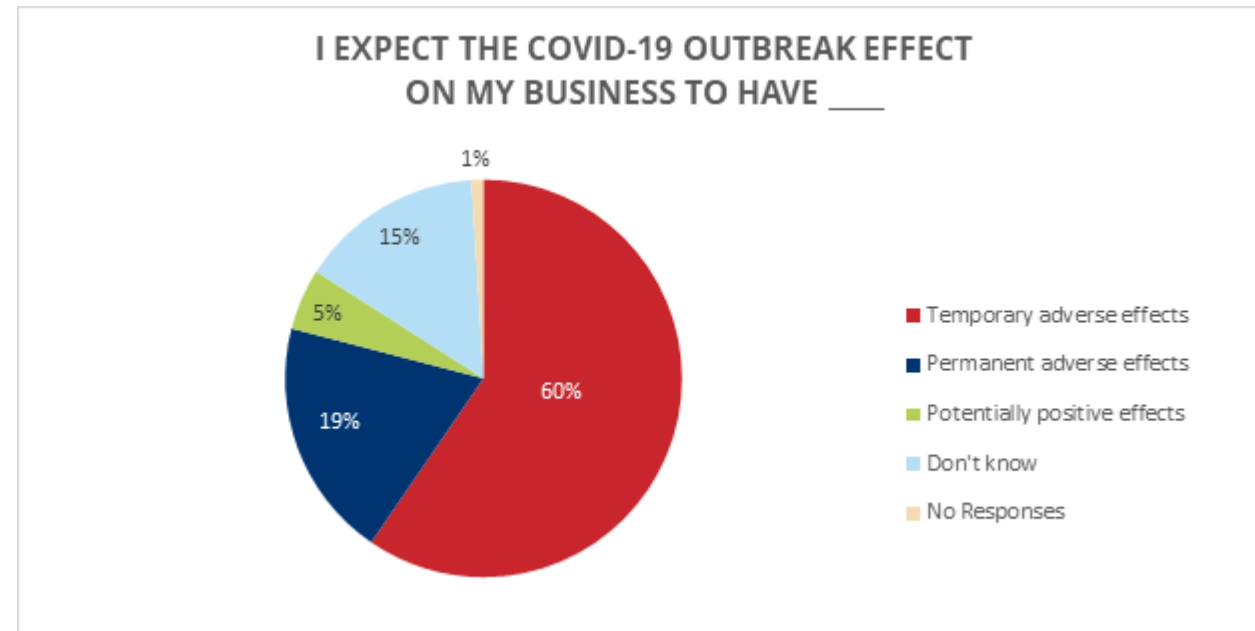
Eighty-eight percent of respondents said that sales revenue in their business had declined as a result of COVID-19. Among the respondents that experienced declines, 51% of the executives indicated that revenues had declined by more than 50% and 15% of respondents said that revenues had declined between 25% and 50%. Eight percent of respondents said that sales revenue declined between 0% to 10% and 14% of respondents said revenue had declined between 10% to 25%. However, not all executives experienced a decline in sales revenue. Nine percent of the respondents said that sales revenue had remained the same and 2% said that revenue had actually increased as a result of the pandemic. Two percent of the respondents did not answer the question.



Sales revenue has	Number of Response(s)	Response Ratio
Declined by 0 to 10 percent	15	7.5%
Declined by 10 to 25 percent	27	13.5%
Declined by 25 to 50 percent	29	14.5%
Declined by more than 50 percent	102	51.2%
Remained the same	18	9.0%
Increased	4	2.0%
No Responses	4	2.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

**3. I expect the coronavirus' effect on my business to have \_\_\_\_\_.**

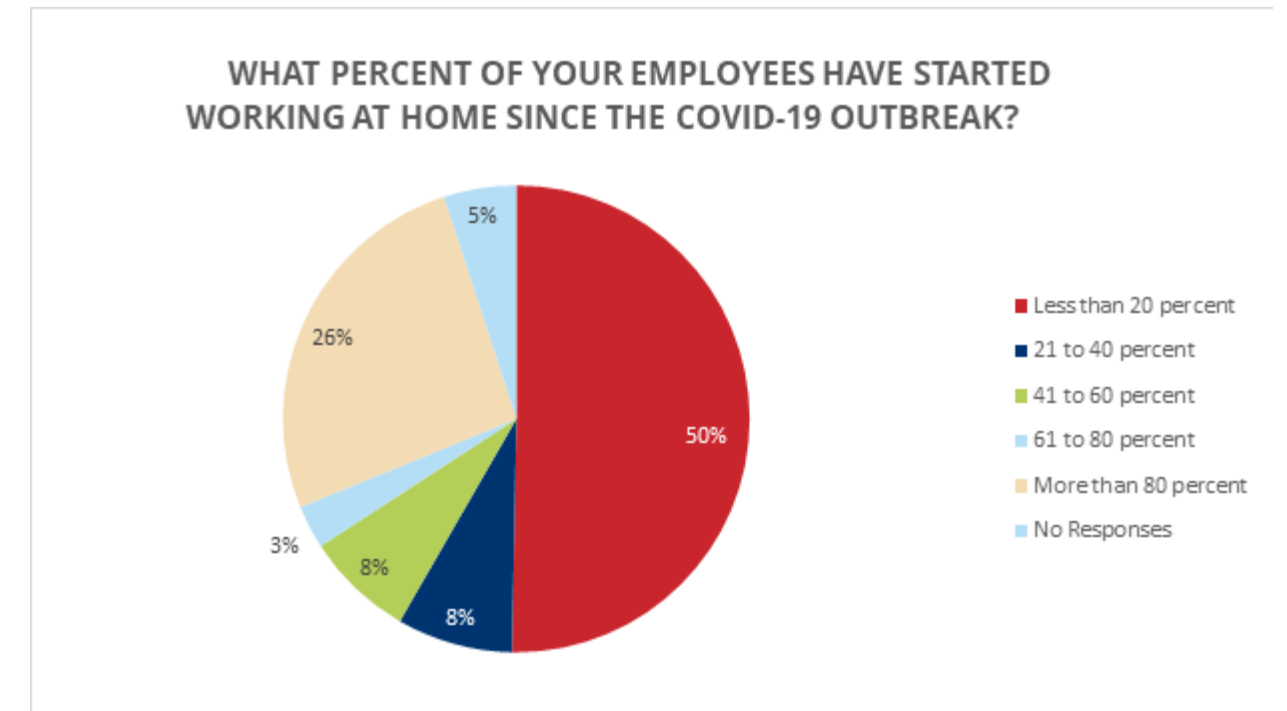
Many of our surveyed executives (60%) expect the effect of COVID-19 to have temporary adverse effects while 20% expected the adverse effects to be permanent. About 5% of the respondents expected potentially positive effects on their business. The remaining respondents (15%) just did not know what kind of effect COVID-19 would have on their business.



	Number of Response(s)	Response Ratio
Temporary adverse effects	119	59.7%
Permanent adverse effects	39	19.5%
Potentially positive effects	10	5.0%
Don't know	30	15.0%
No Responses	1	<1%
<b>Total</b>	<b>199</b>	<b>100%</b>

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

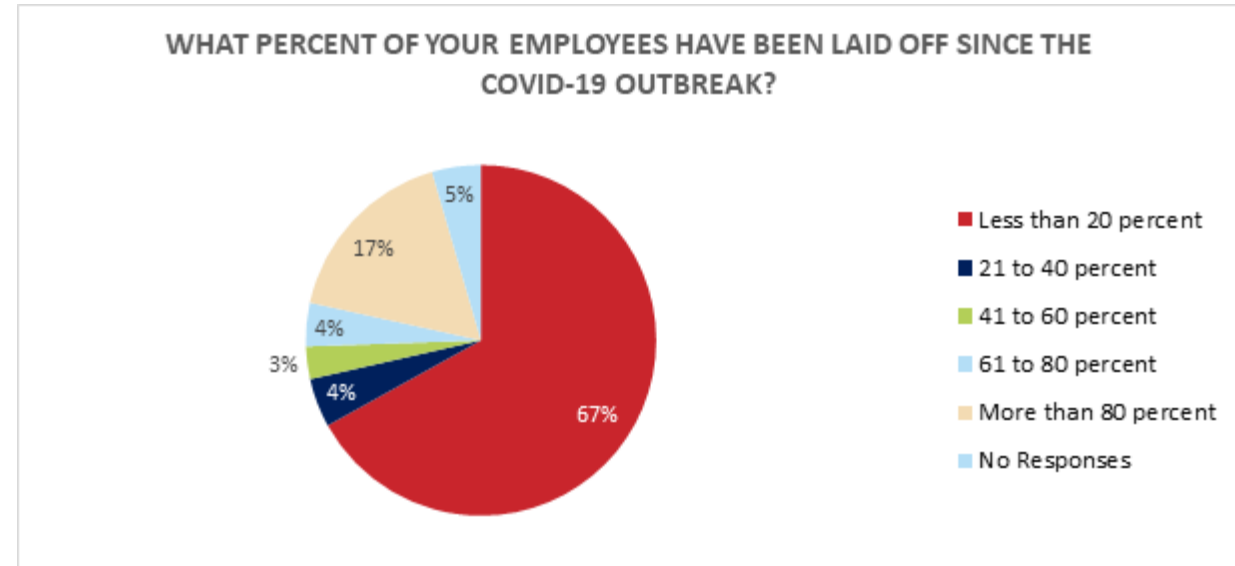
COVID-19 has had a significant impact on the way workers perform their jobs. Business executives were asked to report on how many of their employees have started to work at home since the outbreak. Twenty-six percent of the respondents said that more than 80% of their employees started working from home. On the other hand, half of the respondents (50%) stated that they had less than 20% of their employees working at home. A total of 19% of the respondents stated that the proportion of their employees working from home ranged from 21% to less than 80% of their total employees.



	Number of Response(s)	Response Ratio
Less than 20 percent	100	50.2%
21 to 40 percent	16	8.0%
41 to 60 percent	15	7.5%
61 to 80 percent	6	3.0%
More than 80 percent	52	26.1%
No Responses	10	5.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

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

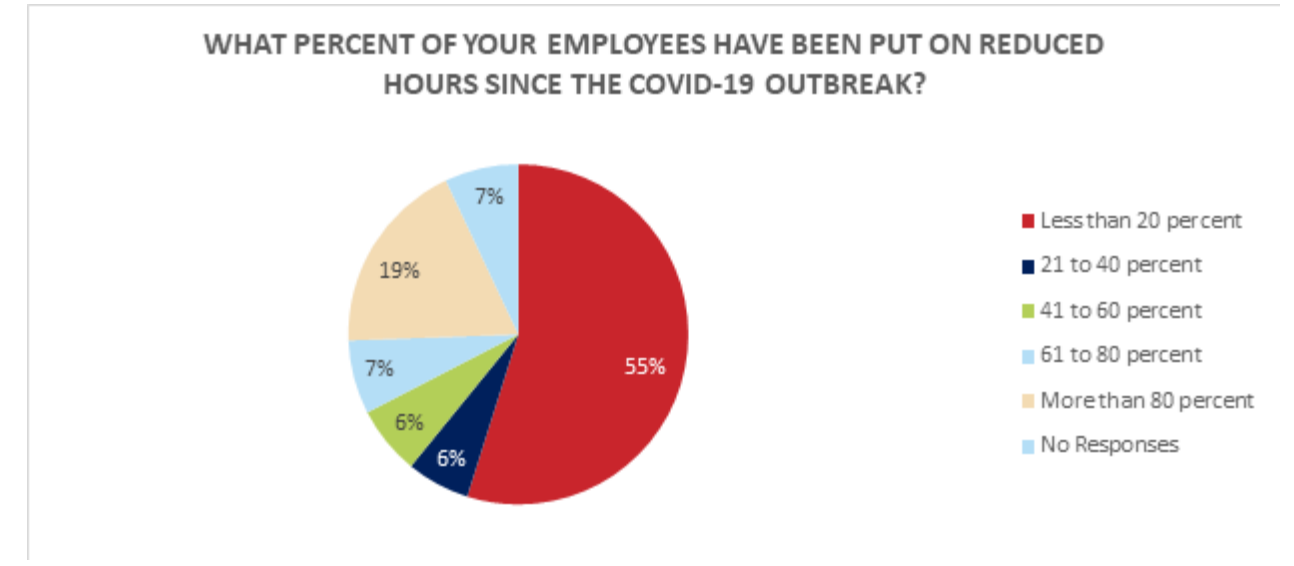
Business executives were asked about the number of employees that had been laid off since the COVID-19 outbreak. A large number, 67% of the respondents, said they laid off less than 20% of their workers. On the other hand, about 17% responded that they had laid off more than 80% of their workers. Almost 5% indicated that they laid off between 21% and 40% of their workers. A total of 7% laid off between 41% and 80% of their employees, 5% of the respondents did not answer this question.



	Number of Response(s)	Response Ratio
Less than 20 percent	133	66.8%
21 to 40 percent	9	4.5%
41 to 60 percent	6	3.0%
61 to 80 percent	8	4.0%
More than 80 percent	34	17.0%
No Responses	9	4.5%
<b>Total</b>	<b>199</b>	<b>100%</b>

### 6. What percent of your employees have been put on reduced hours since the COVID-19 outbreak?

COVID-19 has disrupted places of work, employment and the number of hours worked by those that were not laid off. About 19% of the respondents in the survey indicated that they had reduced the number of hours worked for more than 80% of their employees. Fifty-five percent of the respondents reduced hours worked for less than 20% of their workers. A total of 20% had reduced hours worked for 21% to 80% of their workers. Seven percent of the respondents did not respond to this question.

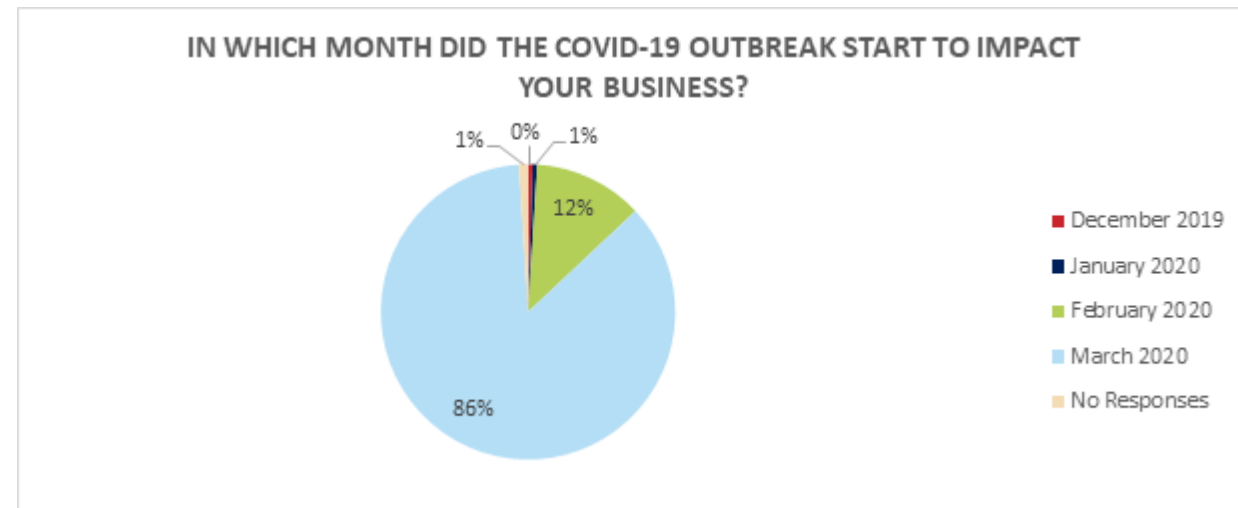


	Number of Response(s)	Response Ratio
Less than 20 percent	109	54.7%
21 to 40 percent	12	6.0%
41 to 60 percent	13	6.5%
61 to 80 percent	14	7.0%
More than 80 percent	37	18.5%
No Responses	14	7.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

## ADDITIONAL QUESTIONS

### 7. In which month did the COVID-19 outbreak start to impact your business?

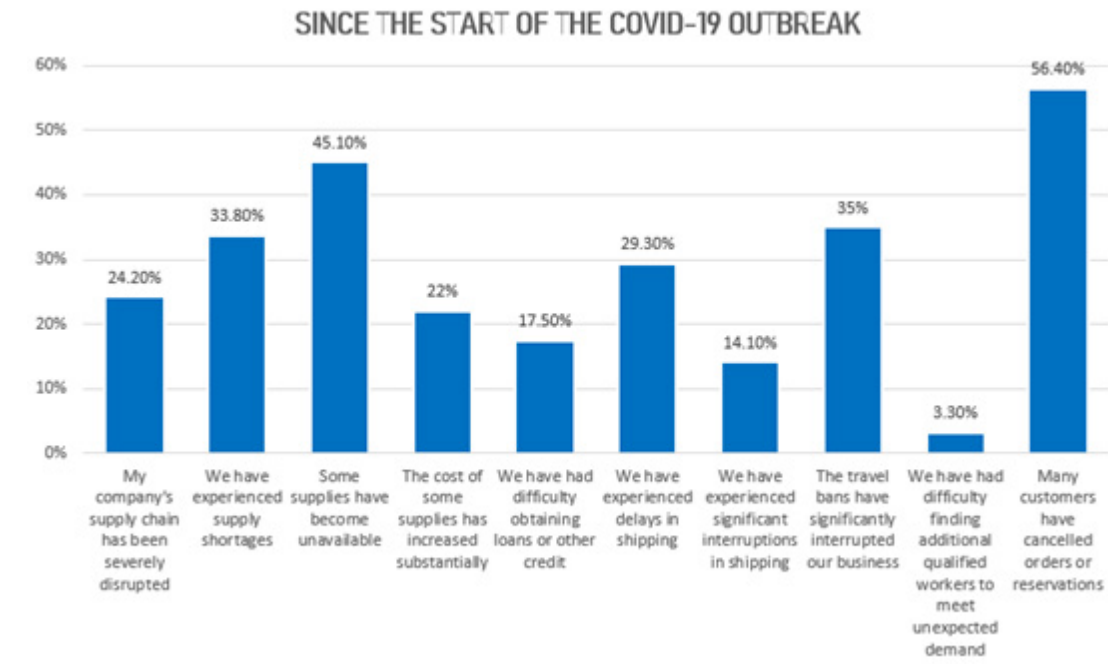
Eighty-six percent of Marion county firms stated that COVID-19 began to impact their business in March 2020, while 12% said that their business began to feel the effects in February 2020. Less than 2% of executives stated that COVID-19 began to impact their business in December 2019 and January 2020. There was no response from 1% of the respondents.



	Number of Response(s)	Response Ratio
December 2019	1	<1%
January 2020	1	<1%
February 2020	24	12.0%
March 2020	171	85.9%
No Responses	2	1.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

### 8. Since the start of the COVID-19 outbreak...

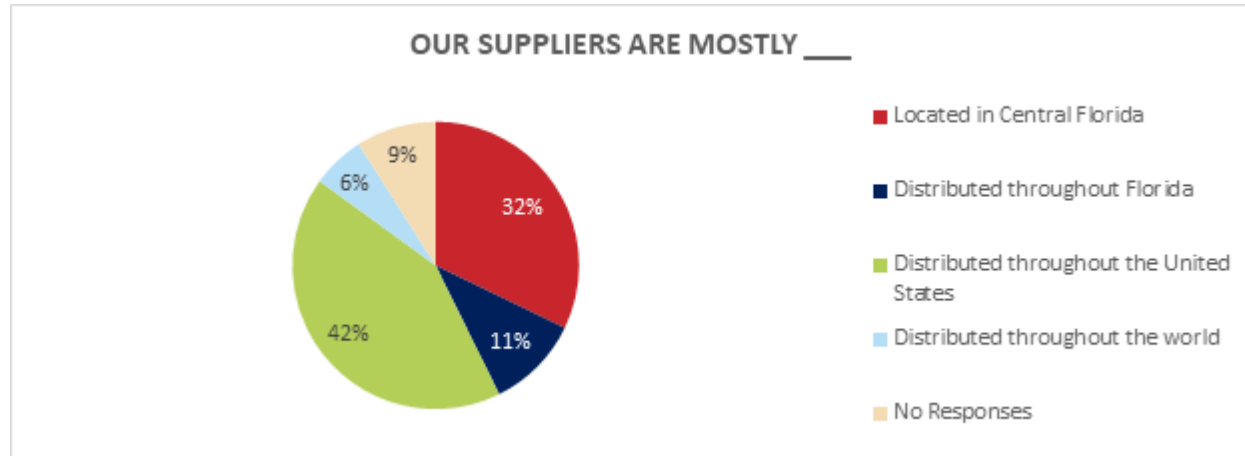
COVID-19 had a variety of impacts on area businesses. The largest proportion, 56% of the respondents, was affected by cancelled orders or reservations. Forty-five percent were affected by the unavailability of some supplies. The travel bans impacted 35% of the businesses. Thirty-four percent began to experience supply shortages. Twenty-four percent of the respondents were affected by disruptions in the supply chain. Only 3% of the respondents reported having difficulty in finding additional qualified workers as they experienced unexpected increase in demand.



	Number of Response(s)	Response Ratio
My company's supply chain has been severely disrupted	43	24.2%
We have experienced supply shortages	60	33.8%
Some supplies have become unavailable	80	45.1%
The cost of some supplies has increased substantially	39	22.0%
We have had difficulty obtaining loans or other credit	31	17.5%
We have experienced delays in shipping	52	29.3%
We have experienced significant interruptions in shipping	25	14.1%
The travel bans have significantly interrupted our business	62	35.0%
We have had difficulty finding additional qualified workers to meet unexpected demand	6	3.3%
Many customers have cancelled orders or reservations	100	56.4%
<b>Total</b>	<b>177</b>	<b>100%</b>

### 9. Our suppliers are mostly.....

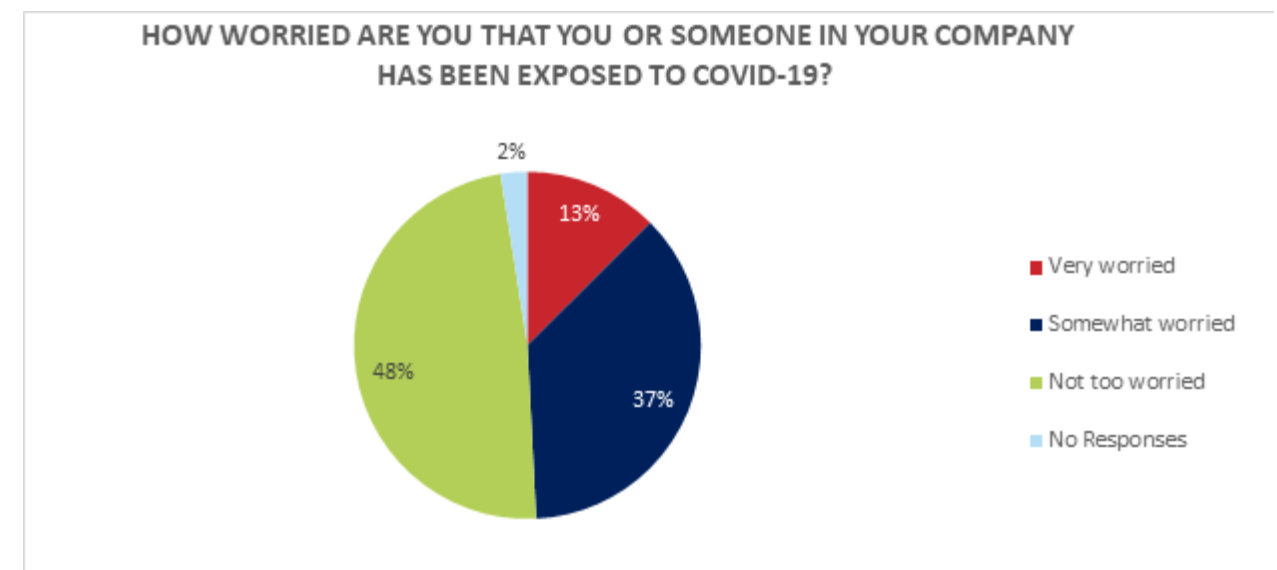
The largest proportion of our survey respondents (42%) indicated that their suppliers were located throughout the United States while 32% stated that their suppliers were located in Central Florida. Eleven percent of the respondents indicated that their suppliers were located throughout the state of Florida while 6% of the respondents stated that their suppliers were distributed throughout the world. Nine percent of the respondents did not answer the question.



	Number of Response(s)	Response Ratio
Located in Central Florida	64	32.1%
Distributed throughout Florida	21	10.5%
Distributed throughout the United States	84	42.2%
Distributed throughout the world	12	6.0%
No Responses	18	9.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

### 10. How worried are you that you or someone in your company has been exposed to COVID-19?

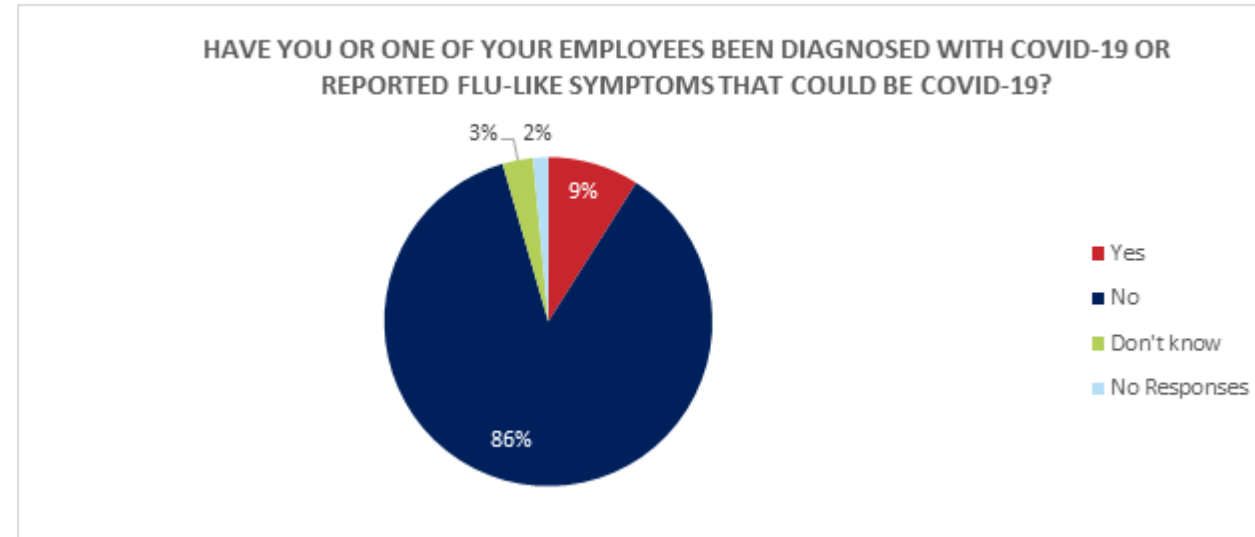
The response to this question could be changing on a daily basis and could be impacted by external factors. At the time the survey was done, between April 13 and April 22, 48% of the respondents were not too worried while 37% were somewhat worried and only 13% were very worried. Three percent did not respond.



	Number of Response(s)	Response Ratio
Very worried	25	12.5%
Somewhat worried	73	36.6%
Not too worried	96	48.2%
No Responses	5	2.5%
<b>Total</b>	<b>199</b>	<b>100%</b>

**11. Have you or one of your employees been diagnosed with the COVID-19 or reported flu-like symptoms that could be COVID-19 (fever, coughing, shortness of breath)?**

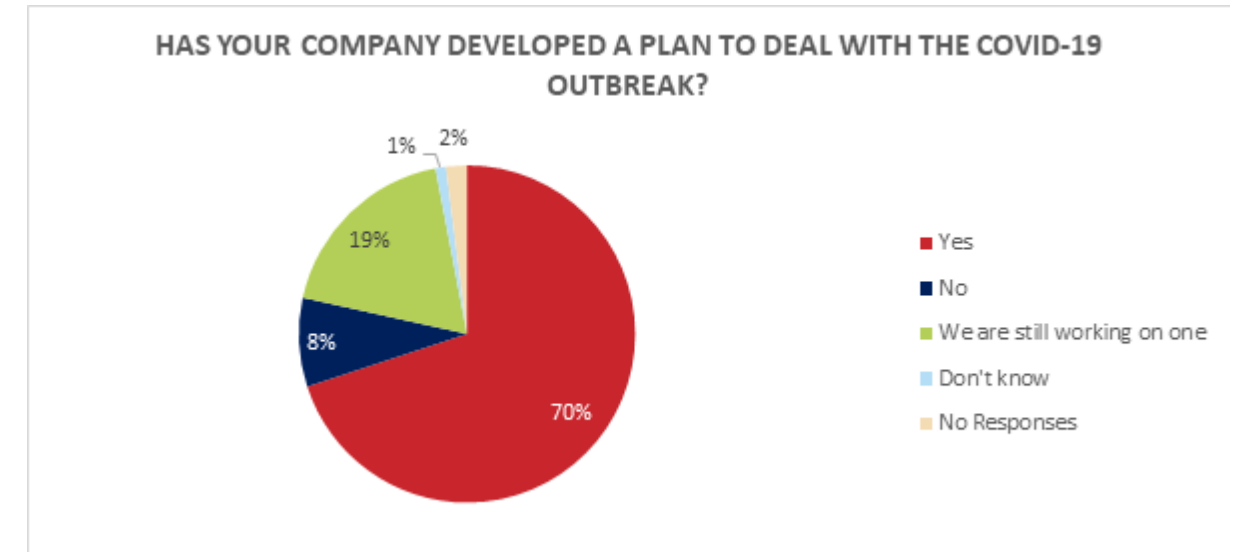
At the time this survey was taken, 86% of our respondents reported that none of their employees were diagnosed with COVID-19 or flu-like symptoms. Meanwhile, 9% of the respondents said they did have employees that were diagnosed with COVID-19 or flu-like symptoms. Three percent of executives did not know and 2% did not respond to this question.



	Number of Response(s)	Response Ratio
Yes	18	9.0%
No	172	86.4%
Don't know	6	3.0%
No Responses	3	1.5%
<b>Total</b>	<b>199</b>	<b>100%</b>

**12. Has your company developed a plan to deal with the COVID-19 outbreak?**

When asked whether their companies had developed a plan to deal with COVID-19, 70% indicated they did have a plan while 9% said they did not. About 19% of the respondents said that they were working on a plan while 1% said they were unsure if their firm had developed a plan and 2% did not respond to this question.

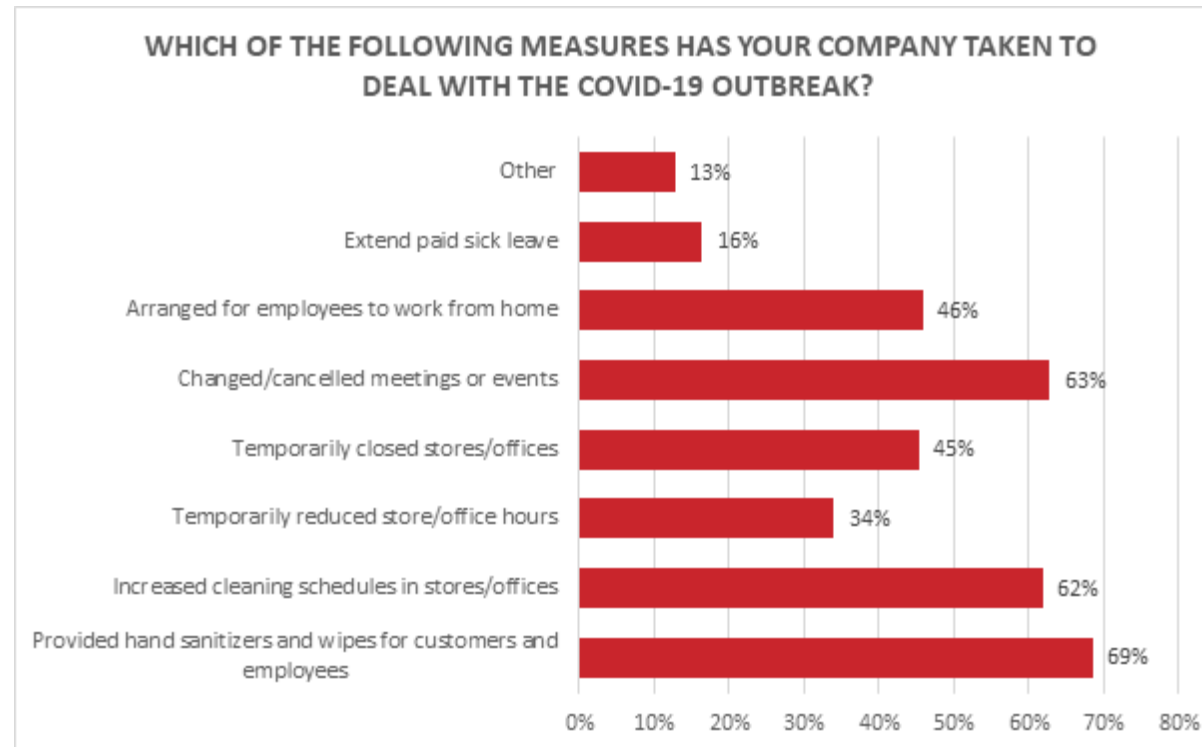


	Number of Response(s)	Response Ratio
Yes	139	69.8%
No	17	8.5%
We are still working on one	37	18.5%
Don't know	2	1.0%
No Responses	4	2.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

### 13. Which of the following measures has your company taken to deal with the COVID-19 outbreak?

When asked what type of measures were taken by companies to deal with the COVID-19, 69% indicated they provided sanitizers and wipes, 63% said that they changed or cancelled meetings that involved person to person contact and 62% indicated an increase in cleaning schedules of their facilities. Forty-six percent indicated that their employees were asked to work from home and 45% closed their facilities temporarily. Thirty-four percent said their facilities reduced hours while 16% stated that they had extended paid sick leave to their employees.

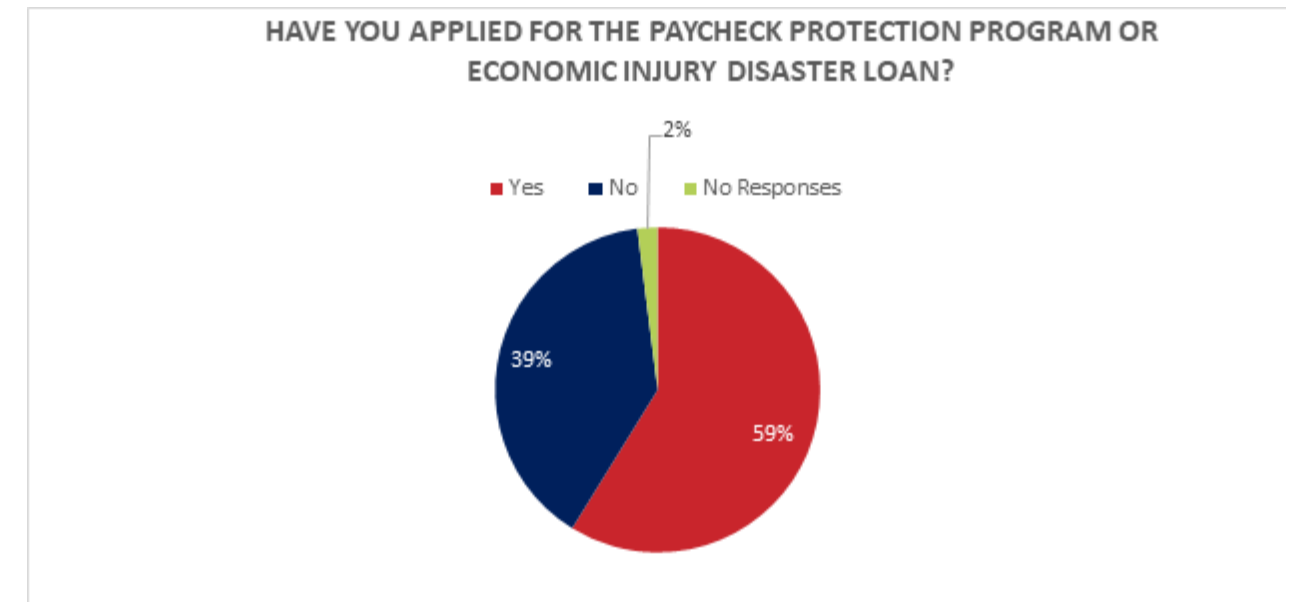
Other measures respondents indicated were following CDC protocol, keeping all their employees on salary, furloughing workers, online/curbside sales and testing for staff and clients, closed doors because there were no customers, supplied employees with masks, cancelled all performances, offered to-go services.



	Number of Response(s)	Response Ratio
Provided hand sanitizers and wipes for customers and employees	133	68.5%
Increased cleaning schedules in stores/offices	120	61.8%
Temporarily reduced store/office hours	66	34.0%
Temporarily closed stores/offices	88	45.3%
Changed/cancelled meetings or events	122	62.8%
Arranged for employees to work from home	89	45.8%
Extend paid sick leave	32	16.4%
Other	25	12.8%
<b>Total</b>	<b>194</b>	<b>100%</b>

### 14. Have you applied for the Paycheck Protection Program or Economic Injury Disaster Loan?

When asked about the Payment Protection Program and Economic Injury Disaster Loan, more than half (59%) of the respondents said that they had applied for it while 39% indicated that they had not applied for it. Two percent of the respondents did not respond.

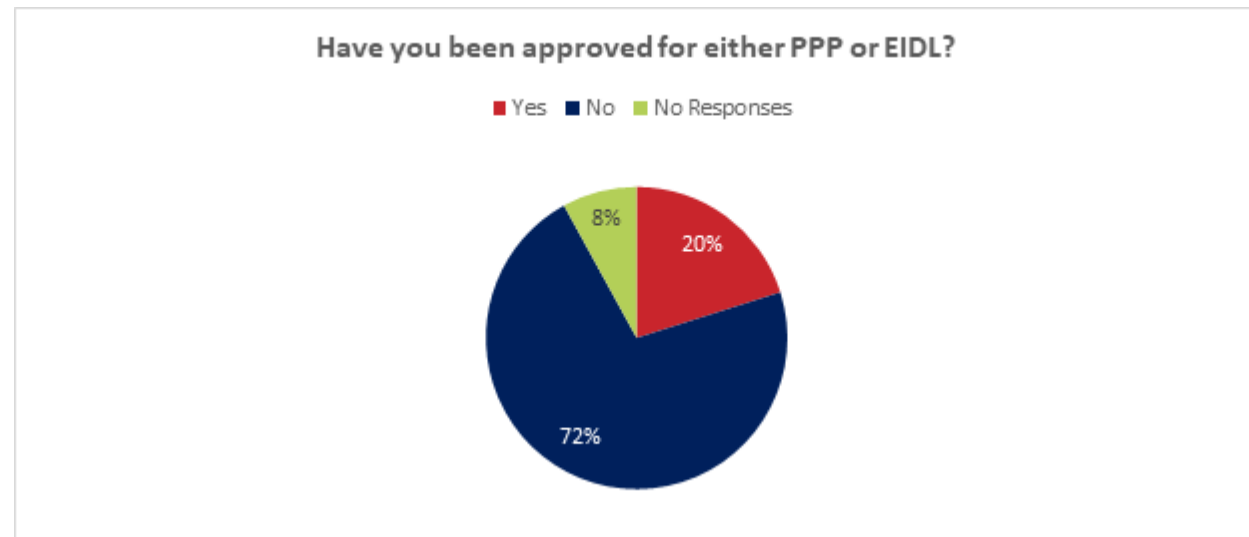


	Number of Response(s)	Response Ratio
Yes	117	58.7%
No	78	39.1%
No Responses	4	2.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

**15. Have you been approved for either PPP or EIDL? If so, for what amount?**

Executives were asked if they had been approved for either the Payment Protection Program (PPP) or Economic Injury Disaster Loan (EIDL) a large proportion of the respondents (72%) said that they had not been approved and only 20% indicated that they had been approved for either one of them. Eight percent did not answer this question. \*Only 59% has applied for either PPP or EIDL.

In the comments section, more than half of the respondents (68%) indicated the amount that they had been approved for PPP or EIDL ranging from a minimum of \$7,100 to a maximum of \$2.4 million. Respondents also indicated encountering problems which included: “loan approved but not paid out”; “problem in submitting the application”; “still waiting”; “received a number for EIDL two weeks ago but nothing else”, “delayed response from SBA”, “received a confirmation but then nothing”, and “money ran out before application was reviewed.”



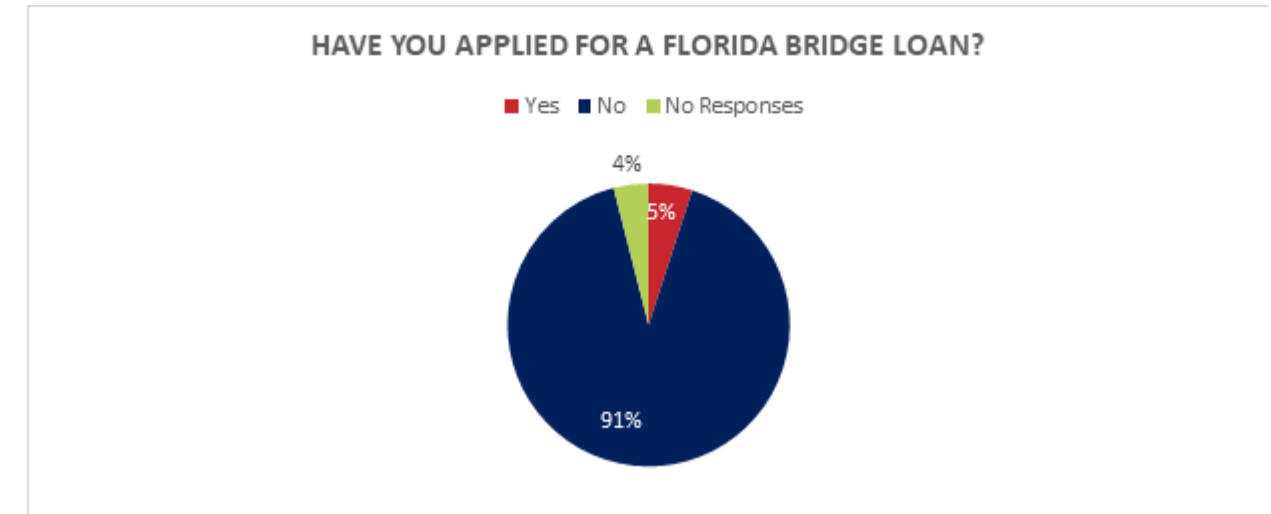
	Number of Response(s)	Response Ratio
Yes (please specify)	40	20.1%
No	143	71.8%
No Responses	16	8.0%
<b>Total</b>	<b>199</b>	<b>100%</b>
<b>65 Comment(s)</b>		

**16. Have you applied for a Florida Bridge Loan? If so, were you approved?**

When respondents were asked if they had applied for a Florida Bridge Loan and, if so, been approved, 91% of the respondents replied no.

Only 5% indicated that they been approved for the loan.

In the comments section, a couple of respondents said that they did not qualify for the loan because they did not have enough employees, some were still waiting for the loan, and one had been approved for \$10,000.



	Number of Response(s)	Response Ratio
Yes (please specify)	10	5.0%
No	181	90.9%
No Responses	8	4.0%
<b>Total</b>	<b>199</b>	<b>100%</b>
<b>16 Comment(s)</b>		

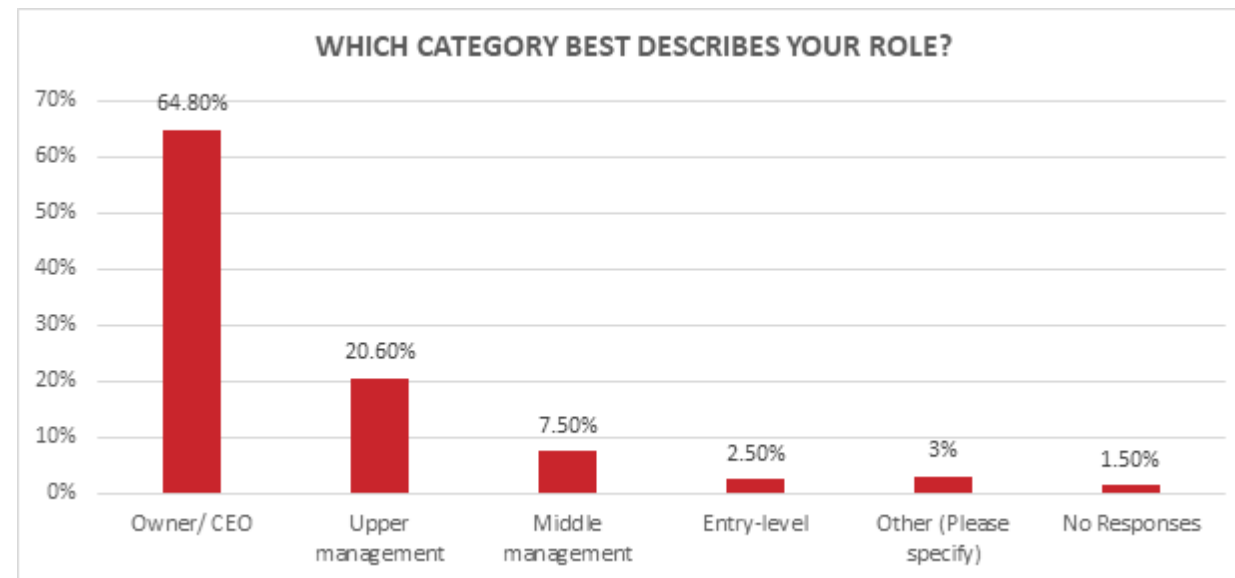
## COMPANY CHARACTERISTICS

Each executive provided information about his or her company including:

- Role in Company
- Business Type
- Employee Size
- Gross Revenues
- Business
- Location

### 17. Which category best describes your role?

The majority of the respondents in this survey (65%) were owners/CEOs of their companies followed by 21% representing upper management, 8% described themselves as middle management and only 3% were entry level. Another 3% indicated that they were sole proprietors and nonprofits.

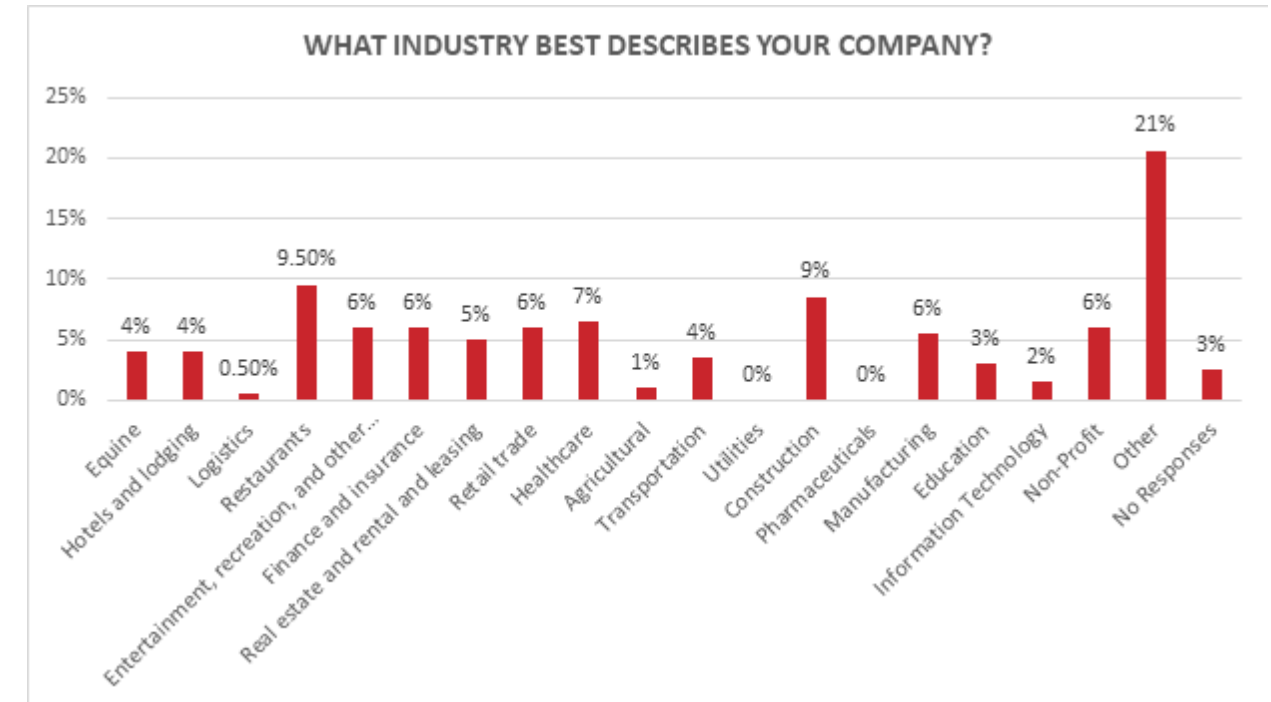


	Number of Response(s)	Response Ratio
Owner/ CEO	129	64.8%
Upper management	41	20.6%
Middle management	15	7.5%
Entry-level	5	2.5%
Other (Please specify)	6	3.0%
No responses	3	1.5%
<b>Total</b>	<b>199</b>	<b>100%</b>

8 Comment(s)

### 18. What industry best describes your company?

The largest proportion (21%) was represented by Other companies. In this category, there were consulting business, RV industry, marketing/advertising, spa and salon, lawn and landscaping, distributors, specialty cake business, catering, and event industry. Restaurants represented 10% followed by construction at 9%. Healthcare represented 7% and 6% of the executives operated in the retail trade, manufacturing, entertainment, recreation and other services, nonprofits and finance and insurance.



	Number of Response(s)	Response Ratio
Equine	8	4.0%
Hotels and lodging	8	4.0%
Logistics	1	<1%
Restaurants	19	9.5%
Entertainment, recreation, and other services	12	6.0%
Finance and insurance	12	6.0%
Real estate and rental and leasing	10	5.0%
Retail trade	12	6.0%
Healthcare	13	6.5%
Agricultural	2	1.0%
Transportation	7	3.5%
Utilities	0	0.0%
Construction	17	8.5%
Pharmaceuticals	0	0.0%
Manufacturing	11	5.5%
Education	6	3.0%
Information Technology	3	1.5%
Non-Profit*	12	6.0%

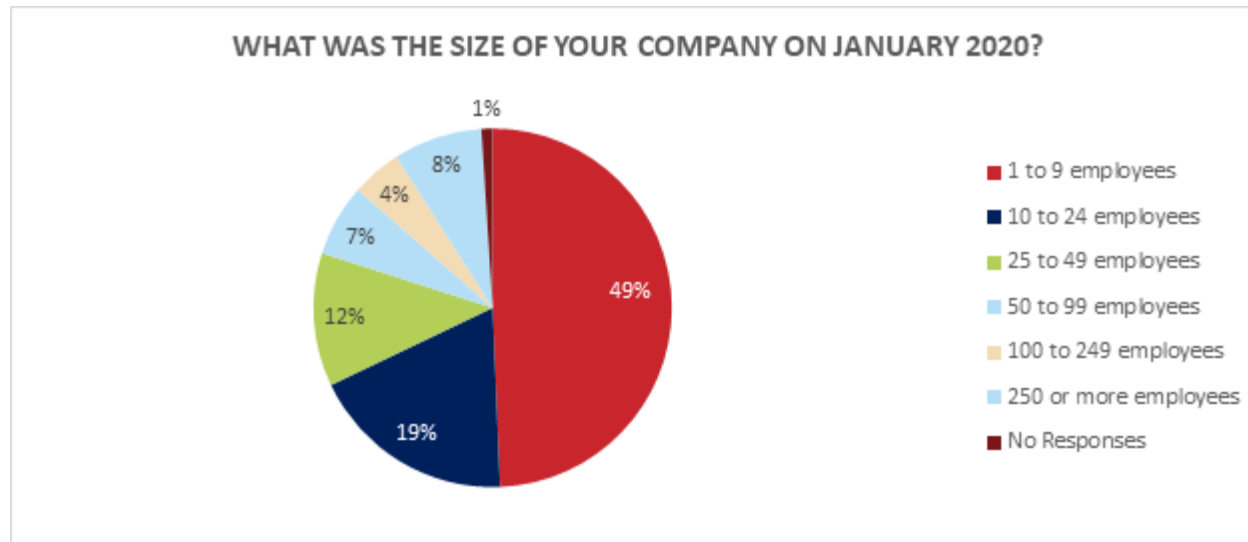
Other (Please specify)	41	20.6%
No Responses	5	2.5%
<b>Total</b>	<b>199</b>	<b>100%</b>

**55 Comment(s)**

\*The Community Foundation Ocala/Marion County conducted a similar survey aimed at measuring the impact and related needs of COVID-19 on the non-profit sector. For more information, please contact Lauren Deiorio, Executive Director at 352-622-5020, ext. 102 or lauren@ocalafoundation.org.

**19. What was the size of your company on January 2020?**

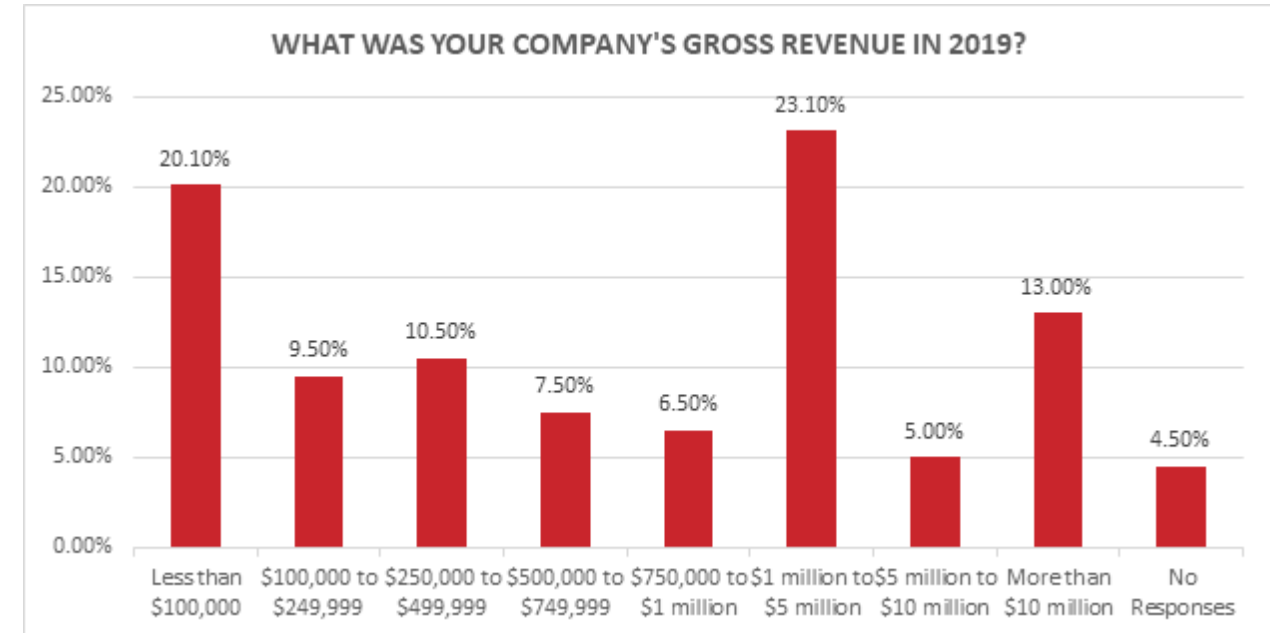
The predominant type of company that was part of this survey, as measured by employee size, was one with up to nine employees (49%), followed by companies with 10 to 24 employees (19%) and those with 25 to 49 employees (12%). Companies with 100 or more employees represented 13% of all respondents. Small companies with less than 25 employees were a majority (68%).



	Number of Response(s)	Response Ratio
1 to 9 employees	98	49.2%
10 to 24 employees	37	18.5%
25 to 49 employees	24	12.0%
50 to 99 employees	13	6.5%
100 to 249 employees	9	4.5%
250 or more employees	16	8.0%
No Responses	2	1.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

**20. What was your company's gross revenue in 2019?**

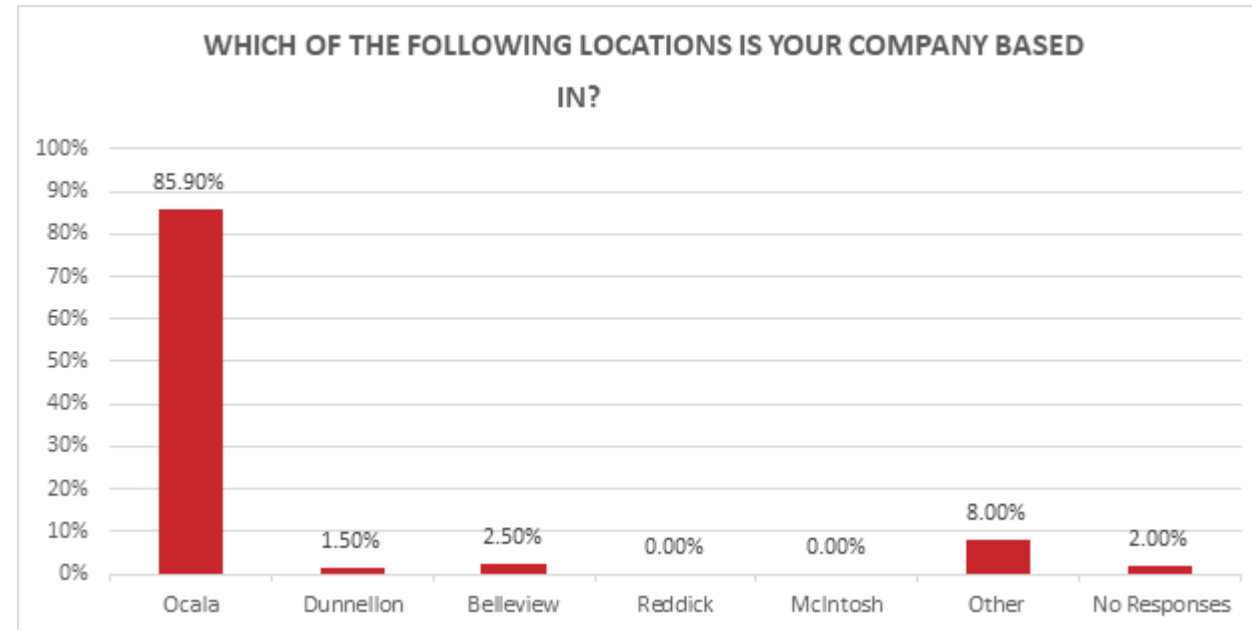
The largest percent of companies in this survey (23%) had gross revenue between \$1 to \$5 million followed by 20% companies that had less than \$100,000. Thirteen percent of the companies had gross revenue of more than \$10 million. More than half (56%) of the companies had gross revenue of less than \$1 million. Five percent of the respondents did not respond to this question.



	Number of Response(s)	Response Ratio
Less than \$100,000	40	20.1%
\$100,000 to \$249,999	19	9.5%
\$250,000 to \$499,999	21	10.5%
\$500,000 to \$749,999	15	7.5%
\$750,000 to \$1 million	13	6.5%
\$1 million to \$5 million	46	23.1%
\$5 million to \$10 million	10	5.0%
More than \$10 million	26	13.0%
No responses	9	4.5%
<b>Total</b>	<b>199</b>	<b>100%</b>

### 21. In which of the following locations is your company based?

Executives were asked which counties their companies were located in. The majority of responding companies (86%) had businesses in Ocala followed by 8% in other locations like Gainesville, Summerfield and Williston. Some of them had businesses in multiple locations.



	Number of Response(s)	Response Ratio
Ocala	171	85.9%
Dunnellon	3	1.5%
Belleview	5	2.5%
Reddick	0	0.0%
McIntosh	0	0.0%
Other (Please specify)	16	8.0%
No responses	4	2.0%
<b>Total</b>	<b>199</b>	<b>100%</b>

27 Comment(s)

## ANALYSIS

### COMPANY CHARACTERISTICS:

- A large proportion of the companies (68%) in the survey were small businesses with less than 25 employees. Thirteen percent were companies with more than 100 employees.
- More than half of the executives (56%) reported gross revenue in 2019 of less than \$1 million. However, gross revenue of more than \$10 million was reported by 13% of the executives.
- Most of these companies (96%) in the survey were located in Ocala Metro.
- More than half (55%) of the survey respondents were from the restaurant business, construction, healthcare, non-profits, manufacturing, finance and insurance, and the entertainment and recreation industry.
- The role of a majority of the respondents were CEOs/owners and upper management (86%).

### BENCHMARK QUESTIONS:

- A large proportion of the companies (87 %) surveyed indicated a decline in sales as well as revenue due to COVID-19. This decline could be attributed to a “stay-at-home” order issued by the Florida governor which took effect on April 3, 2020 and CDC guidelines regarding social distancing and travel restrictions.
- Half of the companies saw their sales and revenue dip by 50%.
- There were a few companies (< 5%) that saw an increase in their sales and revenue during this time. It was business as usual for some companies in the midst of a pandemic.
- Many of the surveyed executives (60%) expect the effect of COVID-19 to have temporary adverse effects on their business. Businesses are optimistic that the United States economy will swiftly bounce back and things will be back to normal. Their confidence could also stem from the fact that a large proportion of the respondents (70%) have developed a plan to deal with the COVID-19 pandemic and most of them (48%) are not too worried about them or their employees being exposed to COVID-19.
- During this pandemic, with decline in sales and revenue, employers began to lay off employees, reduced hours for their workers and some were asked to work from home. A few companies (< 20%) indicated that they had to lay off/reduce work hours for more than 80% of their employees. However, more than half of the companies had laid off or reduced work hours for only less than 20% of their employees. It is to be noted that most of the survey respondents were small businesses like restaurants, construction, health care, and manufacturing, and these businesses were operating with a limited staff to meet customer demand.
- The sample size of 199 may not necessarily reflect the true intensity of the number of workers who lost their jobs due to COVID-19.

### ADDITIONAL QUESTIONS:

- More employers (86%) began to feel the impact of the COVID-19 outbreak in March 2020. Since this survey ended on April 23, 2020, employers have been feeling its impact on their business more than a month now.
- COVID-19 had a profound impact on companies in the Ocala Metro area. This manifested itself largely in cancelled orders and reservations (56%) affecting the bottom-line of many companies. Production in many companies (45%) was interrupted due to unavailability of supplies, and business operations were interrupted (35%) due to travel bans imposed by the government to contain the spread of COVID-19.
- Businesses were hammered on both the demand and supply side. On the supply side there were disruptions in the supply chain, increase in cost of some supplies, and significant interruptions and delays in shipping leading to an uptick in costs and shortage of much needed materials and equipment.

- The shock of the impact could have been overwhelming for most companies (42%) as their suppliers were located throughout the United States.
- However, a few companies (3%) that saw an increase in business had difficulty in finding additional qualified workers to meet the increase in demand.
- Though a pandemic, most executives (48%) were not too worried about them or someone in the company being exposed to the COVID-19. A large proportion of the companies (86%) indicated that their employees had not been diagnosed with COVID-19. Many executives (70%) had already developed a plan to deal with it.
- The measures they have put in place included provision of sanitizers and wipes (69%), changed/cancelled events or meetings (63%), and an uptick in cleaning schedules for their facilities (62%). A few companies indicated that they had extended sick paid leave (16%), and some have kept 100% of their employees on salary, some companies have moved to online/curbside sales/to go services, and some have closed their doors because of no customers.
- In the pandemic, with significant decline in sales and revenues and customers staying at home and practicing social distancing, many companies began to lay off and reduce work hours of their employees. With the unemployed numbers swelling and signs of a recession, the government had to step in with a plan to stave off the unfolding economic crisis. The Payment Protection Program (PPP) and the Economic Injury Disaster Plan (EIDL) was put in place to help small businesses with less than 500 employees.
- More than half (59%) of the executives said they had applied for the Paycheck Protection Program (PPP) or for the Economic Injury Disaster Loan (EIDL). A large proportion of the respondents (66%) of those who applied were not approved. It's likely that this percentage would be less now because some of the respondents have likely since been approved for the loan after completing the survey.
- When respondents were asked if they had applied for a Florida Bridge Loan and, if so, been approved, 91% of the respondents replied no. \*It's worth noting that the Department of Economic Opportunity received more than 38,000 applications since March 17, when the governor activated the \$50 million loan program. 37,000 applicants did not receive the bridge loan because the state maxed out its fund. Only 1,000 businesses were offered a loan which works out to less than 3% of applying businesses receiving any money.
- Among those who were approved (20%) for the Paycheck Protection Program (PPP) or for the Economic Injury Disaster Loan (EIDL), more than half of the respondents had indicated the amount that they had been approved ranged from a minimum of \$7,100 to a maximum of \$2.4 million.
  - Respondents also indicated encountering problems while applying for the loan which have been documented
  - Loan was approved but not paid out
  - Problem in submitting the application
  - Still waiting to hear from their bank
  - Received a number for EIDL two weeks ago but nothing else
  - Delayed response from SBA
  - Received a confirmation but then no further communication
  - Money ran out before application was reviewed