



**NH Small Business Development Center  
2020 Business Resiliency Survey**

**Prepared by:**

Sean P. McKinley, M.A.  
Zachary S. Azem, M.A.  
Andrew E. Smith, P.h.D

*The University of New Hampshire*

**Survey Center**

The UNH Survey Center is an independent, non-partisan academic survey research organization and division of the UNH College of Liberal Arts.

The Survey Center conducts telephone, mail, web, and intercept surveys, as well as focus groups and other qualitative research for university researchers, government agencies, public non-profit organizations, private businesses and media clients.

Our senior staff have over 50 years experience in designing and conducting custom research on a broad range of political, social, health care, and other public policy issues.

Dr. Andrew E. Smith, Director  
UNH Survey Center  
9 Madbury Road, Suite 402  
Durham, New Hampshire 03824  
603-862-2226  
Andrew.Smith@unh.edu

The NH Small Business Development Center (NH SBDC) is the leading resource for business advising and education for small businesses in the Granite State. SBDC's team of certified business advisors provides highly individualized, confidential advising, at no charge to NH enterprises. Whether a company is just getting started, seeking capital, bringing new products to market, or improving operations, SBDC's team can help them achieve their goals.

NH SBDC is funded in part through a Cooperative Agreement with the U.S. Small Business Administration (SBA) and through assistance provided by the State of NH. NH SBDC is an outreach program of the UNH Peter T. Paul College of Business and Economics in conjunction with SBA, the State of NH (BEA), the University of NH, and the private sector.

Liz Gray, State Director  
NH Small Business Development Center  
Peter T. Paul College of Business and Economics  
University of New Hampshire  
10 Garrison Avenue  
Durham, NH 03824  
[www.nhsbdc.org](http://www.nhsbdc.org)

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## Executive Summary

The University of New Hampshire Survey Center conducted a survey for the NH Small Business Development Center (SBDC) to assess the impact of COVID-19 on small businesses throughout New Hampshire. By better understanding the challenges and needs of NH business owners, economic development partners can more effectively help businesses recover, reopen and become more resilient.

Fifty-six business organizations partnered with the NH SBDC by sending an open-link email invitation to participate in the survey to their member businesses. The survey partners represented a wide range of industries, business associations and regions. They were encouraged to send periodic reminders to potential respondents. Overall, one thousand five hundred forty-nine (1,549) participants from 172 towns and cities completed the survey between June 10 and June 24, 2020.

It is important to remember that while the survey was open, the state of New Hampshire was transitioning from the Stay at Home 2.0 order to the Safer-at-Home order. Businesses were adjusting to state reopening guidelines. In addition, the federal and state relief programs available at the time of the survey were: Paycheck Protection Program (PPP), Emergency Injury Disaster Loan (EIDL) and EIDL Advance, Main Street Relief Fund, WorkShare, Pandemic Unemployment Assistance (PUA) (for self-employed, business owners, employees), along with regional and local programs. Depending on whether a business had received support from one or more of these programs prior to responding to the survey may determine how questions were answered.

The following figures display survey results including any demographic differences. For further breakdowns of results, the survey instrument, etc., see the full report. Due to rounding, percentages may not sum to 100%.

The NH SBDC 2020 Business Resiliency Survey was made possible with funds from the CARES Act.

### Key Findings

#### Status Under Emergency Order

Just under half of respondents say their business was deemed essential by Governor Sununu's emergency order while a similar number were deemed to be non-essential and closed; a small number were deemed to be essential businesses but closed voluntarily. Larger businesses were more likely to have been declared an essential business. Those that chose to close most often did so because of health and safety concerns.

#### Employees

The average respondent's business has just under eighteen employees, down slightly from mid-February, when the average business had a reported average of twenty-two employees. However, a majority of respondents say their business currently employs fewer than ten people. More than four in ten respondents say their business employs fewer people than it did in February.

#### Finances

More than three-quarters of respondents say their business has seen its monthly revenue decrease as a result of COVID-19 and nearly half say their revenue has fallen by 50% or more. Businesses with very few employees, those in the arts, entertainment, and recreation industry or the accommodation and food service industry, and those deemed non-essential were particularly likely to lose more than 50% of their revenue. Respondents most frequently cite a decline in sales, reduced hours of operation, and being required to close as the primary factors that have impacted their business's finances, with a decline in sales clearly the most important factor.

#### Relief Programs

The Payroll Protection Program was by far the most commonly utilized federal relief program; six in ten respondents say their business used it, while about a quarter utilized an Economic Injury Disaster Advance or Loan. Among state, municipal, and private relief programs, four in ten respondents used the Main Street Relief Fund and about a quarter utilized unemployment for their employees or for themselves. SELF (Self Employment Livelihood Fund) was not yet available.

## **Resiliency**

Although only one in five respondents say their business had a resiliency or continuity plan prior to the COVID-19 pandemic, 73% said that resiliency planning will be very important or somewhat important to their business in the future. Larger businesses and those involved in manufacturing, health care, or social assistance are more likely to have had such a plan.

As a result of COVID-19, four in ten have maintained or brought employees back under the Payroll Protection Program. Less than a quarter have laid off and furloughed employees, while about the same number currently have employees working remotely. Also, just under half of respondents say their business purchased personal protective equipment for their employees.

Respondents also reported innovations and modifications that their business has implemented due to COVID-19, with more than a quarter having made physical changes to their location, having had employees work from home, or having started offering new products or services. About one in five say because of COVID-19 they are now collaborating with other businesses, engaging in e-commerce, or offering curbside delivery.

When asked about one successful thing their business has done in response to COVID-19, respondents most frequently mention that they changed how they deliver or produce their products, that they implemented remote or virtual work, that they protected the health of employees or customers, or that they practiced better external communication or advertising.

## **Recovery**

Maintaining sales and revenue and maintaining customers are by far the biggest concerns of respondents as their businesses recover from COVID-19; more than four in five respondents say they are very or somewhat concerned about these things. Majorities are also concerned about timely payment of bills, access to capital, supply chain disruptions, liability with following CDC and health guidelines, and cleaning the work environment. Few respondents say that they are concerned about access to COVID-19 testing, defaulting on existing loans, or working remotely as their business recovers.

## **Going Forward**

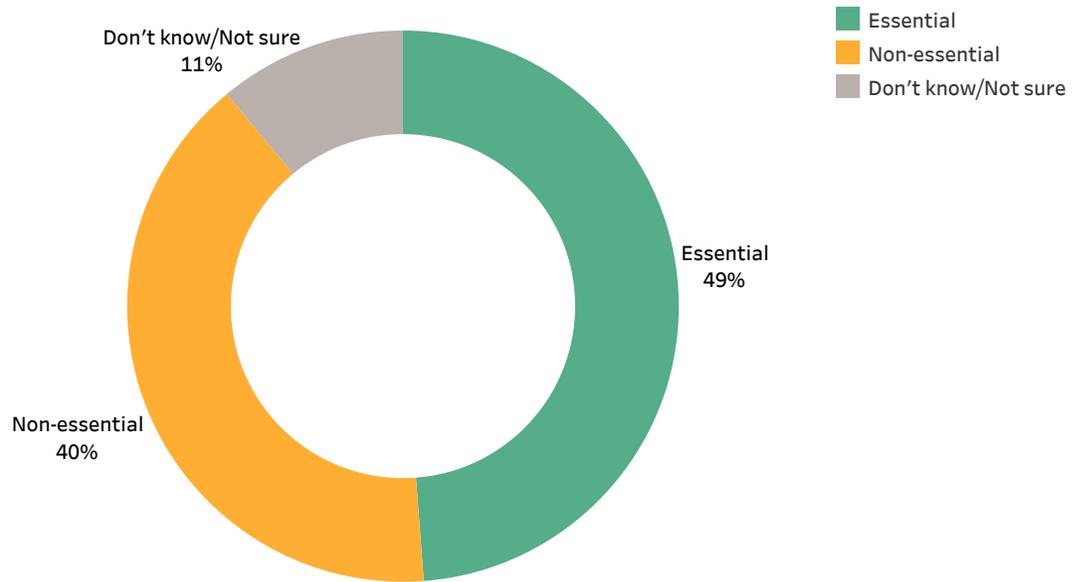
Most businesses plan to continue the changes and innovations they made in response to COVID-19 even after the pandemic has passed; more than four-fifths of those who have implemented e-commerce, collaborated with other businesses, or offered new products or services and majorities of those who now offer takeout, have employees working from home, made physical changes to their location, or offer curbside or home delivery plan to continue doing so.

Most respondents are confident that their business will continue operating in the short term, but about one in six say they are not very or not at all confident that their business will be operating twelve months from now. In terms of the wider recovery, few respondents expect that the state economy will recover to pre-pandemic levels within three months. Respondents are more bullish in their outlook for the state economy in twelve months, as six in ten expect a recovery to pre-pandemic levels by then, but one-third are dubious that this will have occurred even within twelve months.

## Status Under Emergency Order

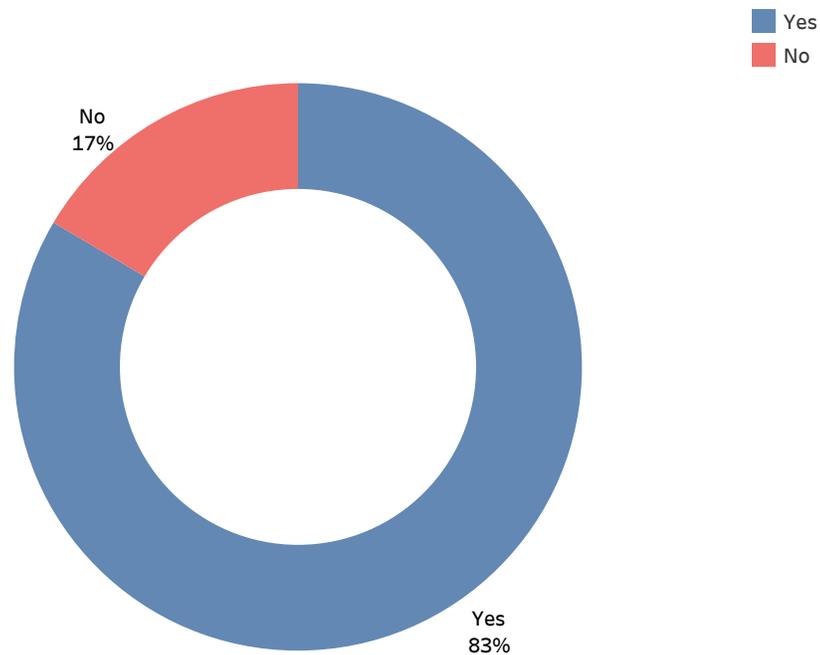
Forty-nine percent of respondents say that their businesses was deemed essential by Emergency Order #17 issued by Governor Sununu on March 26, 2020. Forty percent were deemed to be non-essential by this order while 11% of respondents don't know or are unsure whether their business was deemed essential or not.

Figure 1: Was your business deemed essential or non-essential by Emergency Order #17 issued by Governor Sununu on March 26, 2020?



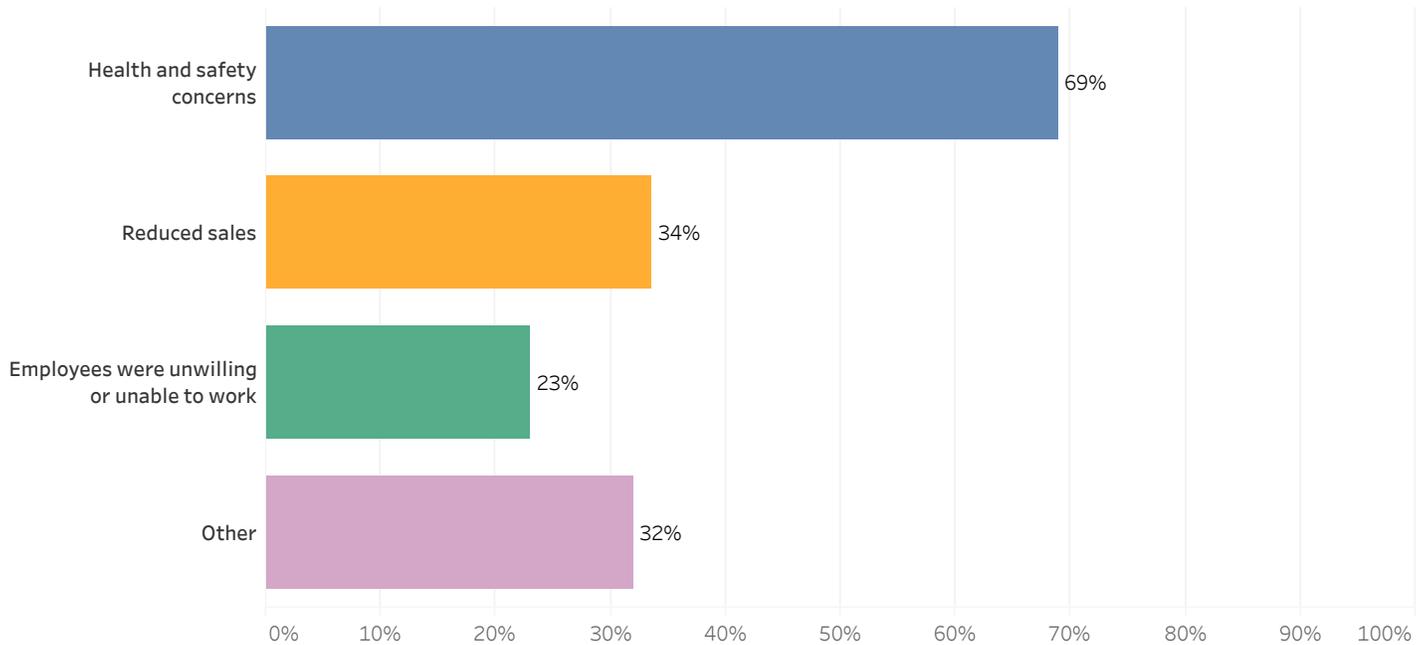
Among responding businesses deemed as essential by Emergency Order #17 (N=740), 83% remained open while the emergency order was in effect but 17% did not remain open.

Figure 2: Did you remain open? (Among essential businesses)



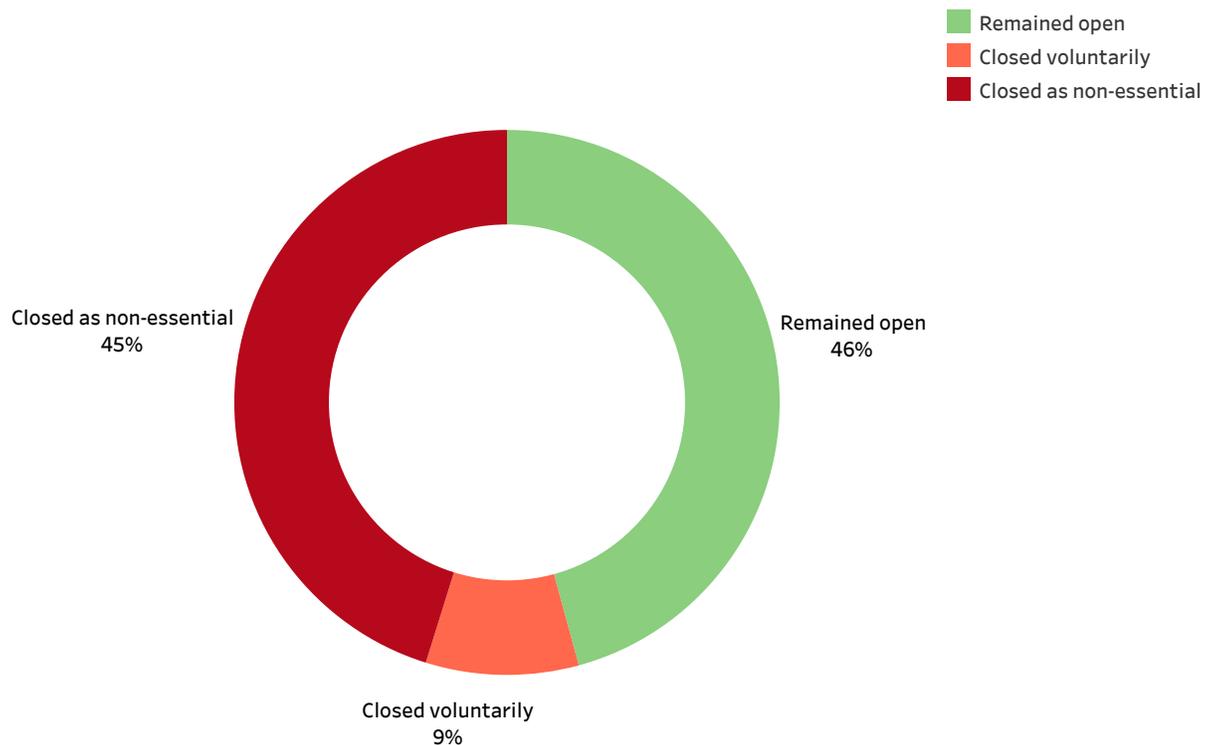
Among essential businesses that decided to close (N=122), 69% say they closed because of health and safety concerns, 34% closed because of reduced sales, 23% closed because employees were unwilling or unable to work, and 32% closed for another reason.

Figure 3: Why did you close? (Please select all that apply)



Overall, 46% of respondents say they remained open while Governor Sununu's Emergency Order #17 was in effect, 9% were deemed to be essential but closed voluntarily, and 45% were deemed to be non-essential and closed during the emergency order.

Figure 4: Essential Business Status

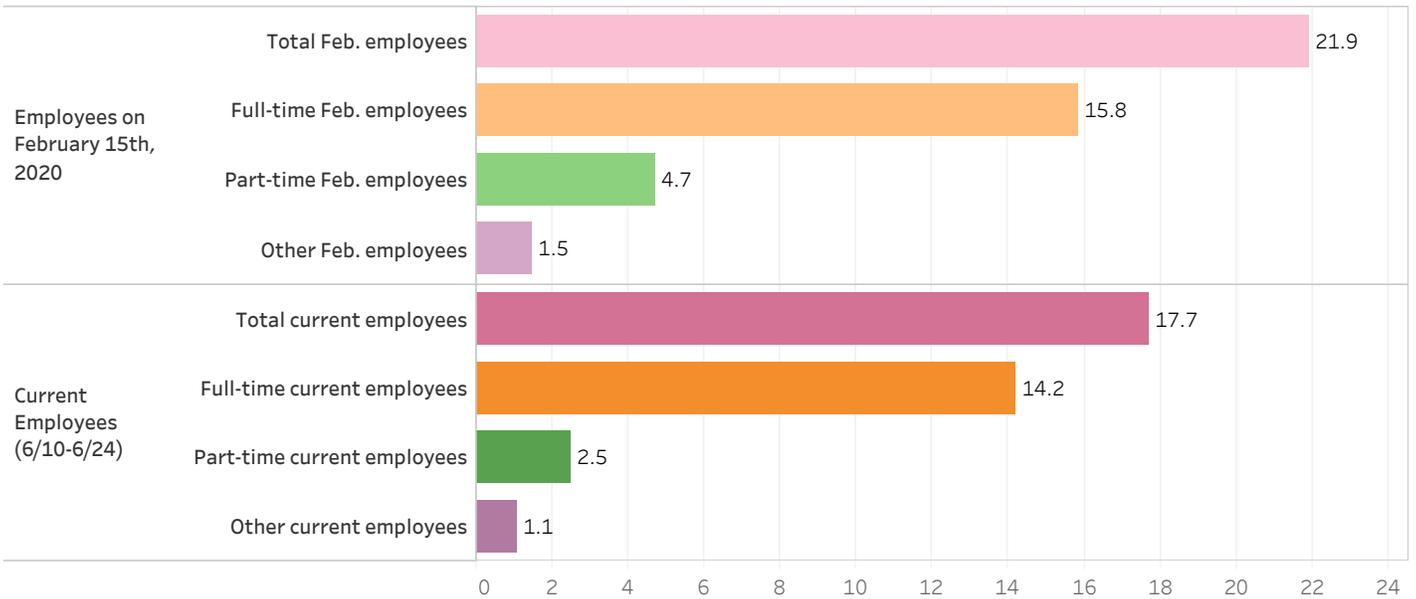


## Employees

On February 15th, 2020, respondents report their businesses on average employed 21.9 people in the state of New Hampshire; on average they had 15.8 full-time employees, 4.7 part-time employees, and 1.5 other types of employees at that time.

Currently, respondents say their businesses employ on average 17.7 people in the state of the New Hampshire; on average they have 14.2 full-time employees, 2.5 part-time employees, and 1.1 other types of employees currently.

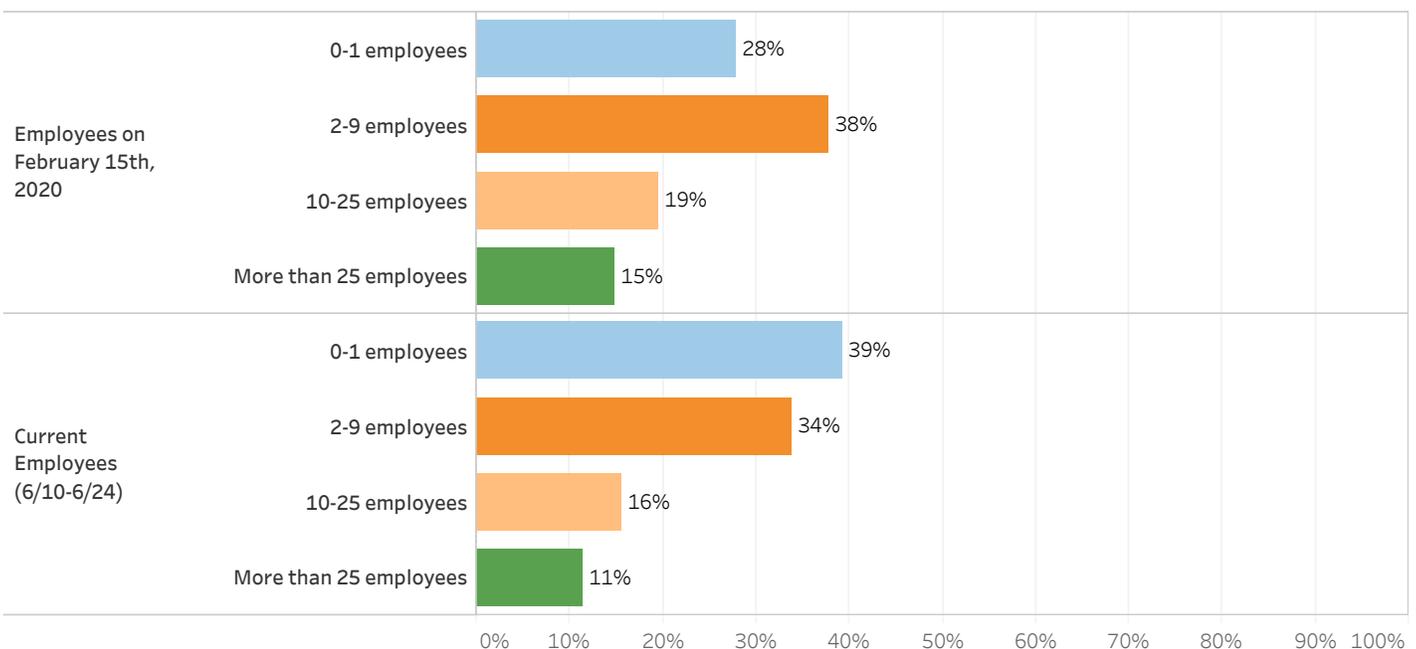
Figure 5: Number and type of employees



On February 15th, 2020, 28% of respondents say their business employed one employee or no employees, 38% employed 2-9 people, 19% employed 10-25 people, and 15% had more than 25 employees.

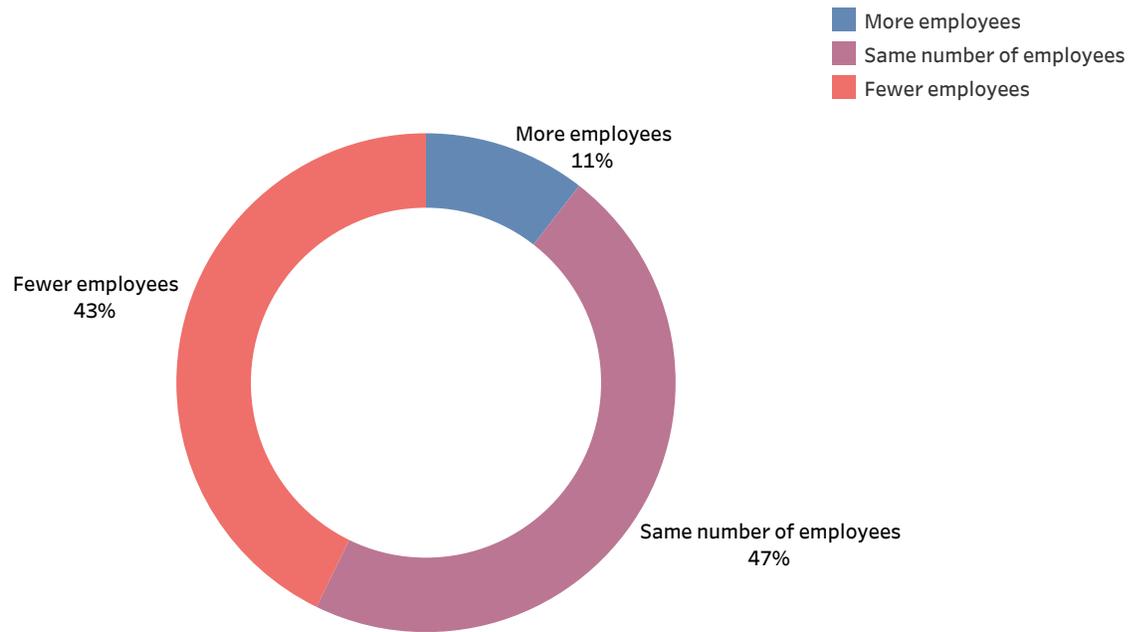
Currently, 39% of respondents say their business employs one employee or no employees, 34% employ 2-9 people, 16% employ 10-25 people, and 11% have more than 25 employees.

Figure 6: Number of employees (grouped)



Eleven percent of responding businesses currently have more employees than they did on February 15th, 2020; 47% have the same number of employees now as they did in February while 43% have fewer employees.

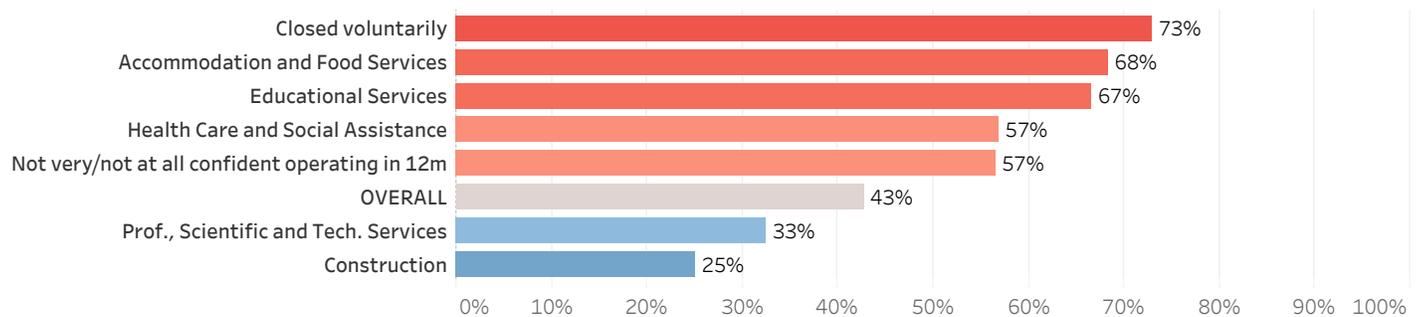
**Figure 7a: Change in number of current employees from number of employees on February 15th, 2020**



- Respondents who closed voluntarily during the emergency order, those in the accommodation and food services, educational services, or health care and social assistance industries, and those who are not very or not at all confident they will be operating in twelve months are more likely than others to have fewer employees currently than they did in February. Those in the construction or professional, scientific, and technical services industries are less likely to have fewer employees than in February.

**Figure 7b: Change in number of employees since Feb 15th - by Select Demographics**

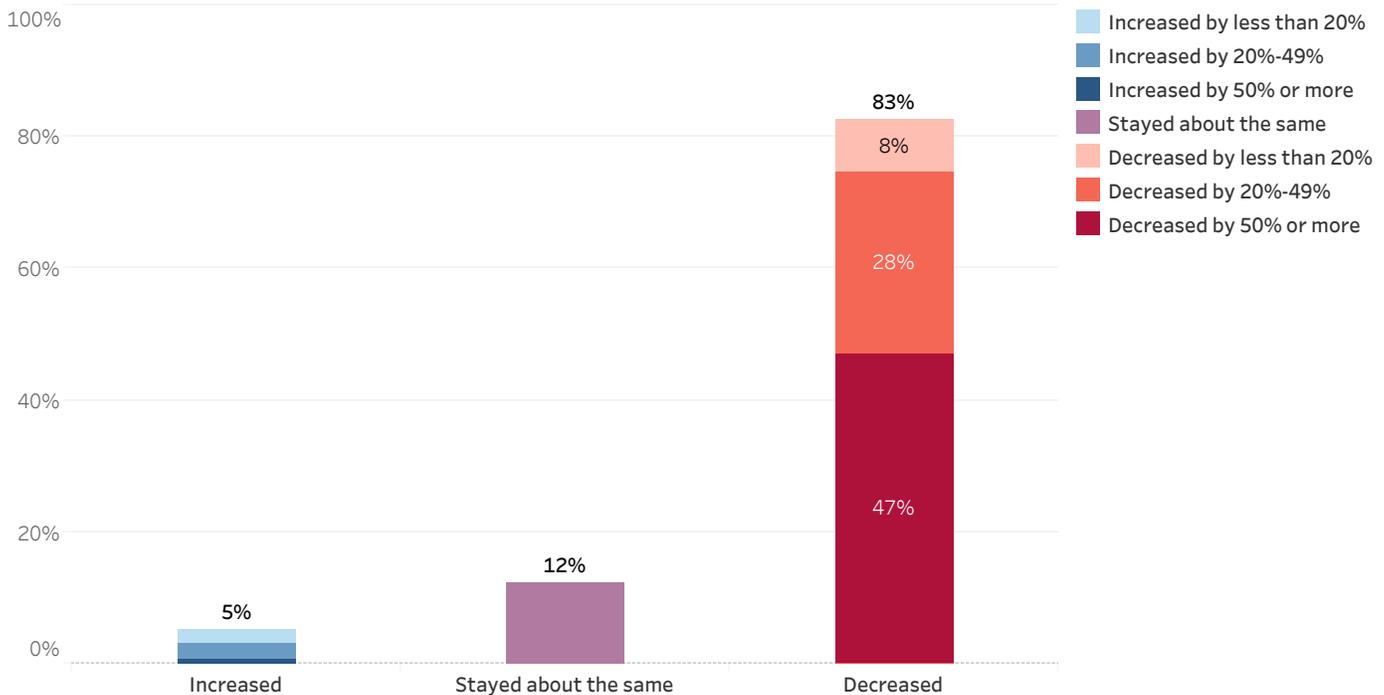
Fewer employees



## Finances

Eighty-three percent of respondents say their business has seen its monthly revenue decrease as a result of the COVID-19 pandemic; 8% of the respondents say their business's monthly revenue has fallen by less than 20%, 28% say their revenue has fallen by 20%-49%, and nearly half (47%) say their revenue has fallen by 50% or more. Twelve percent of respondents say their monthly revenue has stayed about the same, while 5% say their revenue has increased by less than 20% (2%), 20%-49% (2%), or by 50% or more (1%).

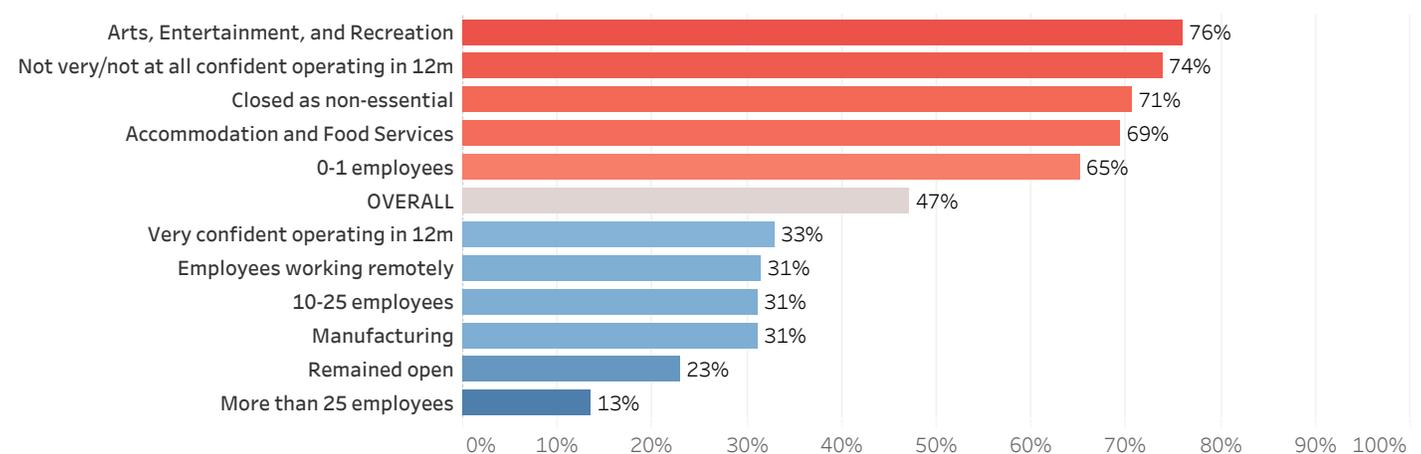
**Figure 8a: To the best of your knowledge, how has your monthly revenue been affected by the COVID-19 pandemic?**



- Respondents in the arts, entertainment, and recreation or accommodation and food services industries, those who are not very or not at all confident they will be operating in twelve months, those whose business was closed as non-essential during the emergency order, and those with 0-1 employees are more likely than others to say that their business's monthly revenue decreased by 50% or more as a result of the COVID-19 pandemic. Those with 10 or more employees, those who remained open during the emergency order, those in the manufacturing industry, those with employees working remotely, and those who are very confident that their business will be operating in twelve months are less likely to say their revenue decreased by 50% or more.

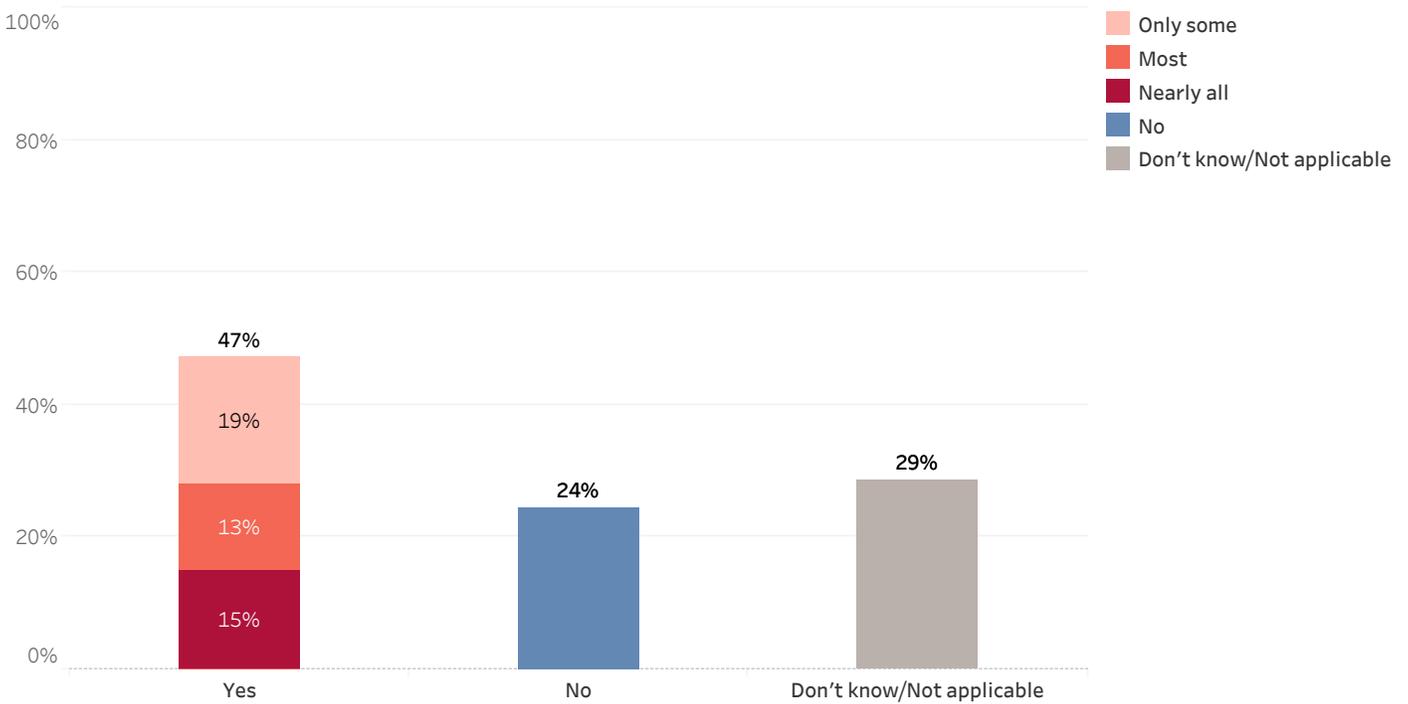
**Figure 8b: Effect of COVID-19 on monthly revenue - by Select Demographics**

Decreased by 50% or more



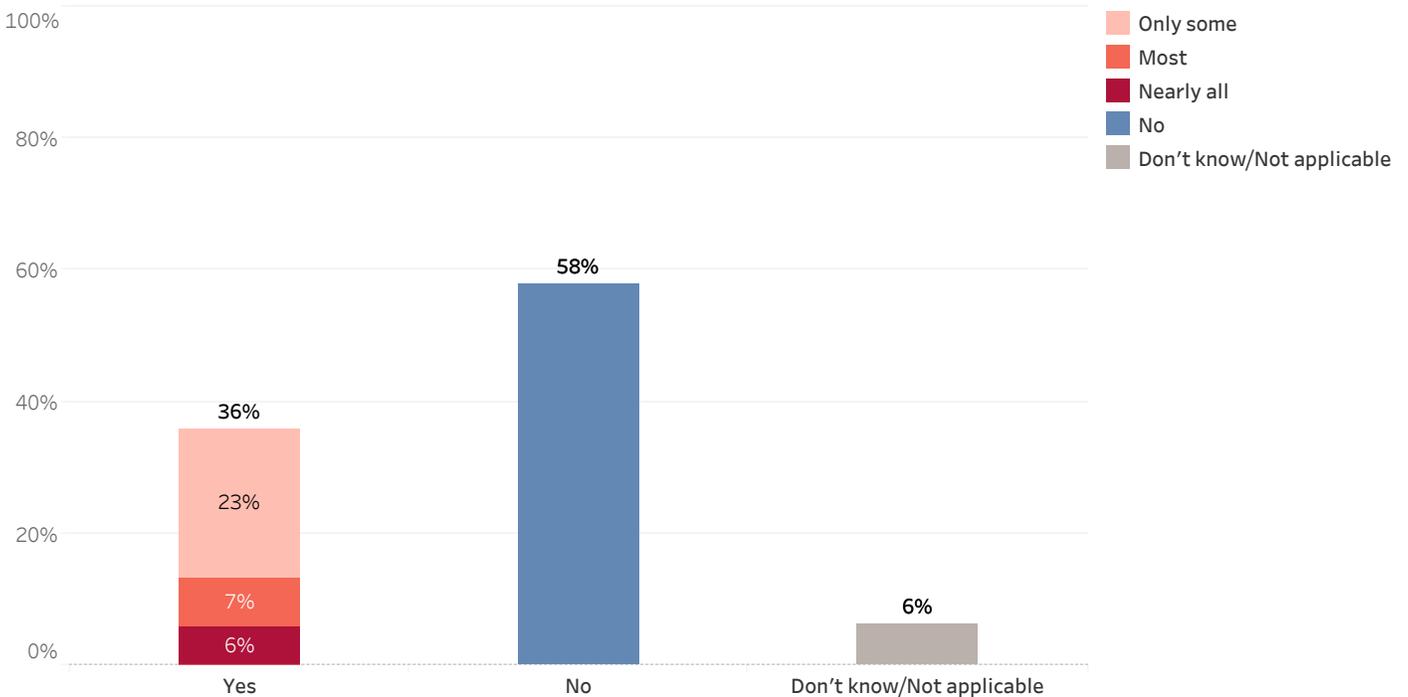
Forty-seven percent of respondents say their business's accounts receivable (money owed to company by customers) from customers have been slower due to COVID-19; 19% say that only some have been slower, 13% say most have been slower, and 15% say that nearly all have been slower. A quarter (24%) of respondents say their accounts receivable have not been slower while 29% say they don't know or the question is not applicable.

Figure 9: Have accounts receivable from customers been slower due to COVID-19?



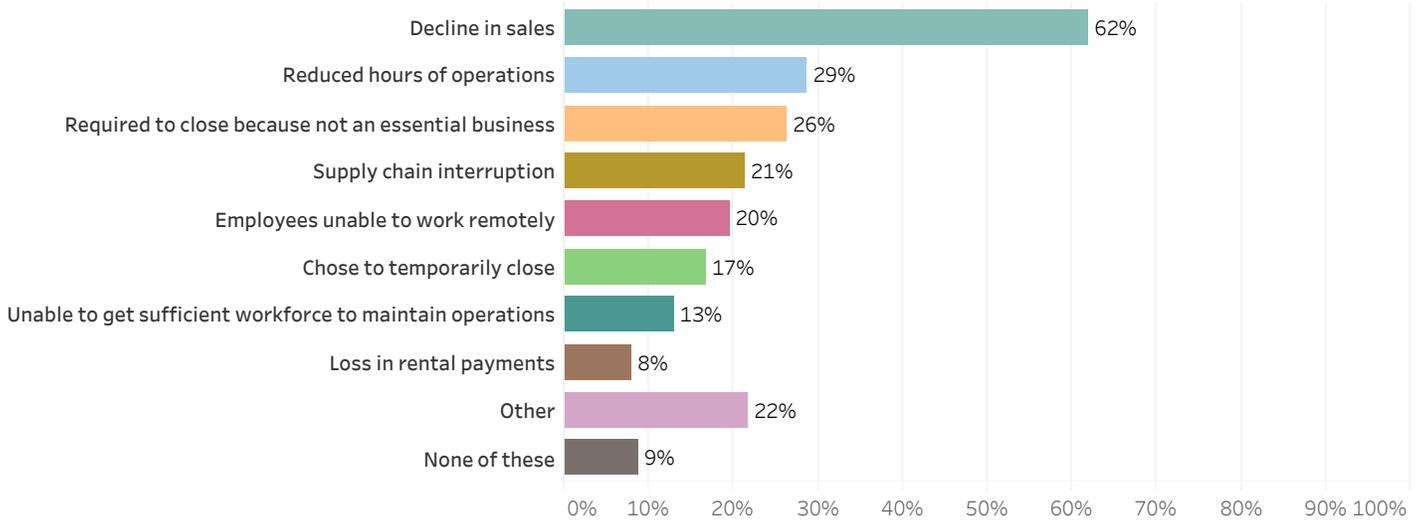
Thirty-six percent of respondents say their business has deferred or modified payments to vendors due to COVID-19; 23% have deferred or modified only some of these payments, 7% have deferred or modified most, and 6% have deferred or modified nearly all of them. Fifty-eight percent of respondents say their business has not deferred or modified any payments while 6% don't know or say the question is not applicable.

Figure 10: Have you deferred or modified any payments to vendors due to COVID-19?



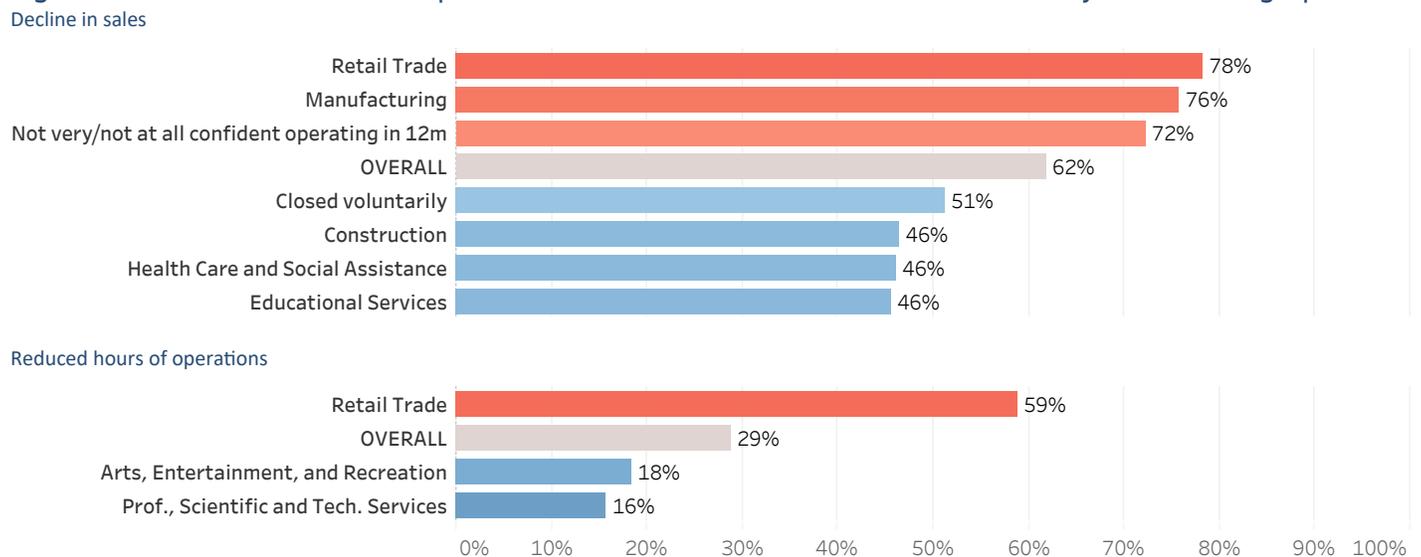
Sixty-two percent of respondents say that a decline in sales has caused their business to experience financial losses as a result of the COVID-19 pandemic. Twenty-nine percent say they have experienced financial losses due to reduced hours of operation, and 26% experienced losses due to being required to close because they were not an essential business. Less than a quarter of respondents say their business has experienced financial losses due to supply chain interruption (21%), due to employees being unable to work remotely (20%), because they chose to temporarily close (17%), because they were unable to get a sufficient workforce to maintain operations (13%), or due to a loss in rental payments (8%). Twenty-two percent say they experienced financial losses in another way as a result of the COVID-19 pandemic while 9% say their business has not experienced any of these things.

**Figure 11a: Which of the following has caused you to experience financial losses as a result of the COVID-19 pandemic? (Please select all that apply)**



- Respondents in the retail trade or manufacturing industries and those who are not very or not at all confident they will be operating in twelve months are more likely than others to say that a decline in sales as a result of the COVID-19 pandemic caused their business to experience financial losses. Those in the educational services, health care and social assistance, or construction industries and those who closed voluntarily during the emergency order are less likely to say so.
- Respondents in the retail trade industry are more likely than others to say that reduced hours of operation as a result of the COVID-19 pandemic caused their business to experience financial losses. Those in the professional, scientific, and technical services or the arts, entertainment, and recreation industries are less likely to say their business experienced financial losses due to this.

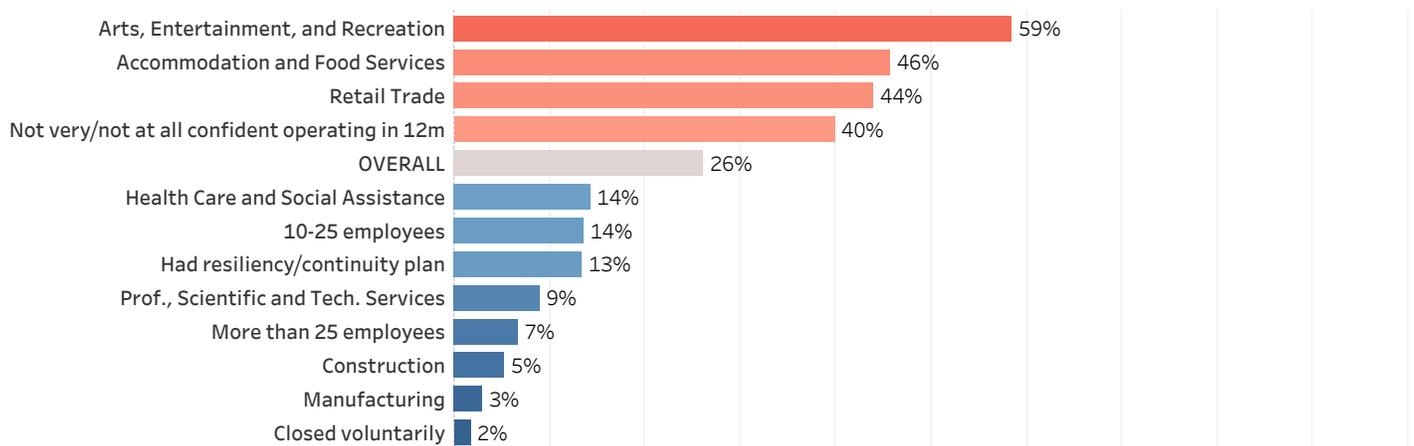
**Figure 11b: Caused business to experience financial losses as a result of COVID-19 - by Select Demographics**



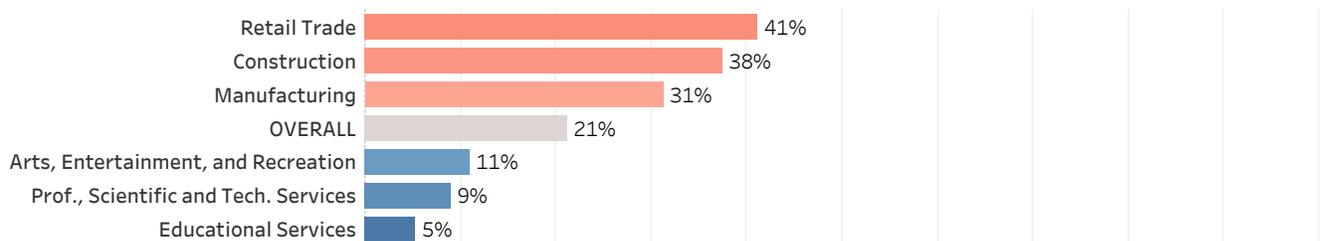
- Respondents in the arts, entertainment, and recreation industry, the accommodation and food services industry, or the retail trade industry and those who are not very or not at all confident that their business will be operating in twelve months are more likely than others to say that being required to close because they weren't an essential business as a result of the COVID-19 pandemic caused their business to experience financial losses. Respondents who closed voluntarily during the emergency order, those in the manufacturing industry, the construction industry, the professional, scientific, and technical services industry, or the health care and social assistance industry, those with 10 or more employees, and those who had a resiliency or continuity plan before the pandemic are less likely to say their business experienced financial losses due to this.
- Respondents in the retail trade, construction, or manufacturing industries are more likely than others to say that supply chain interruptions as a result of the COVID-19 pandemic caused their business to experience financial losses. Those in the educational services industry, the professional, scientific, and technical services industry, or the arts, entertainment, and recreation industry are less likely to say their business experienced financial losses due to this.
- Respondents who closed voluntarily and those in the health care or social assistance industry are more likely than others to say that employees being unable to work remotely because of COVID-19 caused their business to experience financial losses while those in the professional, scientific, and technical services industry are less likely to say their business experienced financial losses due to this.

**Figure 11c: Caused business to experience financial losses as a result of COVID-19 - by Select Demographics**

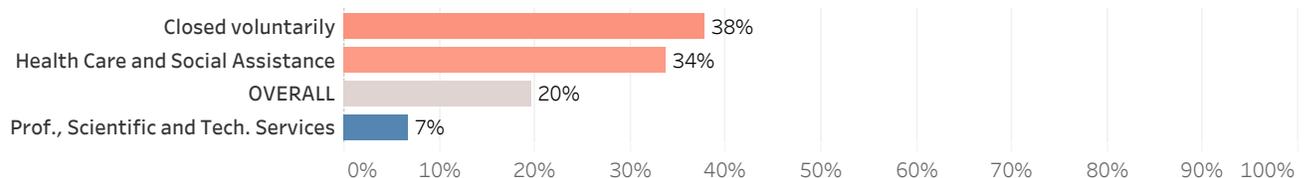
Required to close because not an essential business



Supply chain interruption

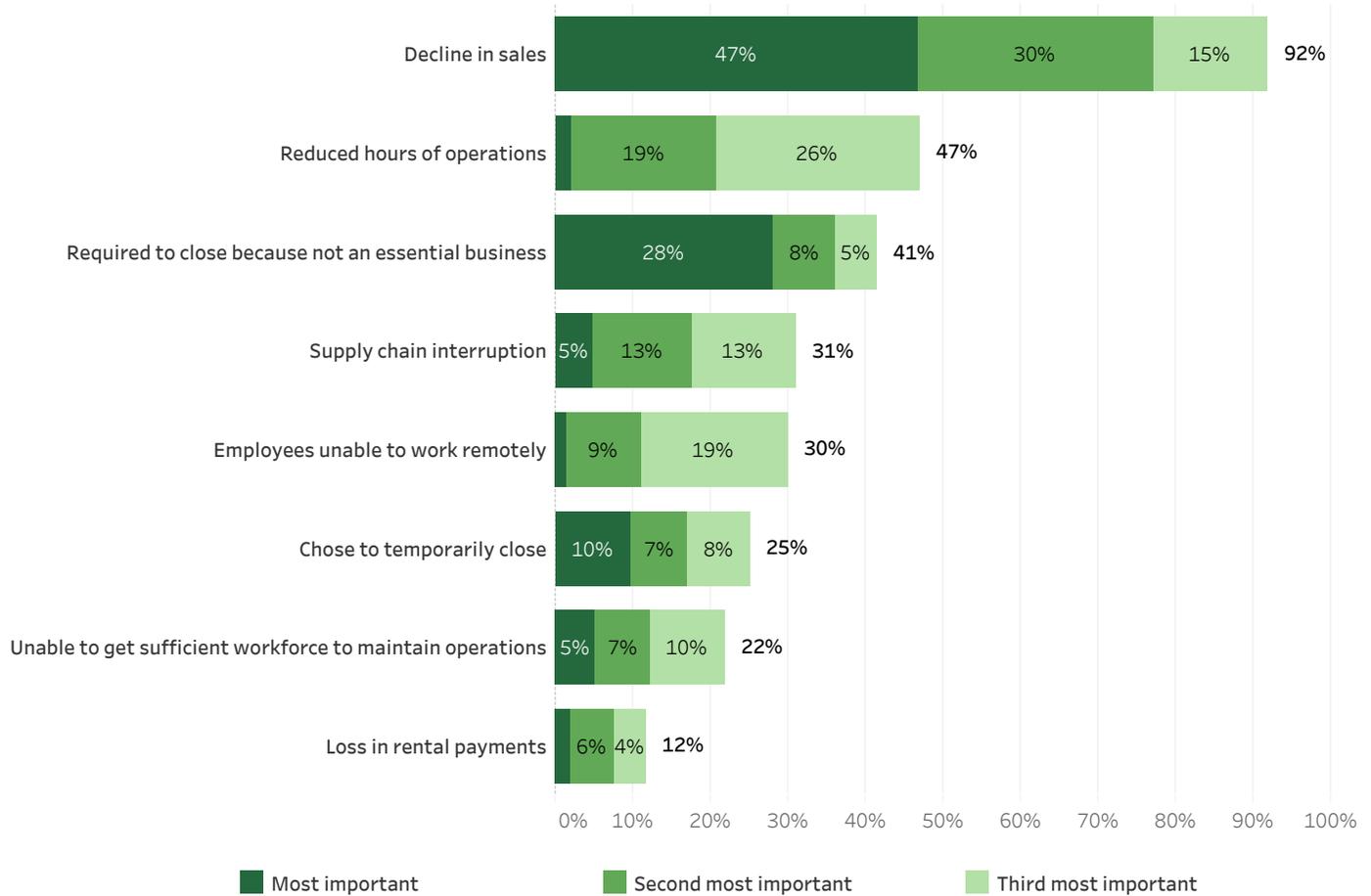


Employees unable to work remotely



Nearly all respondents (92%) say that a decline in sales has had the most (47%), second most (30%), or third most (15%) impact on their business's finances, while 47% say that reduced hours of operation is among the three most important factors impacting their business's finances and 41% say the same about being required to close because their business was not deemed essential. Fewer respondents say that supply chain interruption (31%), employees being unable to work remotely (30%), choosing to temporarily close (25%), being unable to get a sufficient workforce to maintain operations (22%), or a loss of rental payments (12%) are among the three most important factors impacting their business's finances.

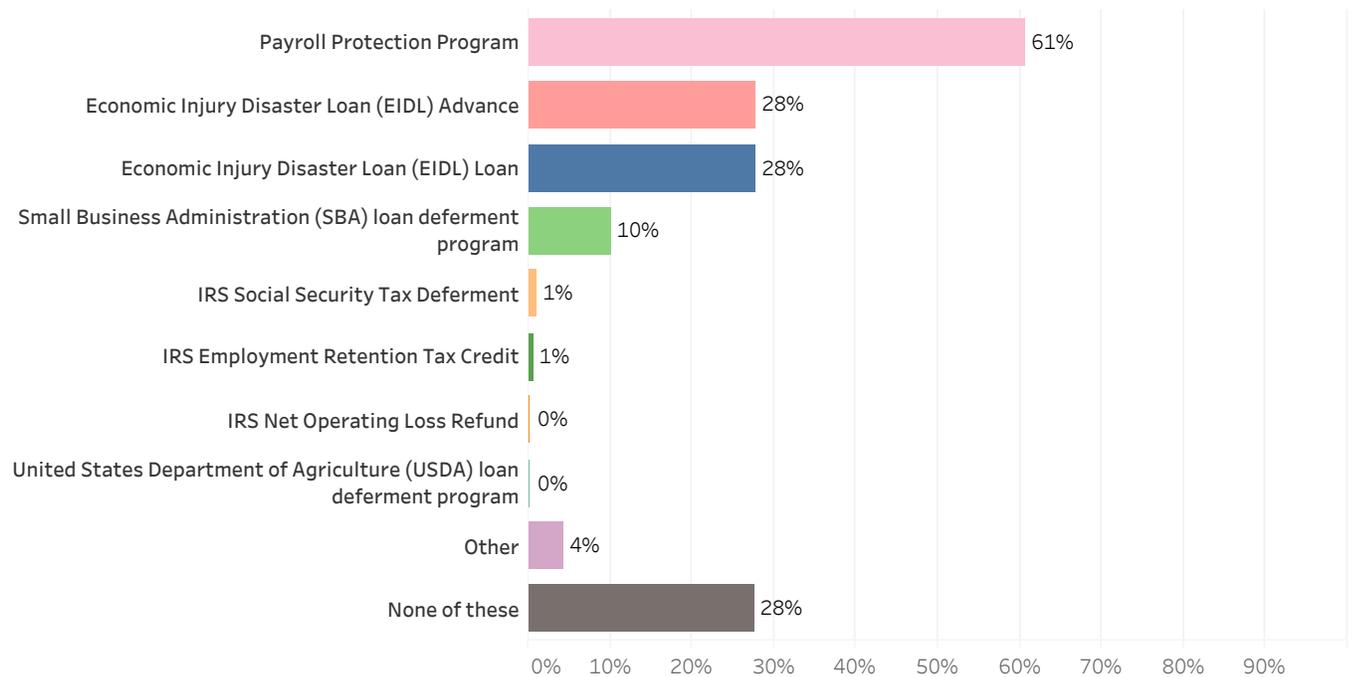
Figure 12: Which of the following have had the greatest impact on your business's finances?



## Relief Programs

Six in ten (61%) respondents say that their business applied for or took advantage of the Payroll Protection Program, 28% each applied for or took advantage of an Economic Injury Disaster Loan (EIDL) Advance or an Economic Injury Disaster Loan (EIDL) Loan, and 10% applied for or took advantage of the Small Business Administration (SBA) loan deferment program. Very few respondents applied for or took advantage of IRS Social Security Tax Deferment (1%), IRS Employment Retention Tax Credit (1%), IRS Net Operating Loss Refund (<1%), or a USDA loan deferment program (<1%). Four percent applied for or took advantage of another type of federal relief program while 28% did not apply for or take advantage of any of these programs.

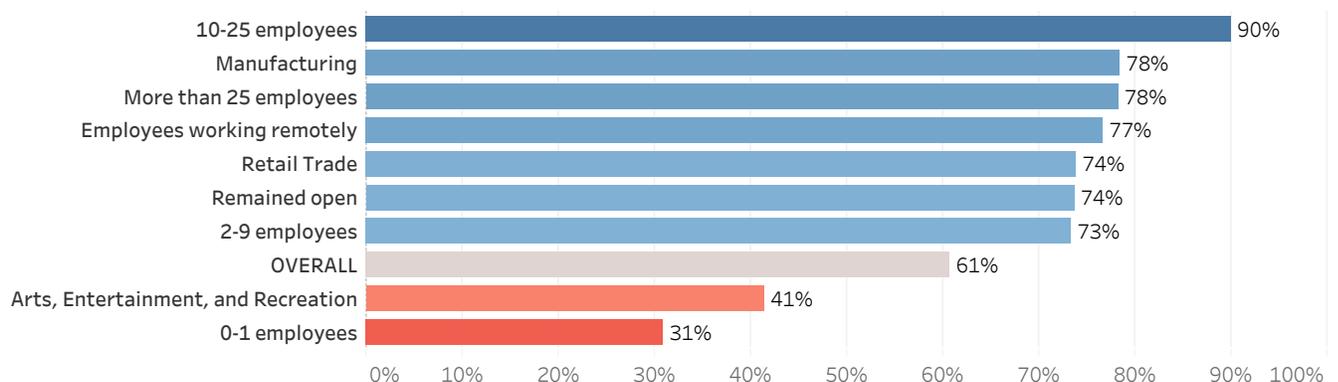
**Figure 13a: Which of the following federal relief programs has your business applied for or taken advantage of? (Please select all that apply)**



- Respondents with 2 or more employees, those in the manufacturing or retail trade industries, those with employees working remotely, and those who remained open during the emergency order are more likely than others to say that their business applied for or took advantage of the Payroll Protection Program. Those with 0-1 employees and those in the arts, entertainment, and recreation industry are less likely to have utilized this program.

**Figure 13b: Federal relief programs utilized - by Select Demographics**

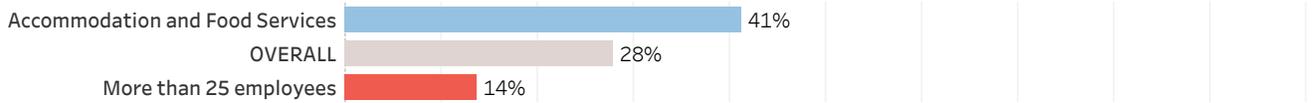
Payroll Protection Program



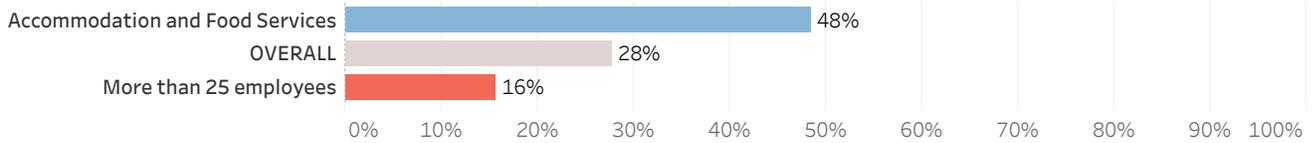
- Respondents in the accommodation and food services industry are more likely than others to say that their business applied for or took advantage of an Economic Injury Disaster Loan (EIDL) Advance while those with more than 25 employees are less likely to have utilized this program.
- Respondents in the accommodation and food services industry are more likely than others to say that their business applied for or took advantage of an Economic Injury Disaster Loan (EIDL) Loan while those with more than 25 employees are less likely to have utilized this program.

**Figure 13c: Federal relief programs utilized - by Select Demographics**

Economic Injury Disaster Loan (EIDL) Advance

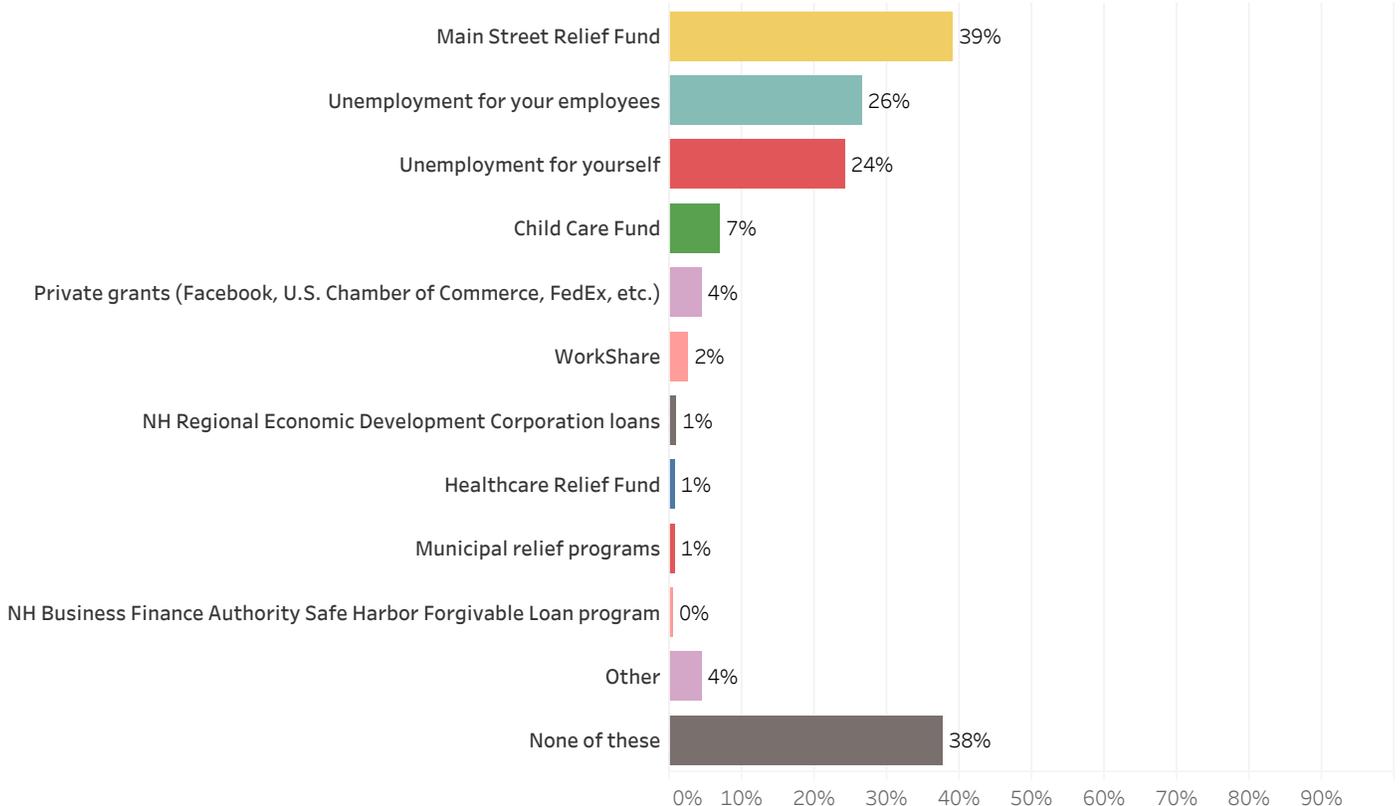


Economic Injury Disaster Loan (EIDL) Loan



Thirty-nine percent of respondents say that their business applied for or took advantage of the Main Street Relief Fund, while about a quarter applied for or took advantage of unemployment for their employees (26%) or unemployment for themselves (24%). Fewer respondents applied for or took advantage of the Child Care Fund (7%), private grants (4%), WorkShare (2%), NH Regional Economic Development Corporation loans (1%), the Healthcare Relief Fund (1%), municipal relief programs (1%), or the NH Business Finance Authority Safe Harbor Forgivable Loan program (<1%). Four percent applied for or took advantage of another type of state, municipal, or private relief program while 38% did not apply for or take advantage of any of these programs.

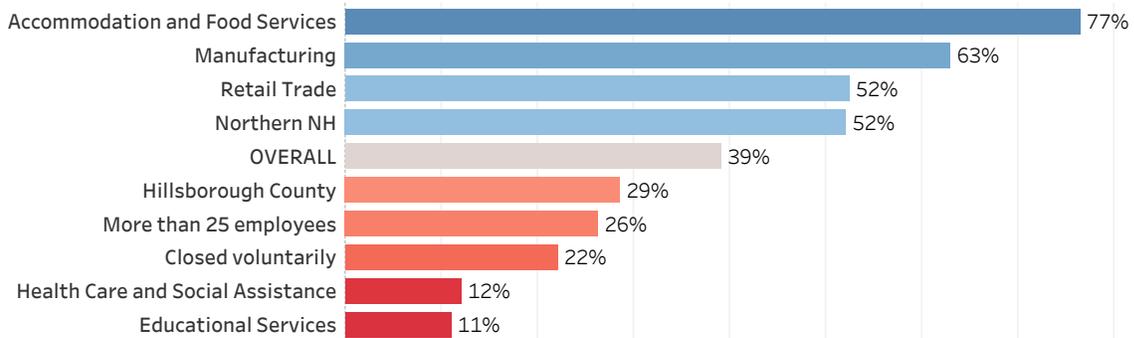
**Figure 14a: Which of the following state, municipal, or private relief programs has your business applied for or taken advantage of? (Please select all that apply)**



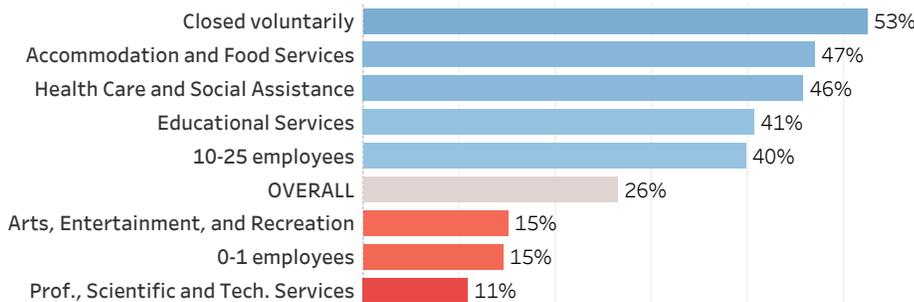
- Respondents in the accommodation and food services industry, the manufacturing industry, or the retail trade industry, and those whose business is located in Northern NH are more likely than others to say that their business applied for or took advantage of the Main Street Relief Fund. Those in the educational services or health care and social assistance industries, those who closed voluntarily during the emergency order, those with more than 25 employees, and those whose business is located in Hillsborough County are less likely to have utilized this program.
- Respondents who closed voluntarily during the emergency order, those in the accommodation and food services industry, the health care and social assistance industry, or the educational services industry, and those with 10-25 employees are more likely than others to say they applied for or took advantage of unemployment for their employees. Those in the professional, scientific, and technical services industry or the arts, entertainment, and recreation industry and those with 0-1 employees are less likely to have utilized this program.
- Respondents with 0-1 employees, those who are not very or not at all confident that their business will be operating in 12 months, and those who closed voluntarily or were closed as non-essential during the emergency order are more likely than others to say that they applied for or took advantage of unemployment for themselves. Those with 10 or more employees, those with employees working remotely, those in the manufacturing industry, those who remained open during the emergency order, and those who are very confident that their business will be operating in 12 months are less likely to have utilized this program.

**Figure 14b: State, municipal, or private relief programs utilized - by Select Demographics**

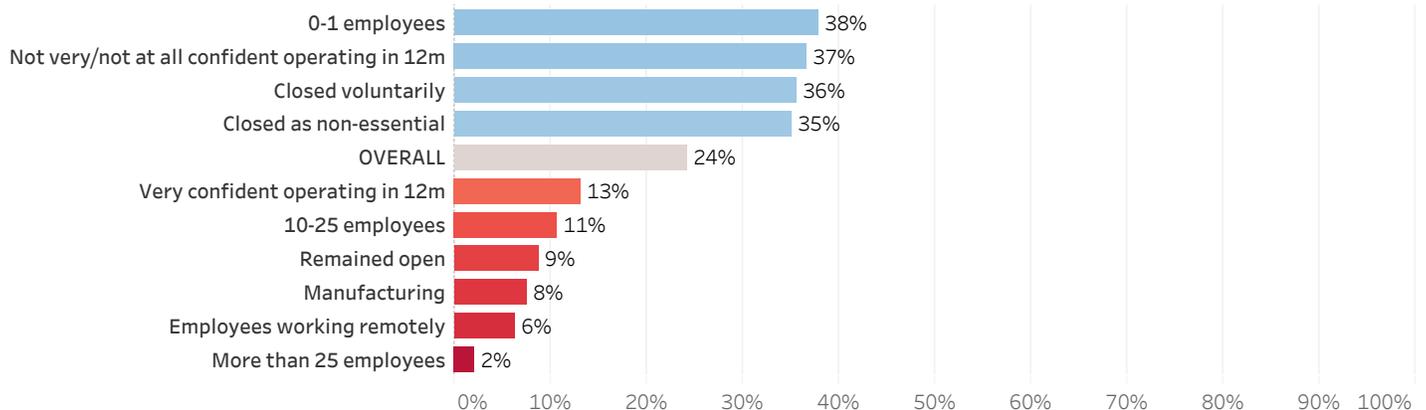
Main Street Relief Fund



Unemployment for your employees



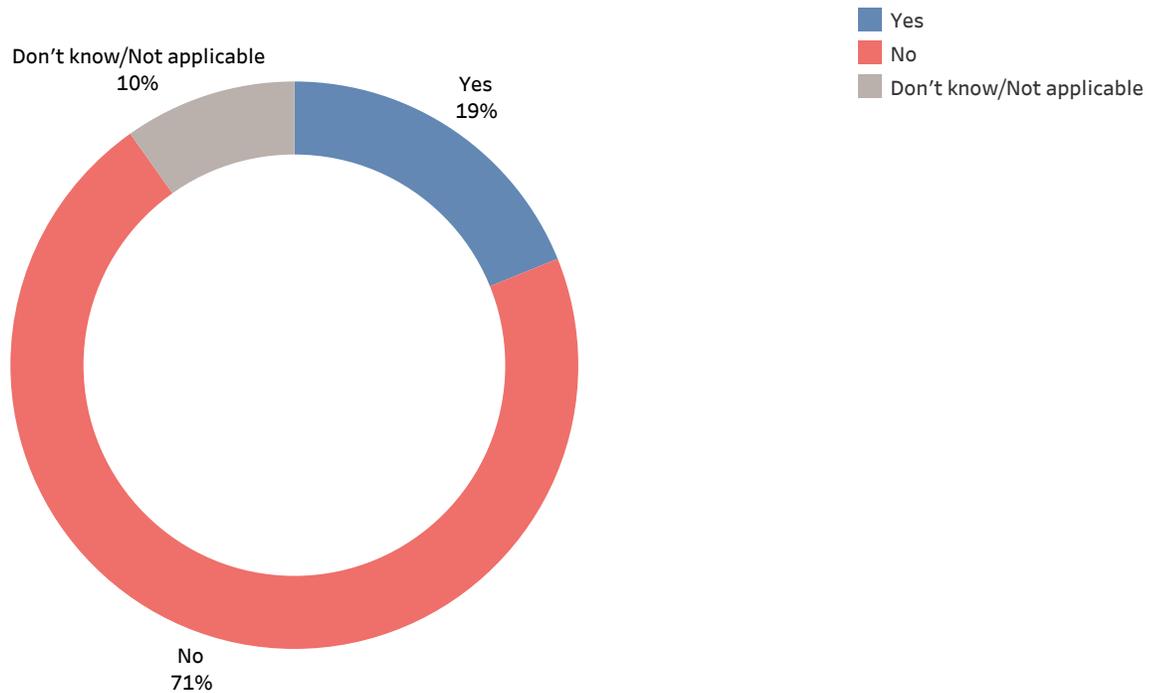
Unemployment for yourself



## Resiliency

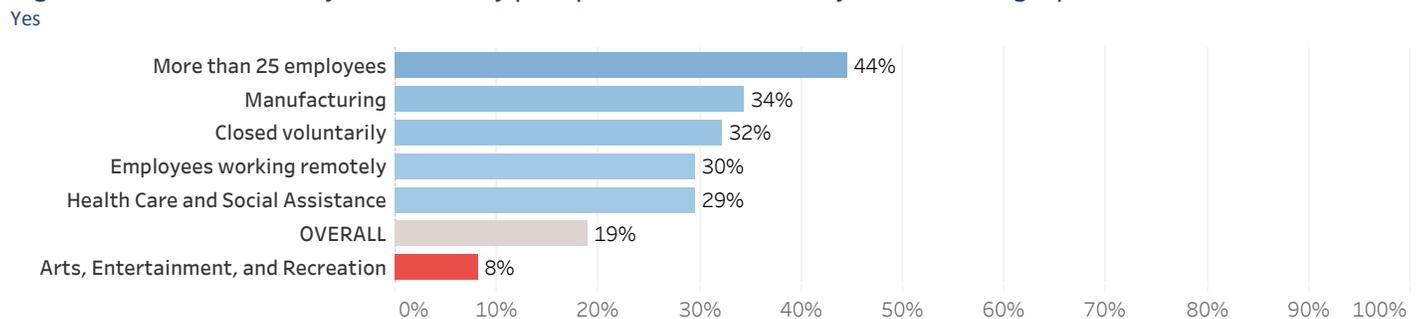
Nineteen percent of respondents say that their business had a resiliency or continuity plan in the event of a disaster prior to the COVID-19 pandemic. Seventy-one percent of respondents did not have a resiliency or continuity plan while 10% don't know or say the question is not applicable. Despite only one-fifth of respondents saying that their business had a resiliency or continuity plan prior to the pandemic, nearly three-quarters think that resiliency planning will be very or somewhat important to the future of their business.

**Figure 15a: Did your business have a resiliency or continuity plan in the event of a disaster prior to the COVID-19 pandemic?**



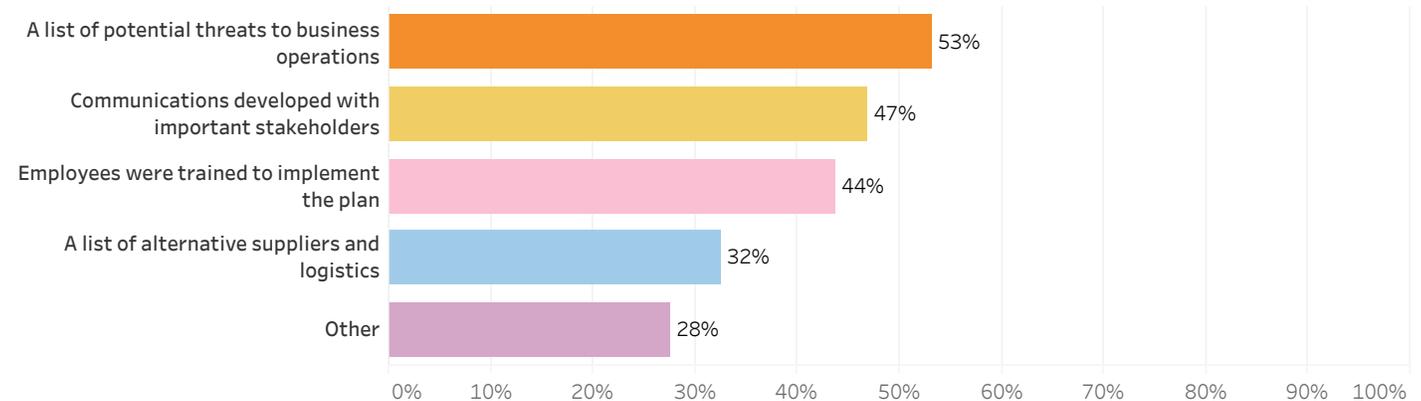
- Respondents with more than 25 employees, those in the manufacturing industry or the health care and social assistance industry, those who closed voluntarily during the emergency order, and those with employees working remotely are more likely than others to have had a resiliency or continuity plan in the event of a disaster prior to the COVID-19 pandemic. Those in the arts, entertainment, and recreation industry are less likely to have had a resiliency or continuity plan.

**Figure 15b: Had resiliency or continuity plan prior to COVID-19 - by Select Demographics**



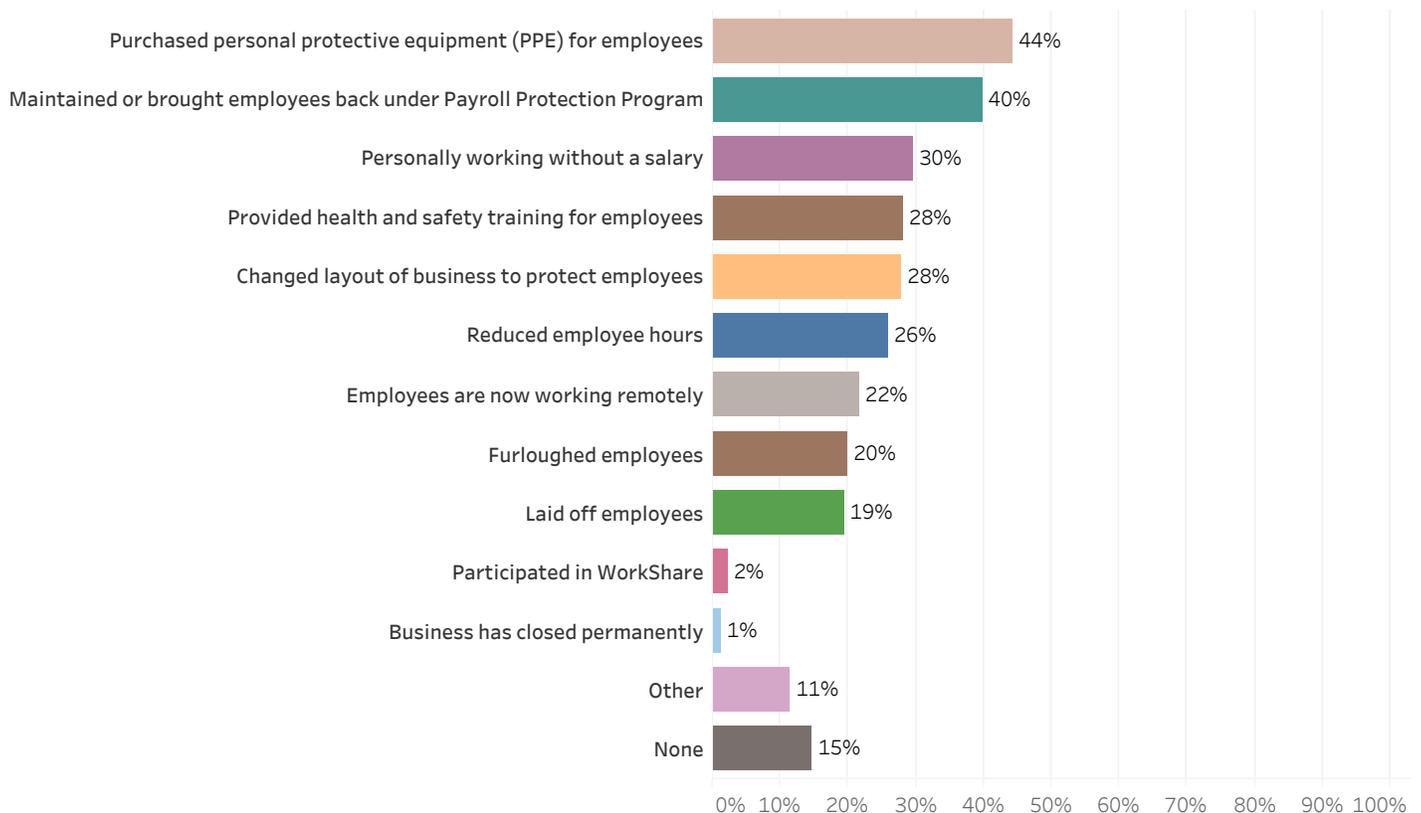
Among those who had a resiliency or continuity plan prior to the COVID-19 pandemic (N=268), more than half (53%) say a list of potential threats to business operations was included in their plan, 47% say their plan included communications being developed with important stakeholders, 44% say their plan included employees being trained to implement the plan, 32% say their plan included a list of alternative suppliers and logistics, and 28% say their plan included another component.

**Figure 16: Which of the following components were included in your resiliency or continuity plan? (Please select all that apply)**



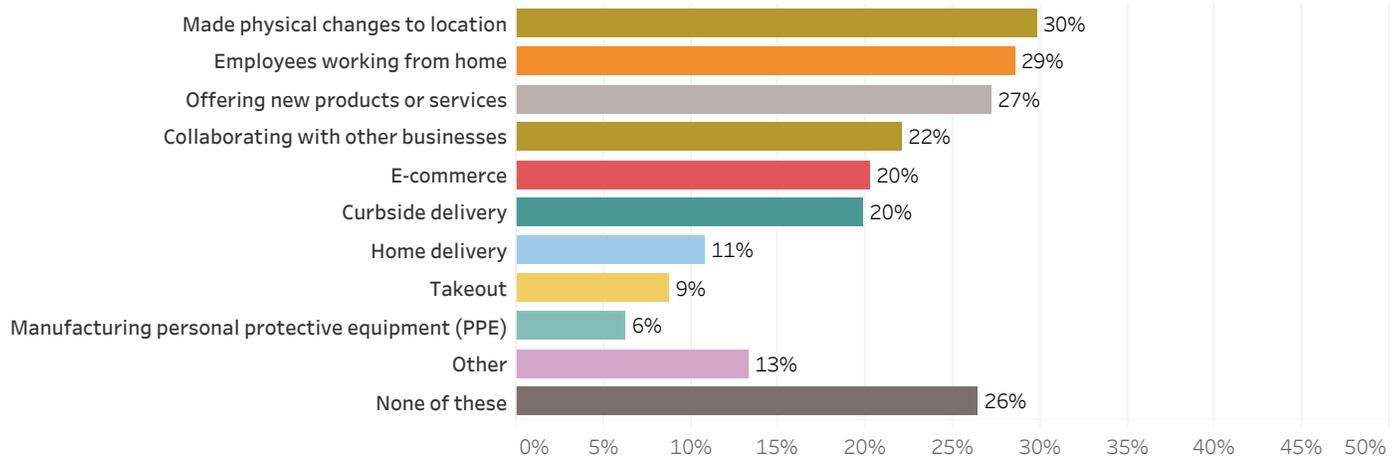
As a result of the COVID-19 pandemic, 44% of respondents say that their business has purchased personal protective equipment (PPE) for employees, and 40% have maintained or brought employees back under the Payroll Protection Program. Slightly fewer respondents say they have personally worked without a salary (30%), provided health and safety training for employees (28%), changed their layout to protect employees (28%), or reduced employees' hours (26%). Less than a quarter of respondents say their business has employees now working remotely (22%), furloughed employees (20%), or laid off employees (19%), while far fewer participated in WorkShare (2%) or say their business has closed permanently (1%). Eleven percent have managed their workforce in another way while 15% say they have done none of these things.

**Figure 17: How have you managed your business's workforce as a result of the COVID-19 pandemic? (Please select all that apply)**



As a result of the COVID-19 pandemic, more than a quarter of respondents say their business made physical changes to their location (30%), have employees now working from home (29%), and are offering new products or services (27%), while just under a quarter are collaborating with other businesses (22%), engaging in E-commerce (20%), or offering curbside delivery (20%) as a result of COVID-19. Fewer respondents say their business now offers home delivery (11%) or takeout (9%) or say that their business is now manufacturing personal protective equipment (PPE) (6%). Thirteen percent say their business has implemented another innovation or modification as a result of the pandemic while 26% say their business has done none of these things.

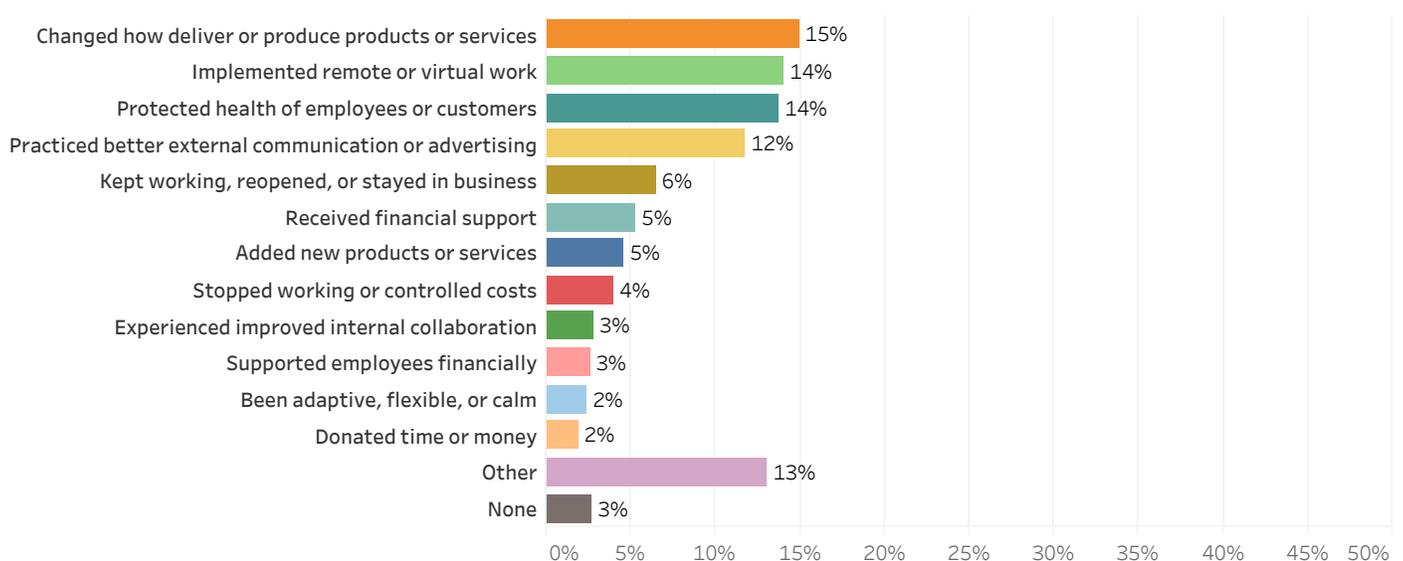
**Figure 18: Which of the following innovations or modification have you implemented at your business as a result of the COVID-19 pandemic? (Please select all that apply)**



When asked for one thing their business has done in response to the COVID-19 pandemic that has been successful, 15% mention something related to changing how they deliver or produce products or services, 14% each say they implemented remote or virtual work or protected the health of employees or customers, and 12% mention that they have practiced better external communication or advertising.

Fewer respondents say one successful thing their business has done in response to COVID-19 is that they kept working, reopened, or just stayed in business (6%), that they received financial support (5%), that they added new products or services (5%), that they stopped working or controlled costs (4%), that they experienced improved internal cohesion (3%), that they supported employees financially (3%), that they were adaptive, flexible, or calm (2%), or that their business donated time or money (2%). Thirteen percent mention another type of successful thing their business has done in response to COVID-19 while 3% say nothing has been successful.

**Figure 19: What is one thing your business has done in response to the COVID-19 pandemic that has been successful? (coded)**

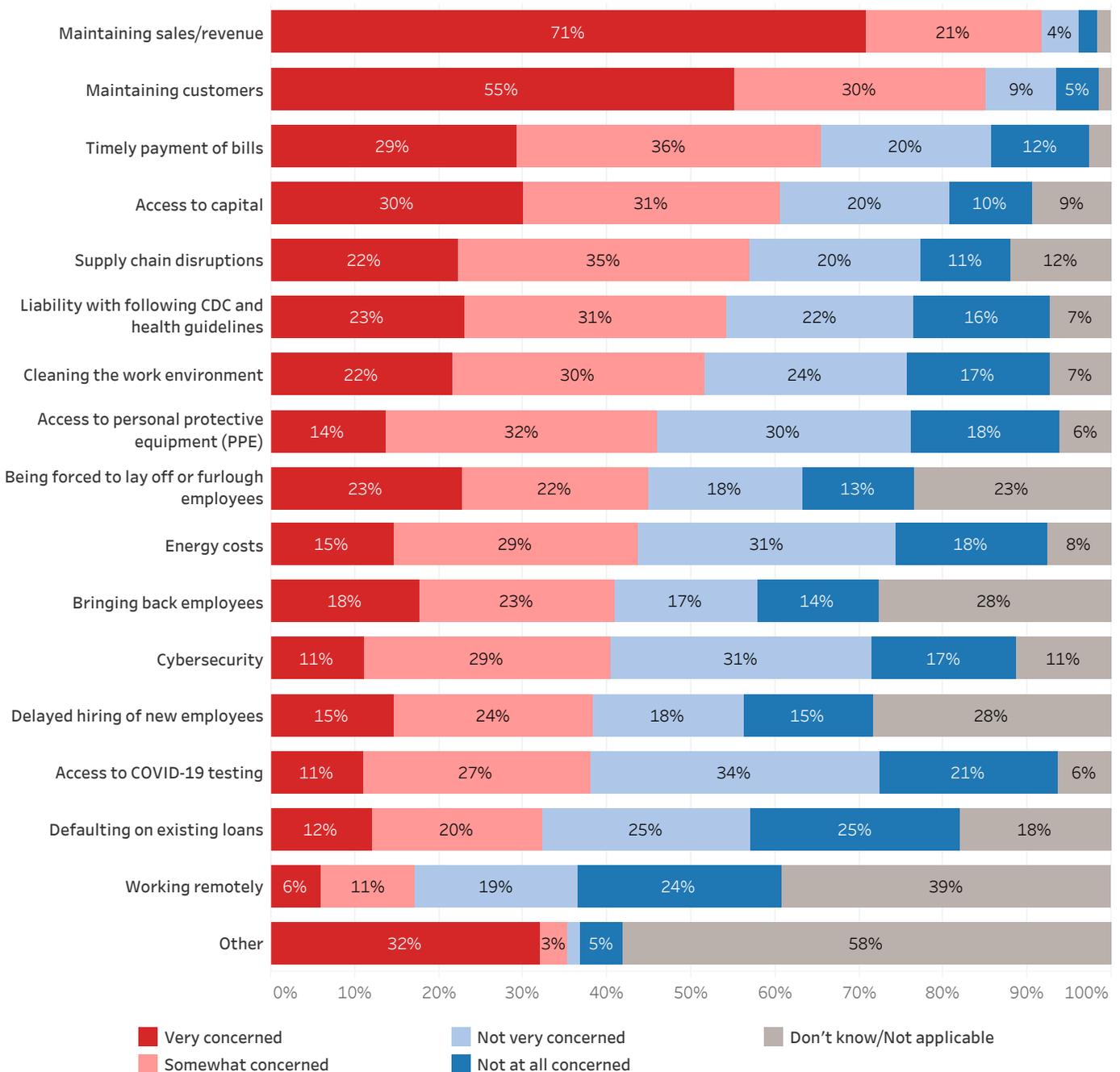


## Recovery

The vast majority of respondents (92%) say that they are very (71%) or somewhat (21%) concerned about maintaining sales/revenue as their business recovers, while 85% are very or somewhat concerned about maintaining customers. A majority of respondents are very or somewhat concerned about timely payment of bills (66%), access to capital (61%), supply chain disruptions (57%), liability with following CDC and health guidelines (54%), and cleaning the work environment (52%) as their business recovers.

Less than half of respondents are concerned about access to personal protective equipment (PPE) (46%), being forced to lay off or furlough employees (45%), energy costs (44%), bringing back employees (41%), cybersecurity (40%), delayed hiring of new employees (38%), access to COVID-19 testing (38%), or defaulting on existing loans (32%), while only 17% are concerned about working remotely as their business recovers. Thirty-five percent are very or somewhat concerned about something else as their as their business recovers.

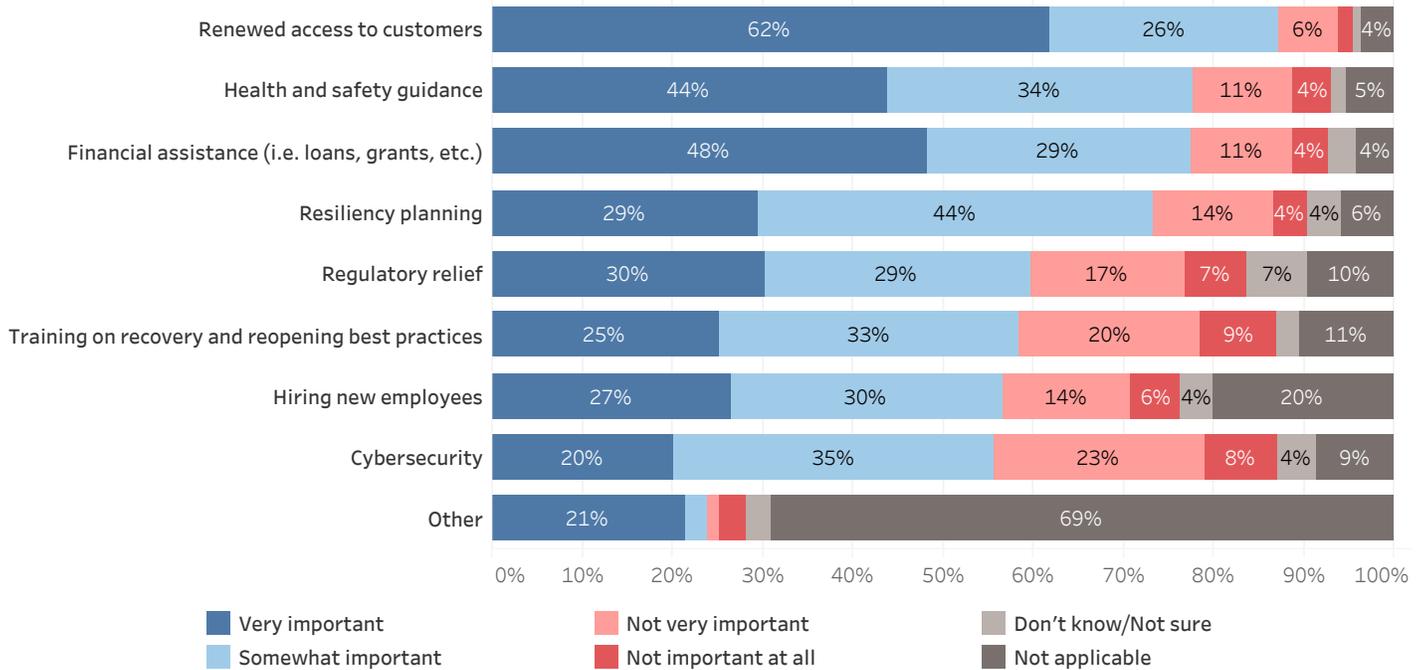
Figure 20: How concerned are you about the following potential issues as your business recovers?



## Going Forward

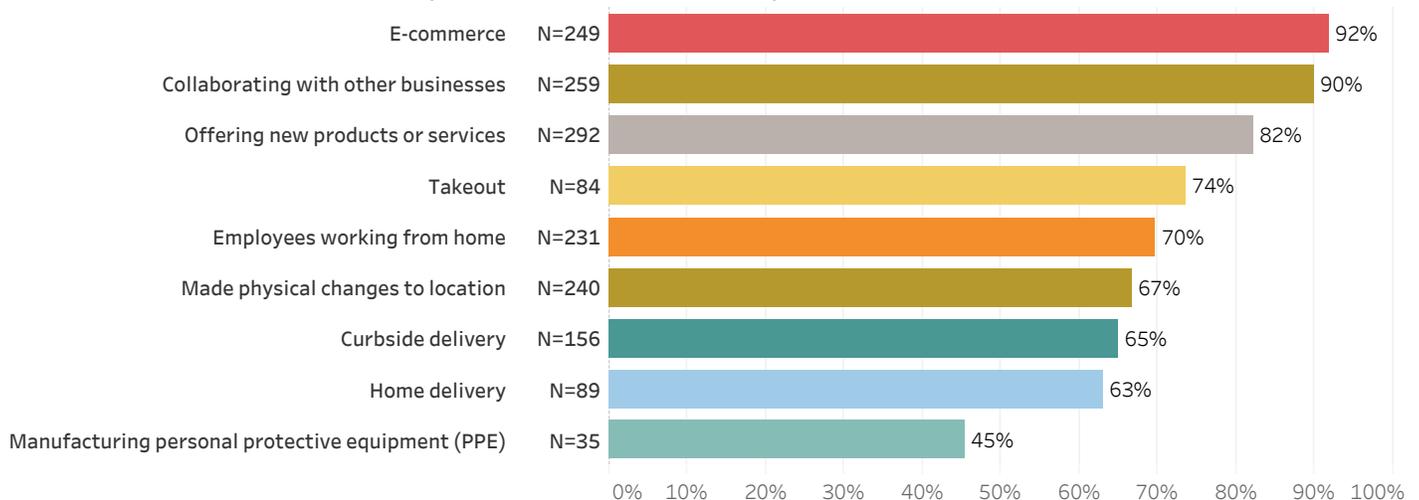
Seven in eight (87%) respondents expect renewed access to customers will be very (62%) or somewhat (26%) important to their business in the future while 78% believe health and safety guidance will be very or somewhat important, 77% say financial assistance will be very or somewhat important, and 73% believe resiliency planning will be very or somewhat important to their business in the future. Over half of respondents believe that regulatory relief (60%), training on recovery and reopening best practices (58%), hiring new employees (57%), or cybersecurity (56%) will be very or somewhat important to their business in the future, while 24% mention something else they believe will be very or somewhat important.

Figure 21: How important do you expect the following things will be to your business in the future?



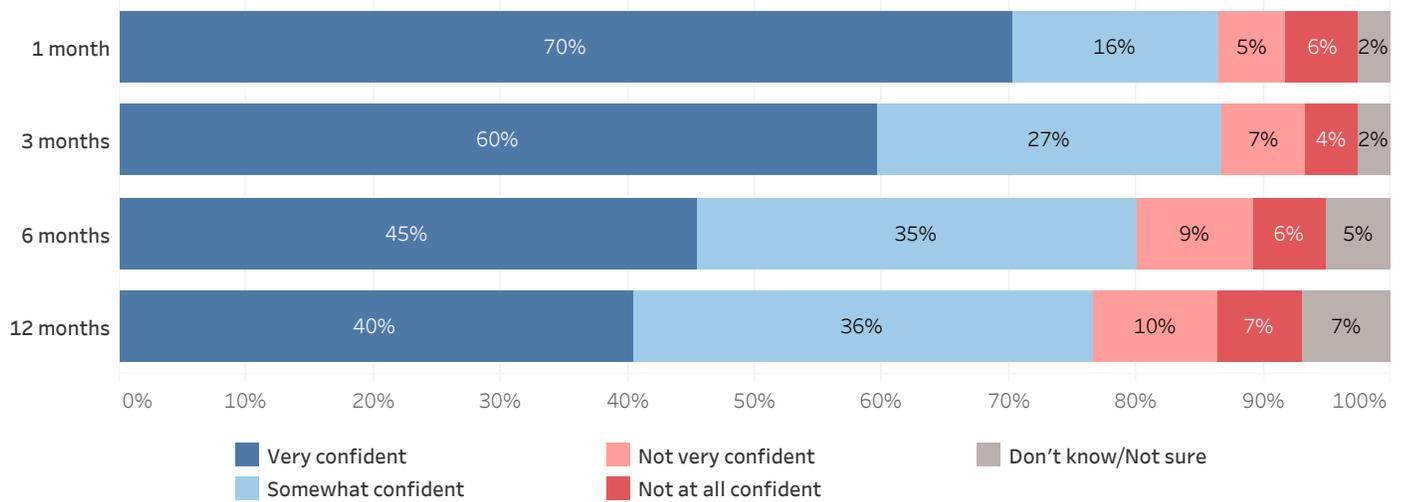
Respondents indicate that four-fifths or more of businesses which have implemented e-commerce (92%), collaborated with other businesses (90%), or offered new products or services (82%) plan to continue to do so after the COVID-19 pandemic has passed. Majorities of those who now offer takeout (74%), have employees working from home (70%), made physical changes to their location (67%), offer curbside delivery (65%), and offer home delivery (63%) plan to continue doing these things after the pandemic has passed, while 45% of those who have been manufacturing personal protective equipment plan to continue to do so.

Figure 22: Which of these innovations or modifications do you think your business will continue after the COVID-19 pandemic has passed? (Please select all that apply)



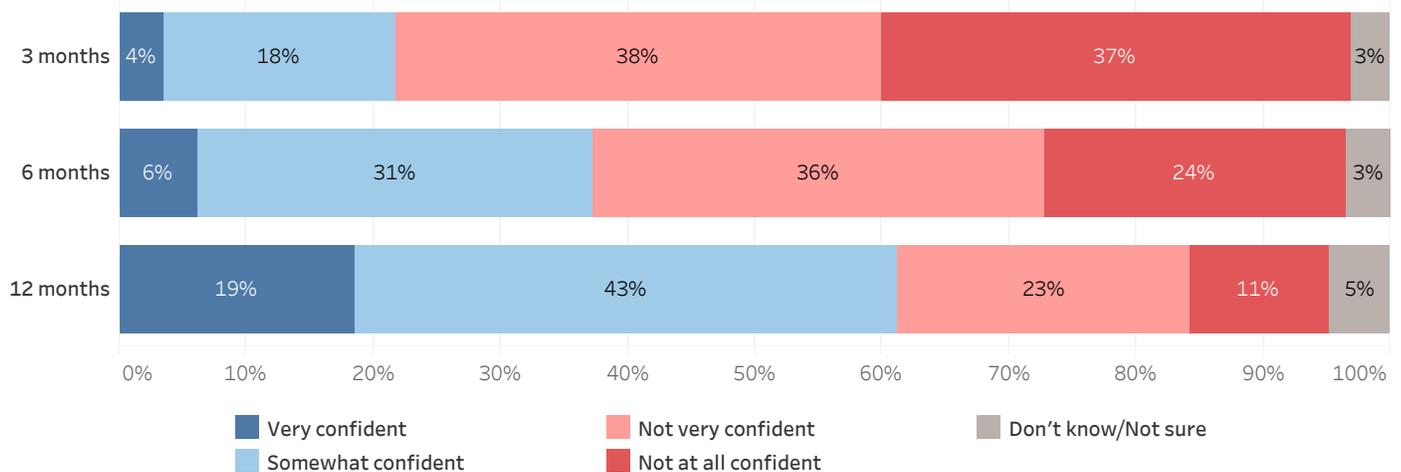
Most respondents are very or somewhat confident that their business will be operating in one month (86%) and in three months (87%). However, slightly fewer residents say they are very or somewhat confident they will still be operating in six months (80%) or in twelve months (77%), with about one in six saying they are not very or not at all confident they will still be operating in that time.

**Figure 23: Based on what you know now, how confident are you that your business will continue to be operating in...**



Only 22% of respondents are very (4%) or somewhat (18%) confident that the New Hampshire economy will have recovered to pre-pandemic levels in three months and only 37% are very or somewhat confident the state economy will have recovered within six months. Respondents are more bullish on an economic recovery within twelve months: 61% are very or somewhat confident the state economy will have recovered to pre-pandemic levels in that time, but one-third (34%) are not very or not at all confident that the economy will have recovered even by then.

**Figure 24: Based on what you know now, how confident are you that the New Hampshire economy will have recovered to pre-COVID-19 levels in...**



## Demographics

Overall, businesses from 172 towns and cities in New Hampshire responded to the survey. Thirty-one percent of these respondents say their business is located in the Seacoast region, 22% are located in Hillsborough County, 20% are located in the Central/Lakes Region, 18% are located in Northern NH, and 10% are located in Western NH.

Figure 25: Town where business located

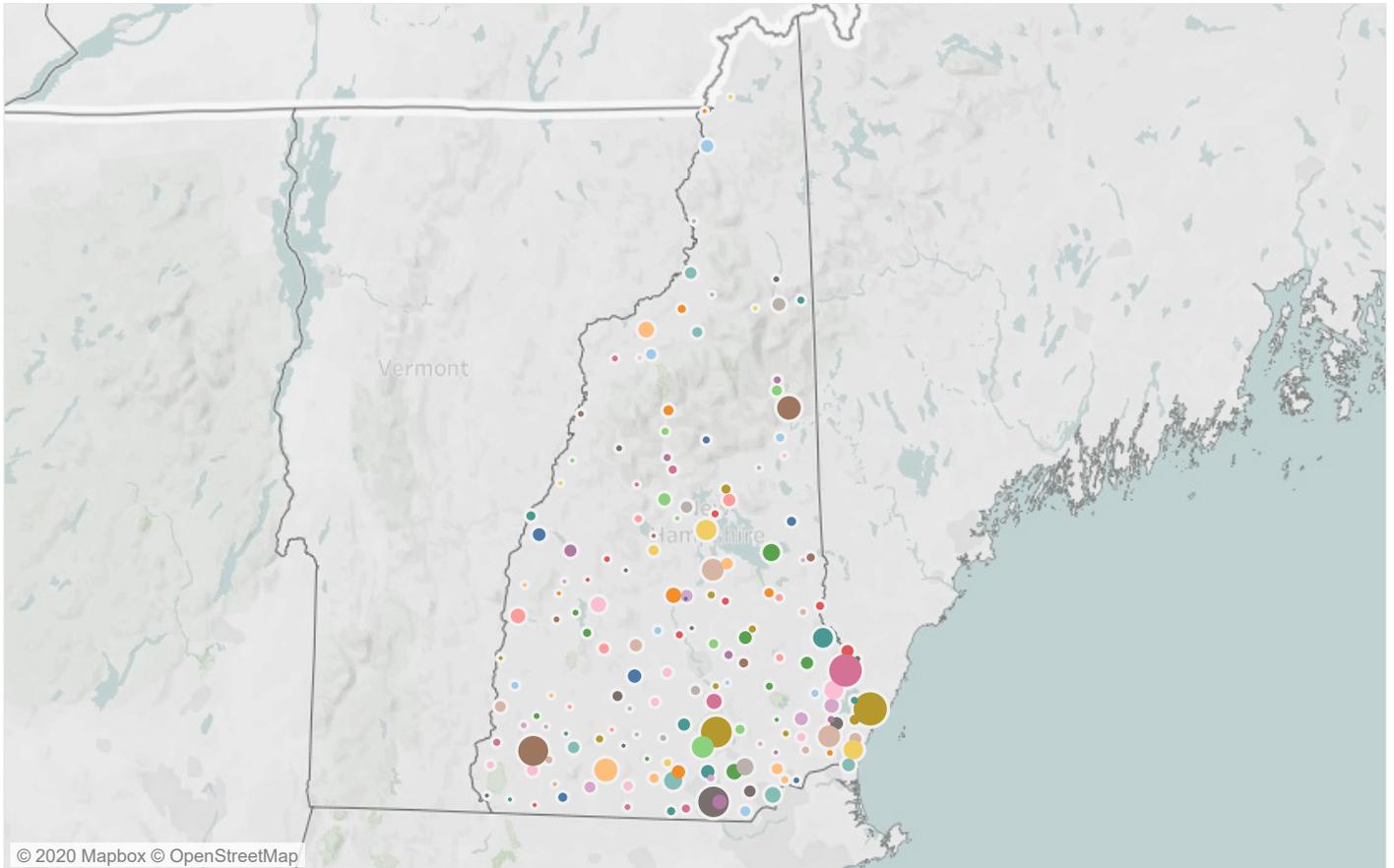
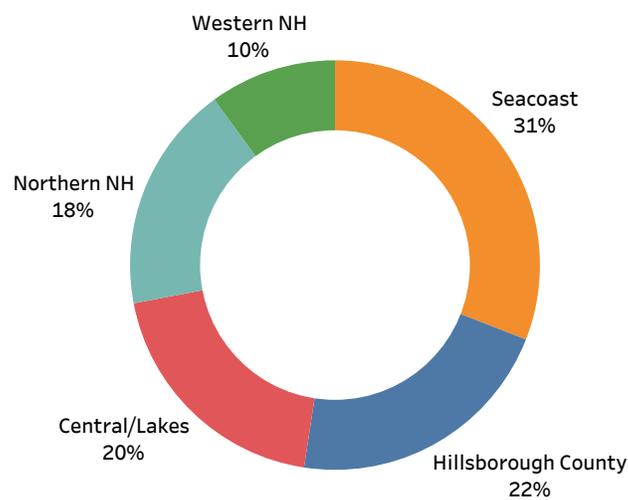
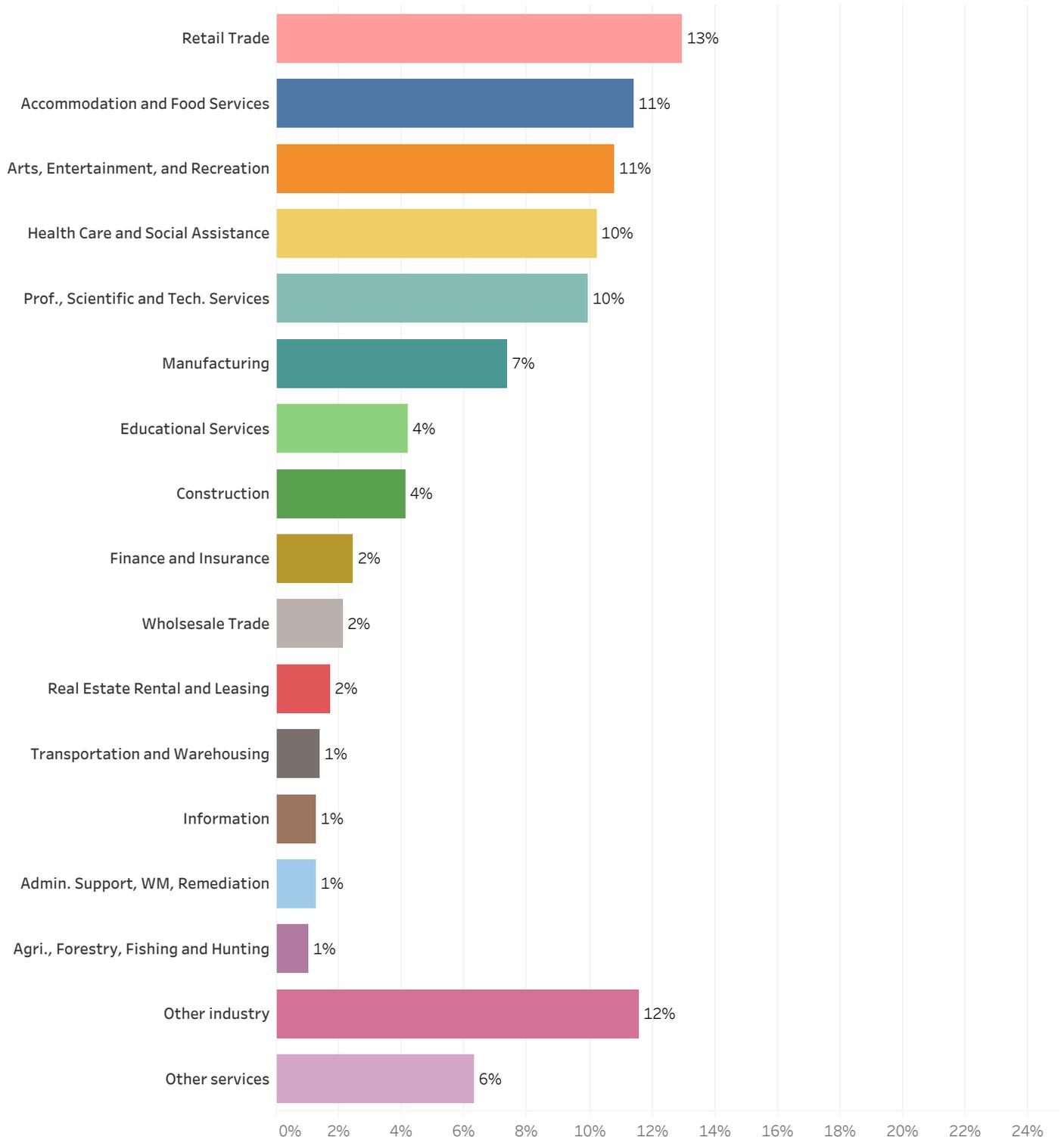


Figure 26: Region where business located



Thirteen percent of respondents say their business is in the retail trade industry, 11% are in the accommodation and food services industry or the arts, entertainment, and recreation industry, 10% are in the health care and social assistance industry or the professional, scientific, and technical services industry, and 7% are in the manufacturing industry. Fewer respondents say their business is in the educational services (4%), construction (4%), finance and insurance (2%), wholesale trade (2%), real estate rental and leasing (2%), transportation and warehousing (1%), information (1%), administrative support, waste management, and remediation (1%), or agriculture, forestry, fishing, and hunting (1%) industries. Twelve percent say their business belongs to another type of industry while 6% say their business is part of another type of services.

Figure 27: Type of Industry



## Special thanks to the 2020 Small Business Resiliency Survey Partners

U.S. Small Business Administration - NH District Office  
NH Department of Business & Economic Affairs  
UNH Peter T. Paul College of Business & Economics  
NH Regional Development Corporation Alliance  
Center for Women & Enterprise  
SCORE  
USDA Rural Development  
UNH Cooperative Extension  
UNH Center for Family Enterprise  
UNH Innovation  
Arts Alive  
Associated General Contractors of NH  
Clean Energy NH  
CoHo  
Goldman Sachs 10,000 Small Businesses  
Hannah Grimes Center  
HRKNSS  
League of NH Craftsmen  
NH Aerospace & Defense Export Consortium  
NH Association of Chamber of Commerce Executives  
NH Auto Dealers  
NH Business & Industry Association  
NH Businesses for Social Responsibility  
NH Coalition of Wedding Vendors  
NH Grocers Association  
NH Lodging & Restaurant Association  
NH Made  
NH Manufacturing Extension Partnership  
NH Retail Association  
NH State Council on the Arts  
NH Tech Alliance  
State Early Learning Alliance  
Stay Work Play  
Town of Derry  
Wentworth Economic Development Corporation

Chamber Collaborative of Greater Portsmouth  
Exeter Area Chamber of Commerce  
Greater Claremont Chamber of Commerce  
Greater Concord Chamber of Commerce  
Greater Derry Londonderry Chamber of Commerce  
Greater Dover Chamber of Commerce  
Greater Hudson Chamber of Commerce  
Greater Keene Chamber of Commerce  
Greater Manchester Chamber of Commerce  
Greater Nashua Chamber of Commerce  
Greater Peterborough Chamber of Commerce  
Greater Pittsfield Chamber of Commerce  
Greater Rochester Chamber of Commerce  
Hampton Area Chamber of Commerce  
Hooksett Chamber of Commerce  
Kearsarge Area Chamber of Commerce  
Lakes Region Chamber of Commerce  
Lakes Sunapee Region Chamber of Commerce  
Meredith Area Chamber of Commerce  
Northern Gateway Chamber of Commerce  
The Falls Chamber of Commerce