

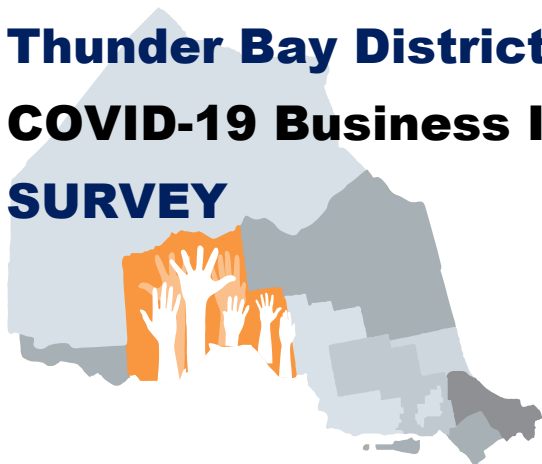
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# From Crisis to Recovery: How COVID-19 is Impacting Businesses in Thunder Bay (Part 5)

NOVEMBER 2020 RESULTS

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## Thunder Bay District COVID-19 Business Impact SURVEY





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## Partners



Northern Policy Institute is Northern Ontario's independent think tank. They perform research, collect and disseminate evidence, and identify policy opportunities to support the growth of sustainable Northern communities. NPI operations are located in Thunder Bay and Sudbury. They seek to enhance Northern Ontario's capacity to take the lead position on socio-economic policy that impacts Northern Ontario, Ontario, and Canada as a whole.



**North Superior**  
Workforce Planning Board

The North Superior Workforce Planning Board (NSWPB) is one of twenty-six Workforce Planning zones across Ontario, mandated through the Ministry of Labour, Training, and Skills Development to identify, assess and prioritize the skills and knowledge needs of community, employers and individual participants/learners in the local labour market through a collaborative, local labour market planning process.



The Thunder Bay Community Economic Development Commission (CEDC) is responsible for business development, business retention and expansion, entrepreneurial support, opportunity promotion, and collection and assessment of key business data.

They can help with community information and statistics, networking and referrals, assistance in site selection, and labour market data.



**Thunder Bay**  
Chamber  
of Commerce

The Thunder Bay Chamber of Commerce is a voluntary, member-driven organization of individuals and businesses working together to advance the commercial, financial, and civic interests of the Thunder Bay community. They pool resources to offer member learning opportunities, address policy issues, facilitate connections between members, and aim to bring businesses together to work towards common goals.



# Executive Summary

As we all know, the COVID-19 crisis is having a significant impact on the Canadian economy. In response, a COVID-19 business impact survey was made available to employers in the Thunder Bay District to develop an understanding of how the pandemic is affecting business on aspects such as financials, workforce size, service delivery, and long-term viability. This survey will continue to be delivered on a bi-monthly basis into the new year.

In comparison to the previous surveys, there are some important findings in this month's survey results. For instance, 16 per cent of business of employers classified the strategic risk that COVID-19 poses to the long-term prospects of their business as highly negative. This is the lowest percentage reached since the first survey in April. However, the percentage of businesses that classified the level of risk as medium negative has increased to 33 per cent in November. This suggest that businesses still have a lot of concern regarding their long-term business prospects but do not believe they will have to close their business. Another possible explanation is that some of the high-risk businesses may have closed their doors and decided not to continue the survey.

For November, there was an increase in the percentage of employers that are experiencing reduced hours, and reduced staff. This goes against the steady decline seen over previous month. It is the highest percentage of employers that stated having reduced hours and staff since May. On the other hand, November has the lowest percentage of businesses that indicated they are temporarily closed since the survey was first released. In April 45 per cent of businesses that answered this question stated their business/organization was closed compared to 4 per cent in November. In April the province was still in stage 1 of the lockdown which forced certain businesses to close temporarily. While we saw a gradually opening of businesses late in the fall, an increasing number of cases led to a province-wide lockdown after December 25.

The findings that come from this survey are important because they provide community decision makers with an understanding of how businesses are faring during COVID-19, and how to then respond appropriately. As well, employers and organizations that have succeeded in finding new ways to operate could share this information with their entrepreneur peers, which could benefit the economy and the well-being of the community.



## Introduction

COVID-19 has been felt all around the world, and Northern Ontario is no exception. As such, it is important to understand how COVID-19 has impacted our local economies. With this in mind, a survey targeted at businesses was developed in partnership by Northern Policy Institute, North Superior Workforce Planning Board, Thunder Bay Chamber of Commerce, and Thunder Bay Community Economic Development Commission.

The results gathered from these surveys can be used by community partners and government to continue responding appropriately to COVID-19. The survey will be provided to businesses in the City and District of Thunder Bay over the next few months.

## Results

The results of Thunder Bay's Business Impact Survey for the month of November are summarized below. The survey collection period was between November 2nd – November 16th, 2020. During this time, the cumulative number of confirmed COVID-19 cases in Ontario increased from 77,655 on November 2nd to 95,496 on November 16th (Government of Ontario 2020a). Since the beginning of the November survey, the number of daily cases in Ontario has increased significantly. The number of daily cases increased from 948 on November 2nd to 1,487 on November 16th (Government of Ontario 2020a). This rapid increase in cases clearly indicates that Ontario has entered the second wave of the pandemic, and that the second wave has hit harder than the first. For comparison, the first wave hit a peak of daily cases on April 24th with a total of 640 cases in Ontario (Government of Ontario, 2020a).

The district of Thunder Bay is one of the regions in Northern Ontario hardest hit in the second wave. The Thunder Bay District Health Unit (TBDHU) reported 93 new cases during this period (Public Health Ontario 2020) and as of December 16th, 2020, TBDHU reported there are 457 confirmed cases over the entire pandemic (Thunder Bay District Health Unit 2020). These numbers show a significant increase in the spread of the virus since the last survey in September.

Since the last survey, the provincial government has established a new COVID-19 response framework. The new framework includes regional health measures and sector specific public health and workplace safety measures (Government of Ontario 2020b). The government created five zones of public health measures and each zone has different health and safety measure for business and organizations. The purpose of the zones is to allow the government to act earlier and make gradual changes to restrictions based on the number of cases per capita in a region. The Thunder Bay area was placed into the orange-restrict zone as of December 4th, and if the numbers of cases continue to rise over the holiday, the area could see further restrictions (CBC 2020). At the time of writing, the Thunder Bay area was the only region in Northern Ontario that has been placed into the orange level.

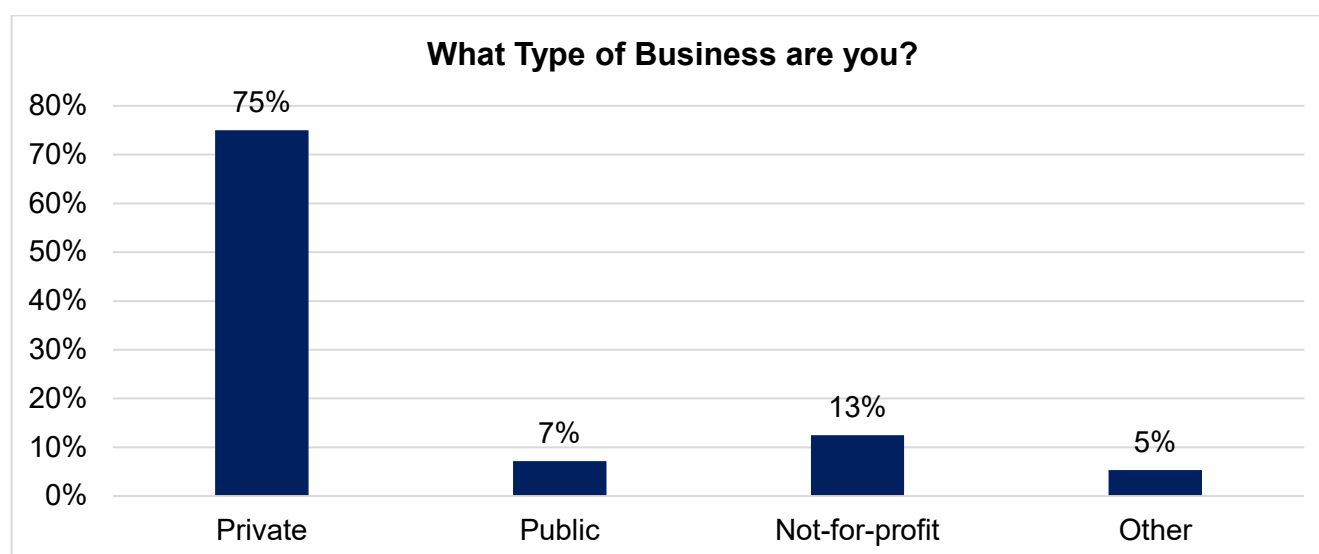




For November, the Thunder Bay survey had a total of 58 valid respondents. Approximately 22 per cent of employers are repeat respondents from the September survey and 78 per cent did not answer last month's survey. Unless stated otherwise, all percentages are calculated based on the number of respondents to the relevant question.

75 per cent of survey respondents are private businesses, seven per cent are public and 13 per cent are not-for-profit (Figure 1). The proportion of the type of business that answered the November survey are very similar to the month of September. Since the release of the first survey in April, the vast majority of respondents are businesses/organizations in the private sector.

**Figure 1.** Percentage of employers that identify with the following type of business.



93.1 per cent of respondents indicated that their primary business is located in Thunder Bay (Table 1). The proportion of businesses primarily located in Thunder Bay has significantly increased since the last survey. There is a decrease in the number of smaller communities represented in comparison to the last survey. Meaning the results of the survey primarily represent what businesses in the city of Thunder Bay are experiencing and that the smaller surrounding communities are not well represented.

**Table 1.** Percentage of businesses that state the region as their primary business location.

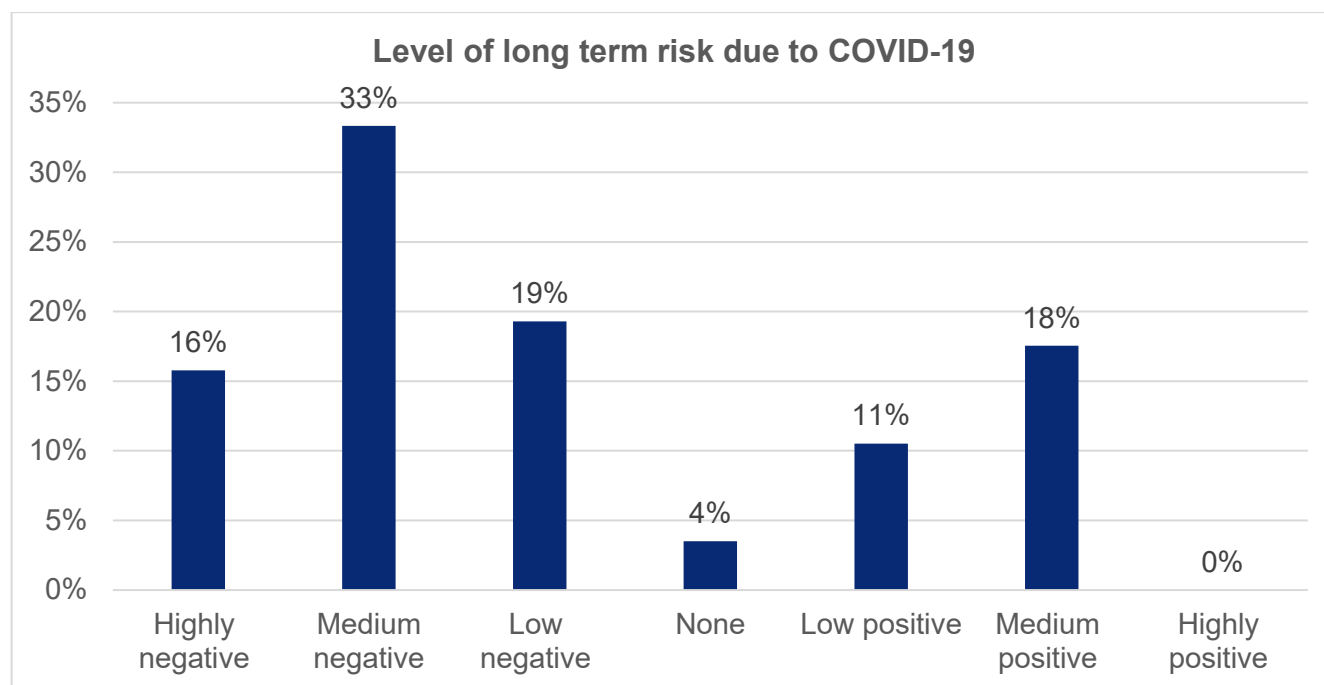
Primary Business Location	Percentage of Businesses
Thunder Bay	93.1%
Terrace Bay	3.4%
Geraldton	1.7%
Armstrong	1.7%



## BUSINESS CONTINUITY IMPACT

In November, 16 per cent of employers categorized the strategic risk that COVID-19 poses to the long-term prospects of their business as highly negative (this could put them out of business), 33 per cent as medium negative (this is going to significantly impact their financials) and 19 per cent as low negative (this may impact their financials, but they are confident they can weather the storm (see Figure 2). Since the first survey in April, the proportion of employers rating the level of risk as highly negative has steadily decreased. In comparison to August, there is a higher percentage of employers that consider the risk to long-term prospects to be medium negative and a decrease in those that consider the level of risk to be low negative. There also is an increase in the percentage of employers who are seeing an increased demand for some of their products/services. It is difficult to say what this shift in responses means because of the low number of repeat respondents. However, it is positive to see a continued decrease in the proportion of employers that believe the pandemic will put them out of business. It will be interesting to see the results from the next survey now that a provincial lockdown was put into place at the end of December.

**Figure 2.** Percentage of businesses rating the strategic risk that COVID-19 poses to the long-term prospects to their business.



*Note: Highly negative = this could put us out of business, medium negative = this is going to significantly impact our financials, low negative = this may impact us financially, but we are confident we can weather the storm, low positive = demand for our products/services has changed but is still sufficient to maintain operations, medium positive = we are seeing increased demand for some of our products/services, highly positive = we have added staff and expanded production to meet demand.*

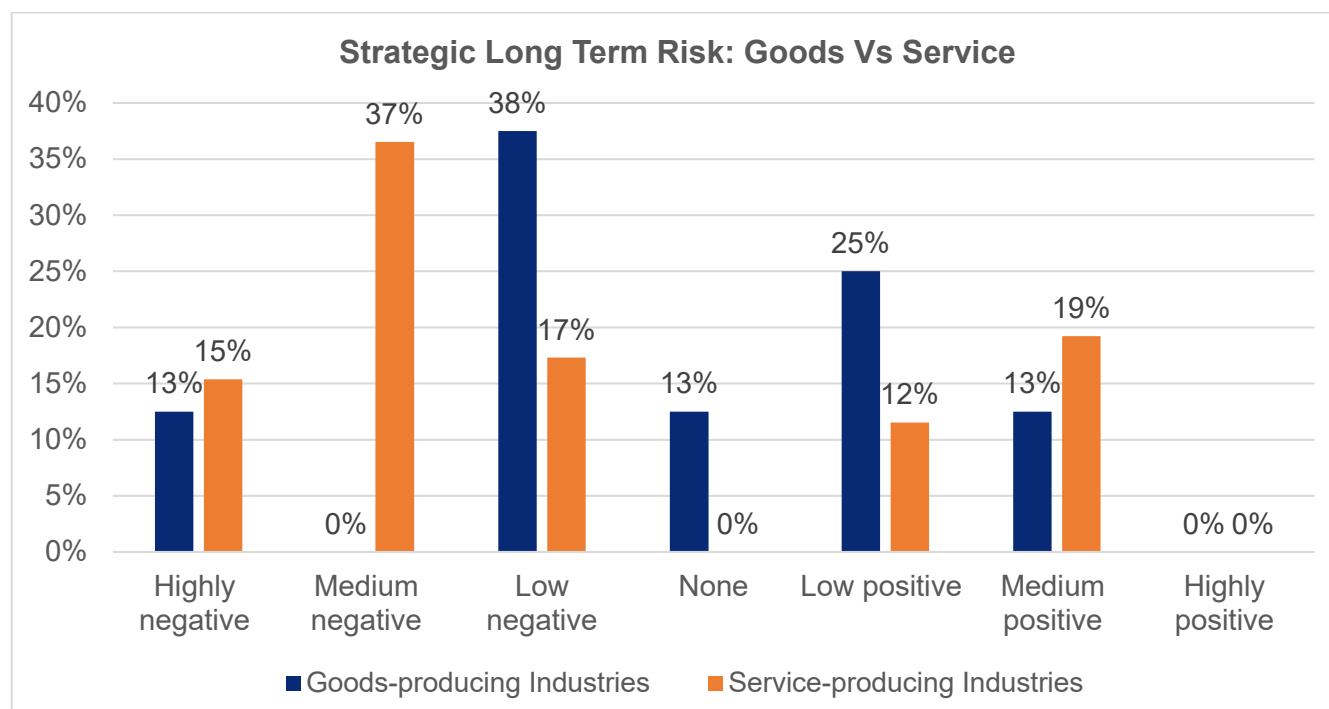


The risk that COVID-19 poses to long-term business prospects by industry sector is illustrated in Figure 3. The business sectors were grouped into either goods-producing industries or service-producing industries to get a better understanding of which businesses are hit hardest by the pandemic (Bureau of Economic Analysis, 2006 n.d.). Since the start of the pandemic, data has shown that the impact of COVID-19 on business has not been uniform across sectors. Generally, businesses in the service industry has been impacted the most.

The results from the survey show that the proportion of employers in the goods-producing industries rated their strategic risk as highly negative has remained pretty consistent since May. There was a significantly lower proportion that stated medium negative and a slight increase that ranked their level of risk as low negative. This suggests that overall, employers in these sectors are continuing to view their long-term prospects more positively. For the service-producing sector, the proportion of employers that rated their strategic risk as highly negative decreased from 26 per cent in September to 15 per cent in November. There is also an increase in the percentage of employers that rated their strategic risk as low and medium positive. This is an important take away from the survey. There are more businesses that have a positive outlook towards their long-term business prospects in comparison to the last survey.

Overall, the service-producing industries have been the hardest hit by the pandemic. According to Statistics Canada, businesses in arts, entertainment recreation, accommodation and food and retail trade sectors are the most severely impacted by the pandemic (Statistics Canada, 2020). That does not mean that the goods-producing sector has not faced any challenges, of course. For example, sectors like manufacturing of consumer durables have been facing bottlenecks in the supply chain which impacts other sectors like retail. It is important to note that the goods producing industries include many types of businesses – some of which are more sensitive to changes in the economy than others. Industries like agriculture and food processing tend to be more stable.

**Figure 3. Percentage of businesses that classified the strategic risk that COVID-19 poses to the long-term prospects of their business by industry sector.**







In one of the survey questions, employers were asked “How has COVID-19 impacted your business’s/organization’s operations?”. Table 2 presents a breakdown of the percentage of employers that agreed with the provided options. Some important points to note include the increase in the percentage of employers that are experiencing reduced hours, and reduced staff. This goes against the steady decline seen over previous month. It is the highest percentage of employers that stated having reduced hours and staff since May.

Also, it is important to note that only 4 per cent of respondents stated that their business is closed temporarily. In April 45 per cent of businesses that answered this question stated their business/organization was closed. A possible explanation for the steep decline is that restrictions have been lifted for several months and business have had more time to adjust to the new normal. More businesses are operating online or providing new services as way of adapting and mitigating the impacts of COVID-19 on their business.

**Table 2. COVID-19 impacts on businesses/organizations.**

COVID-19 Impacts on Businesses/Organizations	April (%)	May (%)	August (%)	September (%)	November (%)
Reduced hours	25	48	35	30	<b>42</b>
Reduced staff	28	43	29	25	<b>36</b>
Operating online	18	35	23	27	<b>29</b>
Delivering new services	9	19	28	18	<b>22</b>
We’re having trouble recalling staff	N/A	N/A	15	27	<b>22</b>
Accepting telephone orders	13	24	22	14	<b>16</b>
Working remotely but continuing operations	24	35	12	24	<b>16</b>
No impact	4	1	11	4	<b>15</b>
Developed new partnerships with businesses, non-profits or charities	1	4	6	9	<b>11</b>
Increased staff	1	3	5	11	<b>9</b>
Other business innovations/changes:	13	14	18	20	<b>9</b>
Re-tooled to manufacture in-demand supplies	3	4	8	6	<b>6</b>
Closed our business/organization temporarily	45	35	15	17	<b>4</b>
Closed our business/organization permanently	3	1	0	0	<b>0</b>
Increased hours	1	3	0	4	<b>0</b>



Out of the businesses that responded to the question “What additional impacts from COVID-19 has your business/organization experienced?”, the percentage that agreed with the provided reasons are below (Table 3). The results from this question have been relatively consistent over the past months. The additional impacts that received the highest percentage of respondents have mostly remained the same. Most businesses (75 per cent in November) have increased their cleaning measures in their offices. Over half of businesses are having to restrict spending because of uncertainty, and 42 per cent have experienced a decrease in sales. Likely this trend will continue until the general public has been vaccinated and physical distancing protocols have been removed.

It is important to note that certain businesses have seen an increase in demand/sales. 17 per cent of respondents in November stated they are experiencing a significant increase in consumer demand, and/or their business value has increased. The pandemic has caused a shift in consumer behavior. More people are looking to do things at home, or outdoors where it is possible to physical distance. As a result, items like baking supplies, puzzles, bikes, and workout equipment – to only name a few - are in high demand.

**Table 3. Additional Impacts on Business/Organization**

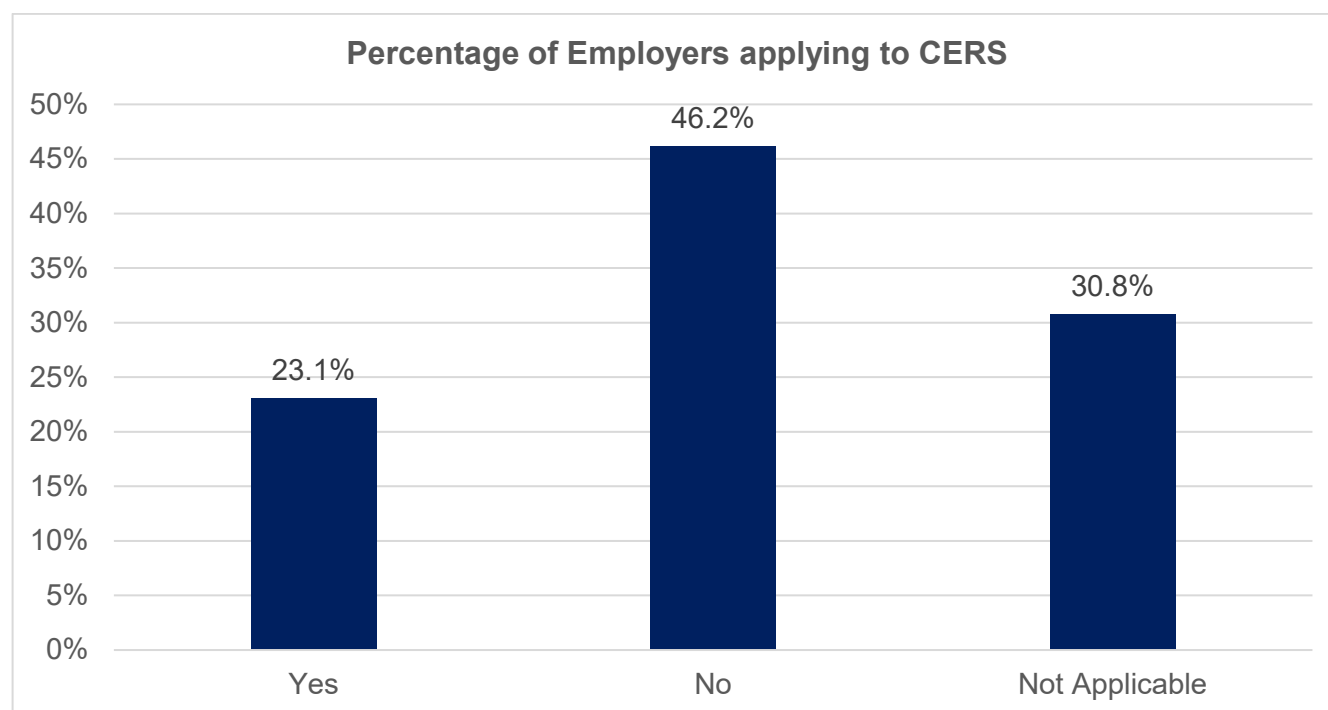
What additional impacts have you experienced (check all that apply)	April (%)	May (%)	August (%)	September (%)	November (%)
We've increased cleaning, sanitation and/or protective measures in our offices/facilities	36	66	79	67	<b>75</b>
We are having to restrict spending because of the uncertainty	55	51	57	57	<b>56</b>
We are experiencing decreases in sales (or donations if non-profit)	52	68	56	48	<b>42</b>
Our business equity/value has fallen	45	43	44	48	<b>40</b>
Our supply chain is interrupted	27	24	39	33	<b>33</b>
Our debt load has increased	40	46	41	33	<b>31</b>
Our supply chain is experiencing bottlenecks	14	25	30	30	<b>27</b>
We've had contracts cancelled	36	35	23	23	<b>25</b>
We've had to cancel fundraising events (for non-profits)	13	22	15	10	<b>21</b>
We've had to cancel contracts	19	19	15	13	<b>21</b>
We are experiencing significant increase in consumer demand for certain items	4	11	13	10	<b>17</b>
Our business equity/value has increased	1	5	8	8	<b>17</b>
We are experiencing increases in sales	3	5	13	11	<b>14</b>
We've signed new contracts with other businesses	4	6	3	5	<b>4</b>



We've signed new contracts with government	1	0	0	2	<b>2</b>
We have excess perishable supplies	3	6	5	2	<b>0</b>
Other (please specify)	5	6	15	8	<b>0</b>

As September 27th, 2020, Canadian businesses may be eligible for a subsidy that assists in covering their commercial rent or property expenses (Government of Canada, 2020). There is no minimum revenue drop required to qualify for the subsidy. However, the amount received is calculated based on the amount revenue dropped. In one of the survey questions, employers were asked “Do you plan to apply for the new Canada Emergency Rent Subsidy? (Figure 4). Based on the results shown below, 46 per cent of employers that answered the question do not plan on applying for the subsidy and 23 per cent stated they do plan on applying for CERS. To qualify for this rent subsidy, some of the conditions outline that the property cannot be a place of residence used by you or a family member, and the property cannot be primarily used to earn rental income from. This restriction may limit the ability of certain businesses to apply for this rent subsidy. Especially small businesses that operate out of their home.

**Figure 4.** Percentage of employers that plan on applying to the new Canada Emergency Rent Subsidy (CERS)

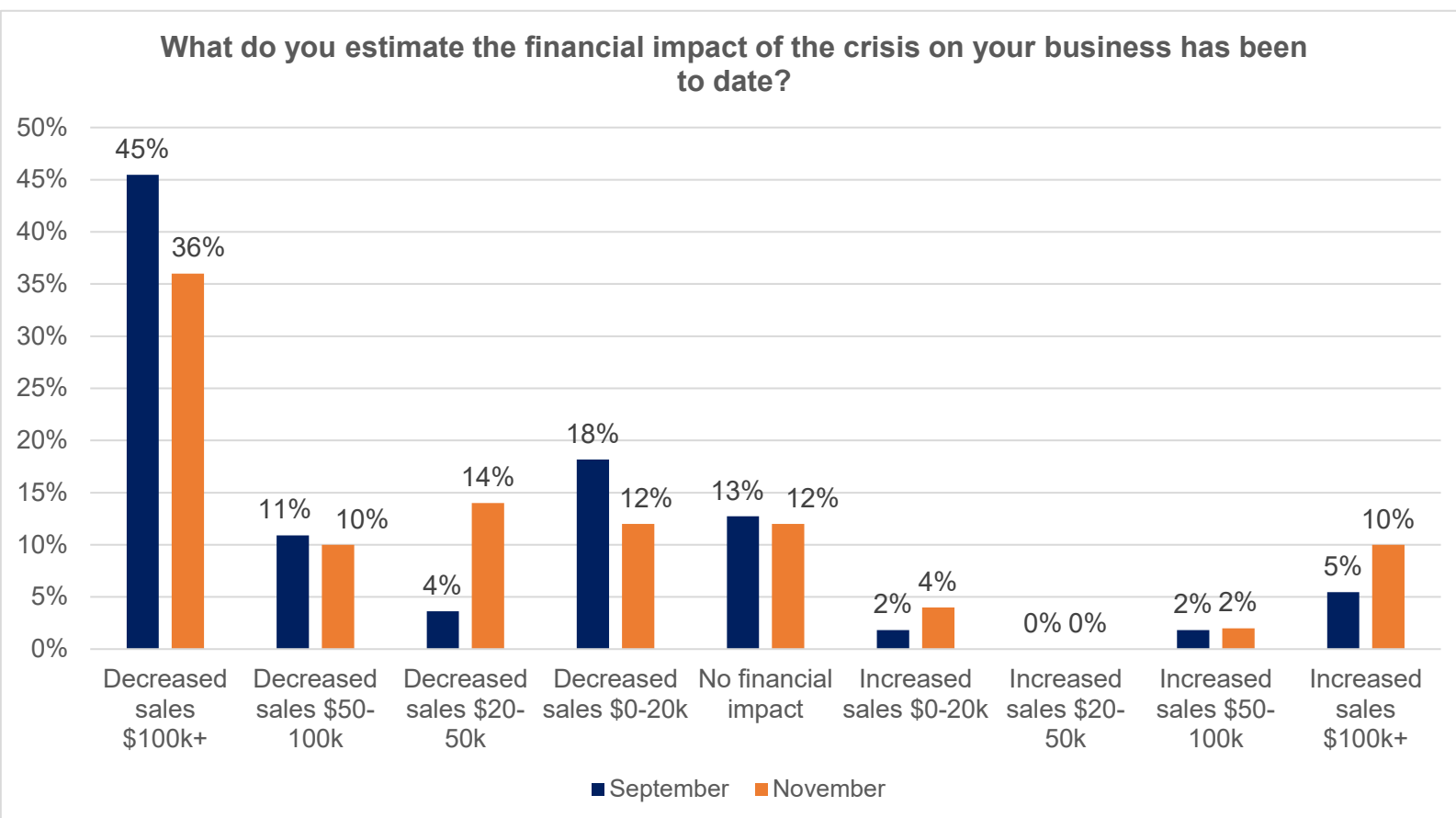




A large majority of businesses that responded to this survey are negatively financially impacted by the crisis (Figure 5). Out of the 50 businesses that responded to the question, 36 per cent estimated that their sales/ income decreased by more than \$100k. 10 per cent believe that their sales/income decreased by \$50-100k, 14 per cent said that their sales/income decreased by \$20-50k and 18 per cent stated that their sales/income decreased by \$0- 20k. Although the majority of businesses have experienced a significant loss in sales, 12 per cent of businesses that answered this month's survey were not financially impacted by the pandemic and 10 per cent stated that their sales/income has increased by more than 100K.

Compared to the previous results, the employers that reported a decrease in sales by more than 100k decreased slightly and there was an increase in the proportion of employers that estimated an increase in sales of 100K or more. This could be explained by the difference in which businesses responded to the survey of that month. Overall, it is important to note that there is still a high percentage of businesses that have experienced a decrease in sales due to COVID-19.

**Figure 5.** Percentage of employers stating an estimated financial impact that COVID-19 has on their business.





The level of satisfaction that employers in the Thunder Bay District have for the Federal and Provincial governments' COVID-19 programs is shown in Table 4. 64 per cent of businesses that answered this question said that they are very or somewhat satisfied with the Canada Emergency Wage Subsidy (CEWS), 50 per cent satisfied with the Canada Emergency Response Benefit (CERB), 45 per cent are very or somewhat satisfied with the 10 % Temporary Wage Subsidy, and 35 per cent are satisfied with the Canada Emergency Business Account (CEBA). The level of dissatisfaction for the Canada Emergency Commercial Rent Assistance (CECRA) has continued to decrease since August from 44 per cent to 21 per cent who stated they are very or somewhat unsatisfied with the program. The program with the highest dissatisfaction in November was the Regional Opportunity Investment Tax Credit – 28 per cent of businesses were either somewhat or very dissatisfied with the program. Also, 0 per cent of respondents chose 'neutral' as their level of dissatisfaction for all programs. This may be due to a technical issue, so it was excluded from the table below.

**Table 4. Employer's level of satisfaction with the Federal and Provincial COVID-19 programs for employers.**

COVID-19 Programs for Employers	Very Satisfied	Somewhat Satisfied	Somewhat Unsatisfied	Very Unsatisfied
Canada Emergency Wage Subsidy	34.1%	29.5%	4.5%	11.4%
10% Temporary Wage Subsidy	25.0%	20.0%	7.5%	7.5%
Extending the Work-Sharing Program	7.9%	5.3%	2.6%	5.3%
Canada Emergency Commercial Rent Assistance	12.2%	12.2%	7.3%	14.6%
Changes to the Canada Summer Jobs Program	5.3%	10.5%	0.0%	2.6%
Tax/Remittances Deferral Programs	7.7%	25.6%	5.1%	0.0%
Sales Tax Remittance and Customs Duty Payment Deferral	5.3%	18.4%	2.6%	0.0%
Business Credit Availability Program	12.5%	10.0%	5.0%	7.5%
Canada Emergency Business Account	20.9%	14.0%	2.3%	4.7%
Insured Mortgage Purchase Program	7.7%	0.0%	5.1%	2.6%
Canada Emergency Response Benefit	26.2%	23.8%	7.1%	7.1%
Entrepreneurial Support Programs	7.5%	10.0%	5.0%	2.5%
Regional Relief and Recovery Fund	10.5%	7.9%	5.3%	15.8%
Industrial Research Assistance Program	5.3%	10.5%	2.6%	0.0%
Employer Health Tax Relief	5.4%	2.7%	5.4%	5.4%
Regional Opportunities Investment Tax Credit	10.3%	17.9%	15.4%	12.8%
Lowering electricity rates	5.4%	5.4%	0.0%	5.4%
Large Employer Emergency Financing Facility Program	5.4%	5.4%	0.0%	5.4%



The percentage of businesses that stated they were currently using or are going to use the following federal and provincial programs are stated below (Table 5). The most widely used programs for November were the Canada Emergency Wage Subsidy (57 per cent), the 10 per cent Temporary Wage Subsidy (42 per cent), and the Tax/Remittances Deferral Program (35 per cent). Overall, these results are very similar to those from the last survey in September.

Most of these programs are provided by the Federal Government except for the Regional Opportunities Investment Tax Credit which is funded by the Provincial Government and the Sales Tax Remittance Deferral Program which encompasses both provincial and federal programs.

**Table 5. Percentage of businesses that stated they had to access one of the following Federal and Provincial programs**

Have you or are you going to access the Federal and Provincial programs? If so which programs? Check all that apply	Yes	No	Not eligible
Canada Emergency Wage Subsidy	57%	12%	31%
10% Temporary Wage Subsidy	42%	26%	32%
Extending the Work-Sharing Program	0%	68%	32%
Canada Emergency Commercial Rent Assistance	21%	29%	50%
Changes to the Canada Summer Jobs Program	6%	67%	28%
Tax/Remittances Deferral Program	35%	46%	19%
Sales Tax Remittance and Customs Duty Payment Deferral	11%	54%	35%
Business Credit Availability Program	13%	53%	34%
Canada Emergency Business Account	33%	40%	28%
Insured Mortgage Purchase Program	0%	43%	57%
Canada Emergency Response Benefit	29%	34%	37%
Entrepreneurial Support Programs	16%	45%	40%
Regional Relief and Recovery Fund	14%	41%	46%
Regional Opportunities Investment Tax Credit	3%	55%	42%
Industrial Research Assistance Program	0%	46%	54%
Lowering Electricity Rates	27%	38%	35%
Large Employer Emergency Financing Facility Program	0%	41%	60%

Employers were asked to describe their experience applying to and accessing these programs. Some respondents who answered the question indicated that programs were very easy to access- specific mention was made to CERB and CEWS. One respondent stated that rollout was slow but that once available it seemed smooth. Other employers said they fell through the cracks or did not qualify for most of the programs. Many of those that stated they do not qualify for most programs are not-for-profits, small businesses or in the private arts/entertainment sector.

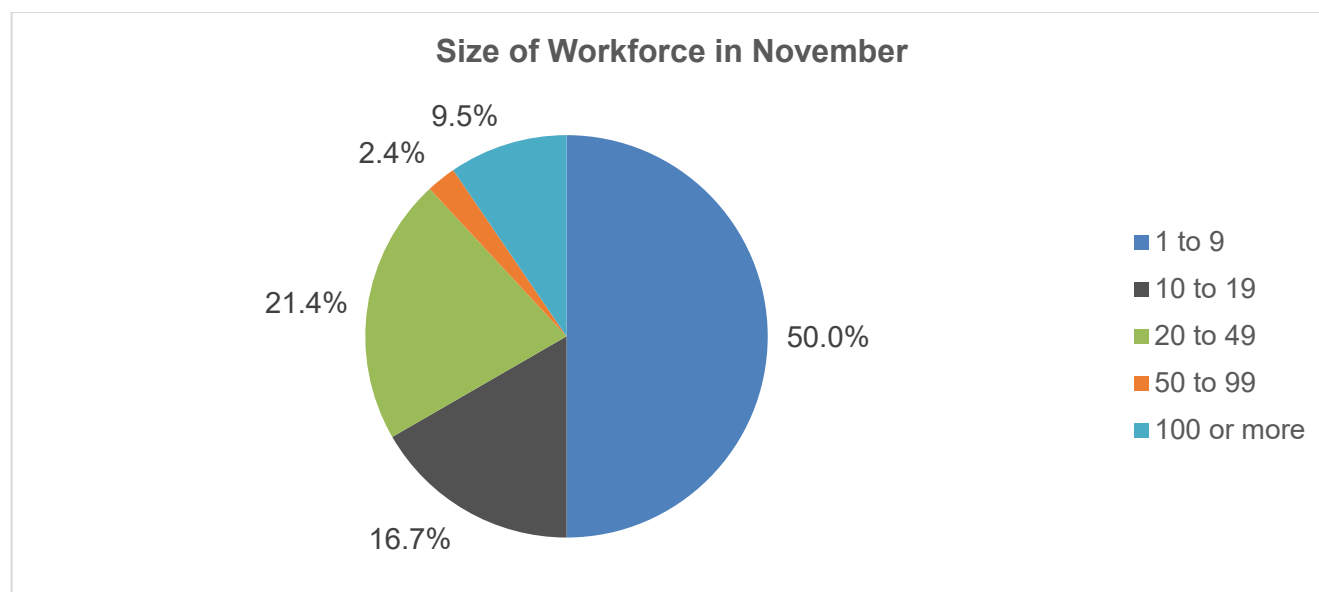




## BUSINESS HUMAN RESOURCE IMPACT

The percentage of businesses that stated having the following workforce sizes are found in Figure 6. In November, half of the respondents are employers with a very small workforce (1-9 employees). This includes businesses that have only 1 employee – the proprietor. 17 per cent of business that answered the survey have 10-19 employees, 22 per cent have 20-49 employees, 2 per cent have 50-99 employees and 10 per cent have more than 100 employees. This distribution is similar to the last survey in September.

**Figure 6.** Percentage of businesses that stated having one of the following workforce sizes.



The average number of laid off workers was analyzed (Table 6). Most employees that were laid off following the shutdown of non-essential businesses on March 26 were part-time and working for small to mid-sized businesses. There are very few seasonal workers, and no contract workers were laid off (not seen in table). A possible explanation is that most of the employers who answered the survey do not hire many (or any) seasonal and/or contract workers. Or businesses did not hire any seasonal and/or contract workers because of COVID-19.

**Table 6.** Average number of employees laid off by employee type.

Size of your workforce	Average number of full-time employees	Average number of part-time employees	Average number of seasonal workers
1 to 9	2.0	1.3	1.0
10 to 19	4.3	10.7	0.0
20 to 49	6.7	29.5	0.0
50-99	3.0	0.0	0.0
100 or more	0.0	0.0	0.0



Many employers implemented measures to support/protect their employees during the COVID-19 crisis. The percentage of employers that stated implementing one or more measures to support/protect their employees during this crisis is found in Table 7. Based on the results from this question, 84 per cent of employers implemented physical distancing measures in their business. The results show a steady increase in the percentage of employers that are implementing these measures over the course of the crisis. This is likely a reflection of Ontario entering Stage 3 in July and businesses reopening to the public while following health and safety guidelines. Other interesting results include, 74 per cent of employers are educating their employees about the symptoms, and risks associated with the virus, as well as prevention measures. Also, in November, the results show an increase in the proportion of employers that made employees aware of mental health and well-being resources compared to previous surveys. This is important because the pandemic has had a major impact on mental health. Professionals in the industry are calling it a pandemic of its own (Bedore 2020).

**Table 7.** Percentage of employers that implemented the following measures to support/protect employees during the COVID-19 crisis.

	May (%)	August (%)	September (%)	November (%)
We've implemented physical distancing measures in our business	68	76	79	<b>84</b>
We've educated our employees as to the symptoms and risks associated with the virus, as well as prevention measures	70	74	29	<b>74</b>
We've informed employees of the government assistance programs	51	55	81	<b>48</b>
We've required employees to work from home	33	33	44	<b>32</b>
We've staggered work hours for employees	33	26	17	<b>40</b>
We've hired or made employees aware of mental health and well-being resources	25	26	29	<b>40</b>
We continue to pay wages to employees that are off work for quarantine or illness.	14	24	10	<b>21</b>
Other (please specify)	13	24	38	<b>16</b>
We've closed our business/organization temporarily and not paying employees during closure	24	12	29	<b>16</b>
We are asking employees to use vacation, sick or personal days during the crisis, and deferring layoffs	5	5	13	<b>8</b>



## **WHAT DO YOU THINK THE GOVERNMENT CAN DO TO ASSIST YOU RIGHT NOW?**

For the open-ended question “What do you think the government can do to assist you right now?”, the most common answer at the local level was reducing taxes. Employers would like for the municipality to reduce hydro, water, and commercial taxes. Other suggestions that respondents mentioned include offering loans and grants, reducing restrictions, and getting employees back to work.

At the provincial level, employers stated similar answers to the local level. Employers would like tax relief, lower rent, access to loans and grants. One respondent commented that they would like the government to give cities the power to make regional decisions.

At the federal level, employers stated that the government should assist businesses by continuing to provide programs and support. Several employers stated that they would like access to loans and grants. Another suggestion was to start testing at the border to all international travel between Canada and the United States. As of December 11th, the Canada-US border closure was extended to January 21st, 2020 (Bensadoun 2020). Also, one respondent said they would like the government to end all subsidies. Some businesses are having trouble recalling employees or hiring new staff because workers can choose to remain unemployed and receive CERB instead (Alini 2020). Also, many Canadians are becoming concerned about the Federal Government spending and the hundreds of billions of dollars in deficits that has accumulated.



# Conclusion

Overall, most businesses have reopened and have been able to increase their operations. Employers have worked hard to adapt to this new reality. Some businesses have made physical changes to their store/office in order to provide services and goods to the public while meeting the new health and safety guidelines. Also, employers have adapted their business to provide new goods and/or services, or continue delivering the same services in new ways, such as operating online or taking orders over the phone. However, due to physical distancing and other health and safety requirements, it is almost impossible for businesses to return to 'normal'. As a result, there is a high percentage of employers that view their level of long-term risk as negative. It is important to note that the progress that has been made over the past several months would likely not be possible without the continued support from governments and other organizations. The employers who responded to this survey have indicated that all levels of government need to assist local businesses, provide tax relief, provide financial assistance, and extend the various programs currently offered to recover from this crisis.



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