

2-22-2021

Pandemic-Related Business Assistance, February 2021

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Repository Citation

Lendel, Iryna V.; Schnoke, Molly; and Henrichsen, Erica, "Pandemic-Related Business Assistance, February 2021" (2021). *All Maxine Goodman Levin School of Urban Affairs Publications*. 0 1 2 3 1715.
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The public health crisis caused by the COVID-19 pandemic has resulted in widespread government responses, including event cancellations/prohibitions, stay-at-homes orders, the closure of nonessential businesses, and more. The governor of Ohio declared a state of emergency on 3/9/2020, immediately following the first case reported in the state. On 3/13/2020, The United States President declared the viral disease a national emergency. On 3/27/2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law. The \$2.2 trillion economic stimulus bill was meant to respond to the social and economic upheaval the disease had caused. It is the largest stimulus package passed in the United States to date. The Consolidated Appropriations Act, 2021 was enacted on 12/27/2020 providing \$900 billion in additional COVID-19 pandemic relief.

I. BUSINESS & NONPROFIT SUPPORT

The pandemic has caused an unprecedented increase in unemployment, the closing or suspension of operations for many businesses, a drastic reduction in the capacity to produce many goods and services, and a significant reduction of disposable household income. To assist with these economic emergencies, federal, state, and local governments have passed legislation to aid households and businesses, including some programs for nonprofits. The following tables illustrate a timeline of various programs developed on the federal, state, and local levels (Cuyahoga County and Cleveland) initiated after the pandemic started. This brief groups the actions of all levels of government into four categories: general business support, small business support, industry-specific support, and unemployment benefits for individuals. The subsequent sections offer a summary of each program and a link to their full description. The timeline covers a period of time from March to December of 2020 and shows which programs continue in 2021. This research brief will be updated with the next package of new and existing programs as they extend into 2021.

Business/Nonprofit Support													
2020/21	March	April	May	June	July	August	September	October	November	December	January	February	→
National/ Federal	CARES Act: Enacted 3/27/2020 Employee Retention Credit - Expired 1/1/21										Consolidated Appropriations Act extended credit until 7/1/2021		
	CARES Act: Enacted 3/27/2020 Payroll Tax Deferral - Expired 12/31/2020												
	Families First Coronavirus Response Act : Enacted 4/2/2020- Expired 12/31/2020										Consolidated Appropriations Act extended this act until 3/14/2021		
	Federal Employees' Compensation Act Claims : Enacted 3/21/2020- continuing												
State of Ohio	Workers' Compensation Insurance Premium Deferments : Enacted 3/13/2020- Expired 9/1/2020												
	SharedWork Ohio : Enacted 5/17/17- Continuing												
			Emergency Investment Fund : Enacted 5/8/2020- Expired 6/30/2020								Nonprofit Relief Grant : Enacted 11/27/2020- Expired 12/31/2020		
Cuyahoga County and the City of Cleveland	Cuyahoga County Additional Paid Leave : Enacted 3/11/2020 - Expired 12/19/2020												
	ReStartCLE Restoration Working Capital Program : Enacted 4/5/2020- Expired 1/1/2021												

FEDERAL BUSINESS ASSISTANCE

Employee Retention Credit: A refundable tax credit intended to keep employees on a business's payroll. The amount of the credit is 50% of wages paid after 3/12/2020 and before 1/1/2021, up to \$10,000. The [Consolidated Appropriations Act](#) extended this credit until 7/1/2021, increased the percentage to 75%, and increased the limit up to \$10,000 per calendar quarter.

Payroll Tax Deferral: A tax deferral that allows businesses to delay payment of the employer's share of the Social Security tax. Half of the unpaid tax should be paid by the end of 2021 and the rest by the end of 2022. This is intended to enhance cash flow in order to maintain business operation as usual.

Families First Coronavirus Response Act: The act requires employers to provide their employees with paid sick leave or family and medical leave for instances related to COVID-19. The [Consolidated Appropriations Act](#) extended this act until 3/14/2021.

Federal Employees' Compensation Act: The act entitles all federal employees who develop COVID-19 while performing their work duties to workers' compensation coverage. If their job is considered high-risk, the program will automatically consider their contracting of the virus as work-related. If the job is considered low risk, the employee must provide a factual statement and any evidence linking the exposure to their work.

STATE BUSINESS ASSISTANCE

Workers' Compensation Insurance Premium Deferments: This deferment was intended to assist businesses in navigating the pandemic, Ohio's Bureau of Workers' Compensation deferred insurance premium installment payments between March and August of 2020.

SharedWork Ohio: This layoff aversion program allows workers to remain employed during times of reduced business. Under the program, the employer reduces employee hours uniformly. The Ohio Department of Job and Family Services then provides unemployment benefits equal to their lost time. This is a pre-existing program. SharedWork Ohio has committed to responding to all applications within a week of submission during the COVID-19 pandemic.

Emergency Investment Fund: The fund was available to all nonprofit organizations serving the state. Nonprofits received up to \$50,000 by submitting a letter of request to the Ohio Housing Finance Agency; \$250,000 was available.

Nonprofit Relief Grant: The \$25 million grant was given out to nonprofits that provide critical social support to individuals, families, and high-risk communities. To receive a grant, a nonprofit's services must have been reduced due to COVID-19.

CUYAHOGA COUNTY AND THE CITY OF CLEVELAND BUSINESS ASSISTANCE

Additional Paid Leave (Cuyahoga County): The ordinance gave Cuyahoga County employees 80 hours of paid emergency leave if they exhausted their sick leave in 2020.

ReStartCLE Restoration Working Capital Program: The program provides loans to businesses to assist with specific costs including rent/mortgage payments, payroll, utilities, etc. Businesses with over 30 employees can receive up to \$100,000. All other businesses can receive up to \$25,000. \$5.5 million was available.

II. SMALL BUSINESS SUPPORT

The Coronavirus pandemic (COVID-19) has had a monumental impact on small businesses. From February to April 2020, the population of active business owners in the U.S. decreased by over 3 million, or by 22%.¹ This drop is the largest on record. 43% of small businesses were temporarily closed and had significant reductions in their number of employees.¹ The following timeline displays how the federal government, the State of Ohio, Cuyahoga County, and the City of Cleveland have been and continue to support small businesses during the COVID-19 pandemic.

Small Business Support													
2020/21	March	April	May	June	July	August	September	October	November	December	January	February	→
National/ Federal			CARES Act: Enacted 4/10/2020 Paycheck Protection Program - Expired 12/31/2020								Consolidated Appropriations Act: Enacted 1/11/2021 Paycheck Protection Program - until funding is expended		
			CARES Act: Enacted 3/27/2020 Economic Injury Disaster Loans - Expired 12/21/2020								Consolidated Appropriations Act extends program until 12/31/2021		
			CARES Act: Enacted 3/27/2020 Express Bridge Loans - Expires 3/13/2021								Consolidated Appropriations Act extends program until 10/1/2021		
			CARES Act: Enacted 3/27/2020 - SBA Debt Relief - Expired 9/27/2020								Consolidated Appropriations Act: 1st Payment on 2/1/2021 Additional Debt Relief - Expires 9/30/2021		
State of Ohio			Appalachian Growth Capital Loan Program - Enacted 6/4/2020 - Available until funds are expended										
			Ohio Minority Micro-Enterprise Grant Program : Enacted 6/4/2020- Application closed						Small Business Relief Grant : Enacted 11/2/2020 Expires when funding is expended				
			Commercial Property, Rent Evictions and Foreclosures : Enacted 4/1/2020- Expired 6/30/2020										
Cuyahoga County and the City of Cleveland			Small Business Stabilization Fund - Round One: 4/17/2020-4/23/2020; Round Two: 5/8/2020-5/15/2020; Round Three: 11/23/2020-12/3/2020										
			RestartCLE: Enacted 5/1/2020 Emergency Working Capital Program Loan (expires 1/1/2022) Emergency Working Capital Program Loan-Specially Impacted Businesses (expires 1/1/2022)										
			Greater Cleveland COVID-19 Rapid Response Fund : Established 3/18/2020- Phase 1 ended 7/17/2020				Greater Cleveland COVID-19 Rapid Response Fund Phase II : Established 9/1/2020- Ends 9/1/2021						

FEDERAL SMALL BUSINESS ASSISTANCE

[Paycheck Protection Program](#): The \$320 billion program distributed loans designed to provide small businesses an incentive to keep their employees on the payroll. If the set employee retention criteria are met and funds are used eligibly, SBA will forgive the loan. [The Consolidated Appropriations Act](#) clarifies that business expenses paid for using tax-free loans made under the CARES Act's Paycheck Protection Program (PPP) are tax-deductible. The act also includes more than \$284 billion for additional PPP loans to small businesses. These funds will be available until expended.

¹Fairlie, R. (2020). The impact of COVID-19 on small business owners: Evidence from the first three months after widespread social-distancing restrictions. Journal of Economics & Management Strategy, 29(4), 727-740. doi:<http://rave.ohiolink.edu/ejournals/article/373808952>

Economic Injury Disaster Loans: The \$20 billion program is offering financial relief to small businesses that are experiencing lower revenue due to the pandemic. The loans are intended to be used to meet financial obligations and operating costs that would have otherwise been met if the pandemic did not occur. The Consolidated Appropriations Act adds \$20 billion of funding, extends the program to 12/31/2021, repeals the EIDL advance deduction, and modifies the requirements for targeted businesses.

Express Bridge Loans: The program is intended for small businesses that already have a relationship with an SBA Express Lender. Those who do can access up to \$25,000 quickly to provide economic support due to a temporary loss of revenue. The loans are designed to bridge the gap between the Economic Injury Disaster Loan application and acceptance. The Consolidated Appropriations Act extends this program until 10/1/2021.

SBA Debt Relief: SBA made 6 automatic monthly payments for borrowers of the principal, interest, and fees for all current 7(a) and 504 loans, microloans, as well as loans disbursed before 9/27/2020. SBA also deferred all current Service Disaster Loans as of 3/1/2020 until 12/31/2020. An additional 6 months of monthly payments were enacted by the [Consolidated Appropriations Act](#).

STATE SMALL BUSINESS ASSISTANCE

Appalachian Growth Capital Loan Program: The program offers \$10 million in funding to small businesses in Ohio's Appalachian region who have been impacted by the pandemic. The funding is offered in loans through the Appalachian Growth Capital LLC (a U.S. Treasury-Certified Community Development Financial Institution).

Ohio Minority Micro-Enterprise Grant Program: The program provided \$10,000 in funding to help small, minority- and women-owned businesses through the COVID-19 crisis as well as set them up for future success; \$5 million was available.

Small Business Relief Grant: This is a \$125 million grant fund intended to assist Ohio small businesses that have been impacted by the pandemic. The grant program is funded by the CARES Act.

Commercial Property, Rent Evictions, and Foreclosures: The Governor of Ohio issued an executive order that asks landlords to halt rent payments for small business commercial tenants that are facing financial hardship due to Coronavirus for at least 90 days. The order also requests that lenders of mortgage loans to commercial real estate borrowers provide the option for a forbearance of at least 90 days.

CUYAHOGA COUNTY AND THE CITY OF CLEVELAND SMALL BUSINESS ASSISTANCE

Small Business Stabilization Fund: The fund provided both \$10,000 grants and \$10,000 loans for small business owners located in Cuyahoga County. It is funded by the CARES Act and designed to assist these businesses in getting through the pandemic. There have been three rounds of this funding so far.

ReStartCLE Emergency Working Capital Program Loan: The loan program provides up to \$10,000 to Cleveland business to use for operating costs such as utilities, payroll, and rent incurred during the month of March or after. There are no fees, interest, or payments due until 1/1/2022. The interest is 1% after the 1st of January 2022; \$3 million is available.

ReStartCLE Emergency Working Capital Program Loan-Specially Impacted Businesses: The loan program provides up to \$20,000 to Cleveland restaurants, personal care businesses, and storefront retail to use for operating costs such as utilities, payroll, and rent incurred during the month of March or after. Up to half of the loan is forgivable if the costs are associated with the purchases of PPE. There are no fees, interest, or payments due until 1/1/2022. The interest is 1% after the 1st of January 2022. \$2 million is available.

Greater Cleveland COVID-19 Rapid Response Fund: The fund was established to complement the work of public health officials and expand local nonprofit's ability to address all impacts of the pandemic as quickly as possible. The first phase granted more than \$8.6 million to almost 160 local nonprofits. Phase II prioritizes limiting the spread of the disease, meeting basic human needs, PPE distribution, and housing challenges. Nearly \$2.6 million has already been given out in Phase II.

III. INDUSTRY-SPECIFIC BUSINESS SUPPORT

The COVID-19 pandemic has had a significant impact on many industries. According to S&P Global Market Intelligence's analysis, the top five industries most affected by the pandemic are those encompassing the businesses of airlines, leisure facilities, oil and gas drilling, auto manufacturing, and restaurants.² The following timeline displays how the federal government, the State of Ohio, Cuyahoga County, and the City of Cleveland have been and continue to support specific industries during the COVID-19 pandemic.

Industry-Specific Business Support														
2020/21	March	April	May	June	July	August	September	October	November	December	January	February	→	
National/ Federal	<div>CARES Act: Enacted 3/27/2020 Aviation Industry Payroll Support Program: - Last Payment was 10/16/2020</div>									<div>Consolidated Appropriations Act: Enacted 12/27/2020 Aviation Industry Payroll Support Program: - Funds available until at least 3/31/2021</div>				
	<div>National Interest Exemption for Contractors: Enacted 3/17/2020-Expired 6/17/2020</div>													
	<div>Flexibilities for Mine Operators: Enacted 3/13/2020- Expires at end of emergency declaration</div>													
	<div>Registration and Listing Assistance for Non-Traditional Manufacturers of Hand Sanitizer and Related COVID-19 Drugs: Enacted 3/27/2020-Expired 4/30/2020</div>													
	<div>CARES Act: Enacted 3/27/2020 Agriculture: Coronavirus Food Assistance Program (CFAP) - Expired 8/28/2020</div>													
State of Ohio	<div>Liquor Buyback for Bar and Restaurant Purchases between 2/27/2020 & 3/17/2020</div>			<div>Ohio PPE Retooling and Reshoring Grant Program for Manufacturers Enacted 6/4/2020- Application Closed, funds expended</div>					<div>Bar and Restaurant Assistance Fund: Enacted 11/2/2020 Expired 12/30/2020</div>					
	<div>ODOT Essential Goods Weight Limit Waiver for Hauler's: Suspension of Pharmacy Audits: Enacted 3/21/2020 - Expires at the End of Ohio's Emergency Declaration</div>													
	<div>Deadline extension- The Petroleum Underground Storage Tank Release Compensation Board: Enacted 3/14/2020- Expired 9/10/2020</div>													
	<div>Regulatory Relief for Intrastate Operation of Commercial Motor Vehicles Transporting Relief Supplies: Enacted 3/3/2020 Expired 3/27/2020</div>													
Cuyahoga County and the City of Cleveland									<div>Cuyahoga CARES for Artists and Small Performing Arts Businesses: Enacted 11/10/2020 - Applications were due on 11/22/2020 (one-time funding)</div>					
									<div>ReStartCLE Winter Restaurant Operations Support Grant: Enacted 11/11/2020 - Applications due on 11/30/2020 (one-time funding)</div>					

²Haydon, D., & Kumar, N. (2020, September 21). [Industries most and least impacted by COVID-19 from a probability of default perspective – September 2020 update.](#)

FEDERAL INDUSTRY-SPECIFIC BUSINESS ASSISTANCE

Aviation Industry Payroll Support Program: The program provides payroll support to passenger air carriers, cargo air carriers, and certain contractors for the continuation of payment of employee wages, salaries, and benefits. A total of up to \$25 billion was available for passenger air carriers; \$4 billion for cargo air carriers; and \$3 billion for certain contractors under the CARES act. The Consolidated Appropriations Act provides a total of up to \$15 billion for passenger air carriers and \$1 billion for contractors and is available until the end of March 2020.

National Interest Exemption for Contractors: Due to the impact of the novel coronavirus, the Office of Federal Contract Compliance Programs issued a temporary exemption from certain federal contracting requirements.

Flexibilities for Mine Operators: The Mine Safety and Health Administration will work with mine operators needing to get their annual refresher training certification (30 CFR Part 46), surface and underground annual refresher training certification (30 CFR Part 48), certified person; sampling (30 CFR §§ 70/71/90.202), and certified person; maintenance and calibration (30 CFR §§ 70/71/90.203). The due dates of these recertifications will be extended to the end of the President's emergency declaration.

Registration and Listing Assistance for Non-Traditional Manufacturers of Hand Sanitizer and Related COVID-19 Drugs: The FDA typically requires all companies that manufacture drugs or hand sanitizer to register and list their products through the FDA. For companies that are only manufacturing these products for the duration of the pandemic, the FDA assisted with submitting the proper data to speed up the process to allow production to begin promptly.

Agriculture: Coronavirus Food Assistance Program (CFAP): The program included direct support to farmers and ranchers by providing \$16 billion to make up for losses due to impacted market supply chains and price changes due to COVID-19. The USDA also purchased \$3 billion in fresh produce, dairy, and meat from regional and local distributors to give to food banks, community organizations, and other non-profits that assist Americans in need of resources.

STATE INDUSTRY-SPECIFIC SMALL BUSINESS ASSISTANCE

Liquor Buyback for Bar and Restaurant Purchases: Bars and restaurants were permitted to return unopened, high-proof liquor products purchased between 2/27/2020 and 4/6/2020. Bar and restaurant owners were instructed to simply take the product back to the Contract Liquor Agency where they bought it.

Ohio PPE Retooling and Reshoring Grant Program for Manufacturers: The Ohio Development Services Agency is provided \$20 million in grants to manufacturers to help retool facilities by purchasing equipment needed to manufacture Personal Protection Equipment for use in Ohio. These grants will allow companies a chance to add another line of product while also fighting against the pandemic.

Bar and Restaurant Assistance Fund: A \$38.7 million fund that was intended to assist Ohio's on-premise liquor permit holders. It helped over 15,000 licensees with the impact of COVID-19 as they have become limited in the full use of their permit. It provided licensees with \$2,500 assistance payments.

ODOT Essential Goods Weight Limit Waiver for Haulers: The Ohio Department of Transportation has enacted a special blanket permit for haulers carrying heavy loads of essential goods such as food, medical supplies, and cleaning products. This permit applies to driving on all roads maintained by ODOT. The maximum gross vehicle weight is 90,000 pounds.

Suspension of Pharmacy Audits: All pharmacy audits will be suspended during the state of emergency. This allows pharmacies to focus all of their resources on helping fight COVID-19.

Deadline extension- The Petroleum Underground Storage Tank Release Compensation Board: The Petroleum Underground Storage Tank Release Compensation Board extended the deadlines for the submission of

Applications for Financial Assurance Fund Eligibility, Claim Reimbursement Applications and requests for cost pre-approval to 9/10/2020.

Regulatory Relief for Intrastate Operation of Commercial Motor Vehicles Transporting Relief Supplies: In response to the state of emergency, the Public Utilities Commission of Ohio (PUCO) extended temporary regulatory relief from the hours-of-service requirements for drivers operating commercial motor vehicles transporting relief supplies such as food, medical supplies, and cleaning products within the state of Ohio. This relief expired on 3/27/2020.

CUYAHOGA COUNTY AND THE CITY OF CLEVELAND INDUSTRY-SPECIFIC BUSINESS ASSISTANCE

Cuyahoga CARES for Artists and Small Performing Arts Businesses: Cuyahoga County is offering \$2.64 million of its CARES Act money to Cuyahoga Arts & Culture (CAC). This funding is intended to help nonprofit arts and culture organizations that had to cease operations or were constricted due to the pandemic. Arts Cleveland, a Cleveland nonprofit, is also offering \$1.36M in support.

ReStartCLE Winter Restaurant Operations Support Grant: The grant provides a total of \$500,000 and up to \$5,000 per business to help restaurants offer safe outdoor dining in the winter through purchases including heaters, fire pits, tents, igloos, etc. An operations plan must be provided to receive the money.

IV. UNEMPLOYMENT BENEFITS

The Coronavirus Pandemic (COVID-19) has had a major impact on unemployment everywhere and in every industry. The national unemployment rate peaked at 14.8% in April 2020; a rate that has not been seen since data collection started in 1948.³ It has since declined to 6.7% as of December 2020, which is still almost double the unemployment rate in the U.S. before the COVID-19 pandemic.² The following timeline displays how the federal government, the State of Ohio, Cuyahoga County, and the City of Cleveland have been and continue to support unemployed individuals during the COVID-19 pandemic.

Unemployment Benefits														
2020/21	March	April	May	June	July	August	September	October	November	December	January	February	→	
National/ Federal	CARES Act: Enacted 3/27/2020 Economic Impact Payments - Deadline to submit information 11/21/2020										Consolidated Appropriations Act: Enacted 12/27/2020- Individual Stimulus Payments ** - Expires 9/30/2021			
	CARES Act: Enacted 3/27/2020 Unemployment Insurance Flexibilities - Continuing													
	CARES Act: Enacted 3/27/2020 Federal Pandemic Unemployment Compensation - Expired 7/31/2020						Enacted 8/1/2020 - Lost Wages Assistance Program - Expired 12/27/2020				Consolidated Appropriations Act: Enacted 12/27/2020 - Extension of Federal Pandemic Unemployment Compensation - Expires 3/14/2021			
	CARES Act: Enacted 3/27/2020 - Dislocated Workers Grants - continuing													
State of Ohio		Pandemic Unemployment Assistance Enacted 4/24/2020 additional \$600 expired 7/25/2020					program expired 12/31/2020					Extended on 12/27/2020 to 4/10/2021 includes additional \$300		

³Falk, G., Carter, J., Nicchitta, I., Nyhof, E., & Romero, P. (2021). [Unemployment rates during the COVID-19 pandemic: In brief](#). Congressional Research Service.

FEDERAL UNEMPLOYMENT BENEFITS

Economic Impact Payments: The CARES act provided up to \$1,200 per adult for individuals with less than \$99,000 in annual income or \$198,000 for joint filers. Each family received \$500 for each child under 17 years old. [The Consolidated Appropriations Act](#) provides an additional \$600 per adult and child under 17 for those making less than \$75,000 (or \$150,000 for joint filers). As the income cap is met, the stimulus will be reduced by 5% of the exceeded amount.⁴

Unemployment Insurance Flexibilities: The law now permits states to amend their unemployment insurance benefits in circumstances related to COVID-19. For example, if an employer temporarily halts operations due to the pandemic and employees can't work. Or, an individual is placed in quarantine but will continue work when it is over. Also, if an individual leaves their job due to risking exposure to a family member or to care for them.

Federal Pandemic Unemployment Compensation: The CARES Act created the Pandemic Emergency Unemployment Compensation (PEUC) program, which extends unemployment insurance for an extra 13 weeks to those who have exhausted their benefits. States are required to offer flexibility to applicants in meeting PEUC eligibility requirements related to "actively seeking work" if an applicant's ability to find work is affected by COVID-19. In addition to the weekly benefits individuals can get through PEUC, they were also eligible for \$600 per week under the Federal Pandemic Unemployment Compensation. [The Consolidated Appropriations Act](#) extended these benefits by \$300 a week for unemployed individuals for 11 weeks in 2021.

Lost Wages Assistance Program: FEMA gave up to \$44 billion from the Disaster Relief Funds towards making lost wage payments. This was intended to replace the additional \$600 in unemployment benefits to ease the burden on those struggling with lost wages.

Dislocated Worker Grants: These grants (DWGs) are available to states that have been affected by mass layoffs. The Employment Recovery DWG temporarily expands the capacity of states to assist dislocated workers. Disaster Recovery DWGs provide money to create temporary employment to assist with recovery efforts.

STATE UNEMPLOYMENT BENEFITS

Pandemic Unemployment Assistance: The program is meant for Ohioans who are unemployed due to the pandemic but can not qualify for regular unemployment benefits. It covers additional categories of workers making many people eligible for the benefits. These benefits were extended on 12/27/2020 by the [Consolidated Appropriations Act](#).

This brief will be updated as the COVID-19 pandemic and government response to it progresses.

⁴This is an individual program, but this income can help to sustain small businesses and prevent unemployment, as well as make up some of the lost income from job loss.

This project is funded by
The U.S. Economic Development Administration's CARES Act Recovery Assistance



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Your comments and questions are valued and encouraged.
Please share them with Dr. Iryna V. Lendel at i.lendel@csuohio.edu

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I February 2021



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