



March 18, 2020

The Honorable Mitch McConnell, Leader
United States Senate
317 Russell Senate Office Building
Washington, D.C. 20510

The Honorable Charles Schumer, Leader
United States Senate
322 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Marco Rubio, Chairman
United States Senate Committee on Small
Business and Entrepreneurship
284 Russell Senate Office Building
Washington, D.C. 20510

The Honorable Ben Cardin, Ranking
Member
United States Senate Committee on Small
Business and Entrepreneurship
509 Hart Senate Office Building
Washington, D.C. 20510

RE: Potential Aid for Industries Impacted by Coronavirus

Dear Senators Cardin, McConnell, Rubio, and Schumer:

On behalf of the undersigned associations, which represent small, independent businesses across the country, we are writing to urge **you to provide financial relief to any independent retailers that have been impacted by COVID-19, or have been forced to close due to either COVID-19 or due to directives from state governors or a health department office.**

The financial reality of a small bricks-and-mortar retailer, where even a successful store might only generate a 2 percent net profit, means that the impact of a pandemic such as COVID-19 can have a catastrophic economic impact. Demanding that a small business shut its doors “temporarily” could easily lead to that same business shutting down permanently.

This doesn’t just impact the business owner and their staff -- when small businesses shut down, it impacts the overall economy as well.

Small businesses are the engines of our economy. Bricks-and-mortar retailers employ 47 people for every \$10 million in sales, according to an analysis by the Institute for Local Self-Reliance of

U.S. Census data. (If chain retailers are removed from the data, leaving only independent retailers, the figure is even higher -- 57 jobs.) If COVID-19 forces the closure of countless retailers, the ripple effect it would have on the overall economy could be devastating and long-lasting.

With that in mind, we ask that, in any final coronavirus relief act, that the Senate:

- **Provide financial relief for paid sick and emergency leave** for businesses with 100 or fewer employees. It is crucial that the federal government provide financial aid to any small business with staff who have contracted the coronavirus, are adhering to a requirement or recommendation to quarantine, must care for a family member who is at-risk for coronavirus, or must care for a child due to school or childcare closings; at the very least, the federal government should provide tax relief on the very next tax filing.
- **Provide financial grants for businesses that must temporarily close** due to social distancing measures and limitations on crowd capacity for recreational and social gatherings. While we understand the need for social distancing to minimize the spread of the coronavirus, any actions taken at the national level to temporarily close or limit operations of businesses must be met with financial assistance. Without financial grants to weather the storm, this is likely to shut down businesses permanently. The same type of urgency given to the airline and cruising industries must be given to small businesses.
- **Urge states to provide sales tax relief** for small businesses. This is cash that could be used to pay staff during the COVID-19 outbreak to avoid forcing employees onto unemployment benefits. The federal government must urge states to offer a credit, forgiveness, or extended dating for this major source of cash.
- **Guarantee everyone (including the uninsured) have access to COVID-19 diagnostic testing and treatment** at no cost to the consumer.
- **Continue to streamline the SBA loan process**, and the process for states to seek relief, so as to ensure a small business has easy access to capital during the pandemic should financial relief be unavailable, and allow loans to be used for payroll. In addition, reduce lending fees during the pandemic.
- **Aggregate information** about COVID-19 financial assistance so it is easy to find and disseminate.

It is crucial that you protect Main Street during this time of crisis. The Great Recession of 2008 provided us with a lesson as to the kind of ripple effect the closing of one business can have on the local economy.

As [*Time*](#) reported in 2009, “a single lost job becomes infectious, combining with others and spreading through family, neighborhood and community. Widespread cutbacks in spending by families mean lower demand for businesses and lower tax revenues for the government. This belt-tightening means fewer car sales and thus fewer jobs for car-part makers. It means less government spending on infrastructure and other public services, including economic development.... it can mean a permanent drop in earning power and standard of living — a reversal of the American Dream.”

This is no less true today, and what happened during the Great Recession should be our cautionary tale.

It is of the utmost importance that financial relief includes support for Main Street retailers.

Thank you for your consideration.

Sincerely,

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