

Committee on Commerce and Economic Development
October 6, 2020

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON COMMERCE AND ECONOMIC DEVELOPMENT

Virtually
Philadelphia, Pennsylvania
Tuesday, October 6, 2020
2:36 p.m.

PRESENT:

COUNCILMAN MARK SQUILLA - Chair
COUNCILMAN ALLAN DOMB - Vice
COUNCILWOMAN KENDRA BROOKS
COUNCILWOMAN KATHERINE GILMORE RICHARDSON
COUNCILMAN DEREK S. GREEN
COUNCILMAN CURTIS JONES, JR.

RESOLUTIONS: 200446

1 - - -

2 COUNCILMAN SQUILLA: Thank you.

3 We are here at the Committee on Commerce
4 and Economic Development. I understand that the
5 State Law currently requires that the following
6 announcement be made at the beginning of every
7 remote public hearing as follows:

8 Due to the current public health
9 emergency, City Council Committees are currently
10 meeting remotely and are using Microsoft Teams
11 to make these remote hearings possible.
12 Instructions for how the public may view and
13 offer public testimony at the public hearings of
14 Council Committee are included in the public
15 hearing notice that are published in the Daily
16 News, Inquirer and Legal Intelligencer prior to
17 the hearings and can also be found on
18 phlcouncil.com.

19 I now note that the hour has come.

20 Councilmember Domb.

21 COUNCILMAN DOMB: Thank you, Chairperson
22 Squilla for your support of this resolution and
23 for allowing this hearing to occur today. Also,
24 want to thank all the cosponsors: Councilmember
25 Gilmore Richardson, Councilmember Jones,

1 Councilmember Green, Councilmember Henon,
2 Councilmember Brooks, Councilmember Johnson and
3 Councilmember Thomas and Councilmember Parker.

4 I think it's important that we recognize
5 we are at a crossroads in Philadelphia right
6 now. And this crisis for us is a tremendous
7 opportunity to try to provide to the City the
8 right policies and practices. We want to make
9 sure in doing that, we do not leave anyone
10 behind. Any community that has been left behind
11 in the past, we cannot leave anyone behind. In
12 the case of our local economy, that's our Black
13 and minority-owned businesses. It's time we
14 make good on our statements calling for change
15 by listening, studying and taking the right
16 actions.

17 Philadelphia is fortunate to have two
18 great resources in our City to help advance this
19 body's legislative agenda -- the Pew Charitable
20 Trust and the Center City District. Both of
21 these organizations issued reports with very
22 interesting perspectives and research on where
23 things stand now and how we can potentially move
24 forward and get this City back on track in the
25 right way.

1 My takeaway from what I read is that
2 Philadelphia, in general, has to start investing
3 in our tax structure and grow the pie, so to
4 speak, as quickly as possible because slicing it
5 up doesn't really help and has not made a
6 difference in the past. Relative to other major
7 cities you will see, Philadelphia overall has
8 fallen behind in job growth. And now is the
9 time for us to act.

10 I appreciate my colleagues and Council
11 being here today. And I am grateful to the
12 panels we have lined up. This is an opportunity
13 for my colleagues and Philadelphians in general
14 to listen to what the research is showing us and
15 what the experiences of our business leaders and
16 our communities are telling us.

17 So, thank you for being here today. And
18 thank you, Mr. Chairman.

19 COUNCILMAN SQUILLA: Thank you,
20 Councilmember Domb.

21 Mr. McMongale, will you please call the
22 roll and take attendance? Members, please say
23 whether you're present, and say a few words so
24 your image will be displayed on screen when you
25 speak.

1 THE CLERK: (Muted.)
2 COUNCILMAN SQUILLA: Sean, you're muted.
3 THE CLERK: Sorry about that.
4 Councilman Squilla?
5 COUNCILMAN SQUILLA: Present.
6 THE CLERK: Councilman Domb?
7 COUNCILMAN DOMB: Present.
8 THE CLERK: Councilwoman Brooks?
9 COUNCILWOMAN BROOKS: Present.
10 THE CLERK: Councilwoman Gautier?
11 (No response.)
12 THE CLERK: Councilwoman Gilmore
13 Richardson?
14 COUNCILWOMAN RICHARDSON: Good
15 afternoon. Thank you. I'm here.
16 THE CLERK: Councilman Green?
17 COUNCILMAN GREEN: I am present and
18 looking forward to the conversation.
19 THE CLERK: Councilman Johnson?
20 (No response.)
21 THE CLERK: Councilman Jones?
22 COUNCILMAN JONES: Mr. Chairman, I'm
23 present. And colleagues, looking forward to the
24 discussion.
25 THE CLERK: And Councilman Oh?

1 (No response.)

2 COUNCILMAN SQUILLA: Thank you,
3 Mr. McMonagle. A quorum of the Committee is
4 present. And the hearing is now called to
5 order.

6 This is the Public Hearing of the
7 Committee on Commerce and Economic Development
8 regarding Resolution No. 200446.

9 Mr. McMonagle, please, read the title of
10 the Resolution.

11 THE CLERK: Resolution No. 200446. And
12 authorizing the Committee on Commerce and
13 Economic Development to hold a hearing that
14 examine recent research released by Pew
15 Charitable Trusts and Center City District --
16 (audio cuts out.)

17 COUNCILMAN SQUILLA: Sean.

18 THE CLERK: (Audio continues to fade in
19 and out) -- the role of our Black-owned and
20 minority-owned businesses play in the City's
21 economy --

22 COUNCILMAN SQUILLA: Excuse me, Sean.

23 THE CLERK: -- and the impact of
24 COVID-19 on these businesses.

25 COUNCILMAN SQUILLA: Sean?

1 THE CLERK: Did I break up?

2 COUNCILMAN SQUILLA: Yes.

3 THE CLERK: Did I break up?

4 COUNCILMAN SQUILLA: Yes.

5 THE CLERK: All right. Can you see me
6 now?

7 COUNCILMAN SQUILLA: Try it again.

8 THE CLERK: I'm only ten feet from you.
9 All right.

10 Resolution No. 200446: Authorizing the
11 Committee on Commerce and Economic Development
12 to hold a hearing that examines recent research
13 released by Pew Charitable Trusts and Center
14 City District on the state of our local business
15 economy, the role of our Black-owned and
16 minority-owned businesses play in the City's
17 economy, and the impact of COVID-19 on these
18 businesses.

19 COUNCILMAN SQUILLA: Okay. That was
20 better. Thank you very much.

21 Before we begin the hearing testimony of
22 the witnesses, we have for today everyone who
23 has been invited to the meeting to testify
24 should be aware that the Public Hearing is being
25 recorded. Because the hearing is public,

1 participants and viewers have no reasonable
2 expectation of privacy. By continuing to be in
3 the meeting, you are consenting to being
4 recorded.

5 Additionally, prior to the recognizing
6 members for the questions or comments that they
7 have for witnesses, I will note for the record
8 at this time, they will use the Chat feature
9 available in Microsoft Teams to allow Members to
10 signify that they wish to be recognized in order
11 to comply with the Sunshine Act. And the Chat
12 feature must only be used for this purpose.

13 Thank you. We heard Mr -- Councilmember
14 Domb's introduction. So, Mr. McMonagle, will
15 you please call the first panel or witnesses to
16 testify this afternoon on Resolution No. 200446.

17 THE CLERK: (Muted.)

18 COUNCILMAN SQUILLA: Sean, you are
19 muted, Sean.

20 THE CLERK: Sorry about that.

21 The first panel consists of Thomas
22 Ginsberg, Senior Officer of the Pew Charitable
23 Trusts; and Paul Levy, President and CEO of the
24 Center City District.

25 COUNCILMAN SQUILLA: Thank you, Tom.

1 Just state your name for the record and
2 proceed with your testimony. You are able to
3 Share your screen to show your presentation.

4 Thank you.

5 (Panelist appears via video stream.)

6 MR. GINSBERG: Great, thank you.

7 Can you hear me?

8 COUNCILMAN SQUILLA: Yes.

9 MR. GINSBERG: Thank you. Thank you
10 very much for this opportunity. I am Tom
11 Ginsberg of the Pew Charitable Trusts. Pew's
12 Philadelphia Research and Policy Initiative
13 conducts non-partisan, independent research and
14 engages with officials on key issues facing
15 Pew's hometown, Philadelphia.

16 I will share my screen in a minute. Let
17 me introduce this -- start this by saying, back
18 in August, we released the first of what we
19 intend will be an ongoing look of the private
20 sector businesses in Philadelphia. We focused
21 on small and mid-sized businesses up to 499
22 employees compared to those in other major
23 cities in a pre-pandemic growth period.

24 These periods -- excuse me, these
25 businesses comprise an indispensable but often

1 overlooked part of the local economy.
2 Collectively, they are a major source of jobs,
3 but that actually understates their importance.
4 This business cohort is where a majority of
5 people get their first paying jobs. They are
6 providers of goods, services, amenities and
7 atmosphere. They are neighborhood and community
8 institutions. They build wealth and put assets
9 into the hands of local residents, families and
10 communities. They are more likely than big
11 companies to be owned and run by people of
12 color.

13 They formed the ecosystem from which the
14 next Comcast may emerge. And they tend to be
15 effected by local policies and conditions more
16 than big companies are, making it important for
17 local policymakers to understand them.

18 Our research found that small and
19 midsize businesses, I will sometimes slip into
20 calling them SMBs, just so you know, in
21 Philadelphia at last count before the pandemic
22 were operating around 23,000 establishments.
23 That was the highest number we saw since at
24 least 1990. Establishments were multiplying in
25 commercial zones outside Center City. Their job

1 growth, relative to other cities, was especially
2 strong in food and hospitality and healthcare,
3 child and elder care services. That's the meds
4 part of the Eds and Meds economy here, which I
5 will get to a little bit more later.

6 At the same time, we found that
7 pre-COVID Philadelphia had been underperforming
8 twelve other cities we studied on a variety of
9 measurements of small business activity at last
10 count in 2017. SMBs share of the City labor
11 force in 2017 was around 39 percent, below four
12 in ten jobs and had been falling. In contrast,
13 the median city we looked at was 44 percent and
14 rising.

15 In other words, SMB net job growth here
16 was growing, but not as much as the large
17 companies here and not as much as they were in
18 the other cities we looked at.

19 I'm going to share my screen now here.
20 Wish me luck.

21 All right. Does everybody see that?

22 (Document shared on screen.)

23 COUNCILMAN SQUILLA: Yes, Tom. Very
24 good.

25 MR. GINSBERG: Great. Thank you.

1 Excuse me, I have to get back to it
2 here. Okay.

3 Compared with those cities, pre-COVID,
4 Philadelphia consistently had a low business
5 birth rate. Meaning, its ecosystem was somewhat
6 less fruitful in creating an open business
7 establishment, including high paying sectors
8 such as professional and technical services.
9 This chart here shows a birth rate minus the
10 death rate. This is the net formation rate.
11 Over a decade.

12 The higher line -- the higher the line,
13 the more growth of mostly smaller businesses.
14 The orange line here is the median of the other
15 twelve cities we looked at. You see, generally,
16 it was rising since the Great Recession. The
17 green line is Philadelphia, rising more slowly
18 and then sort of plateauing around half to a
19 third below the median. It's probably safe to
20 say this pattern continued in the years leading
21 up to the pandemic.

22 We also looked at -- excuse me, finances
23 financially of small and midsize businesses as a
24 group were relatively tenuous as indicated by
25 average gross receipts and the ratings of their

1 business health. This chart shows how punctual
2 or timely businesses in Philadelphia were in
3 paying their own suppliers, their rent or their
4 other business bills. That's an indicator of
5 their cash flow and their ability to handle
6 financial shocks. The higher this line, the
7 more punctual businesses were in paying those
8 bills.

9 As you see, Philadelphia's SMBs, the
10 green line, as a group were consistently slower
11 than peers in the median city, the orange line.
12 There were differences in these by sectors, of
13 course. And large companies in all the cities
14 were higher than both of these lines. But
15 Philadelphia's consistently slower timeliness
16 was notable.

17 Smaller businesses reflect in areas
18 demographic and economic makeup. We see that in
19 something called Business Density. That is
20 simply the number of businesses per resident.
21 We found that Philadelphia consistently had one
22 of the lowest densities among the cities we
23 studied. This chart is a snapshot of 2016 when
24 the density was about 18 establishments per
25 thousand residents, 16 and older.

1 Poverty was a factor here. The other
2 cities with high poverty like Baltimore also had
3 lower density. In comparison cities with less
4 poverty like Philadelphia and Denver, they had
5 almost twice as many small businesses per
6 capita.

7 Why does this matter?

8 More business establishments, everything
9 else equal, can translate into more places where
10 people can get jobs, where owners can build
11 assets, where entrepreneurs can learn and, yes,
12 where local government can collect revenue for
13 public services. We also looked at
14 characteristics of small business owners, in
15 fact, of all business owners. In Philadelphia
16 and in most places, the smaller businesses were
17 much more likely than larger businesses to have
18 Black, Hispanic and women owners. The types of
19 these businesses where they are concentrated,
20 such as food and consumer services, tend to be
21 smaller businesses.

22 The data illustrates this difference
23 pretty starkly for businesses that had employees
24 versus those that had zero employees; such as,
25 independent contracting businesses sometimes

1 includes gig workers, for example. This
2 distinction is called Employer Businesses versus
3 Non-Employer Businesses. The chart on the left
4 here shows employer businesses in Philadelphia.
5 75 percent of them were owned by White people;
6 6 percent by Black people, for example.

7 The chart on the right shows
8 non-employer businesses. Only 54 percent of
9 those were White owned versus 30 percent
10 Black-owned. This stark pattern, which was
11 similar for Hispanic and women, I will add
12 there, was important also because most of these
13 smaller and non-employer businesses generated
14 lower revenue and had less economic impact in
15 the City than the employer businesses.

16 Among employer businesses, just among
17 those, minority-owned companies were
18 concentrated, like I said, in lower grossing
19 sectors. In the latest pre-COVID data that we
20 had, Philadelphia's Black-owned businesses had
21 an average \$854,000 in annual sales; Hispanic
22 owned had an average 1.2 million in average
23 sales. In contrast, the average White-owned
24 business took in two to three times as much,
25 2.6 million on average. As the City talks about

1 recovery now, this is one of the baseline
2 realities we will have to contend with.

3 Our report has set a number of -- has
4 another set of numbers looking at people
5 identifying themselves as self-employed owners
6 of small businesses, that is with or without
7 employees. A lot of these are Mom and Pop
8 corridor businesses and, sometimes, these are
9 considered an indicator of entrepreneurship in
10 the population. We found that Philadelphians of
11 all races and genders, including White men,
12 trail the other cities in self-employment.

13 In other words, Philadelphians overall
14 by this measure are somewhat less
15 entrepreneurial than their peers in other
16 cities.

17 Our report also looks at where SMBs
18 primarily sell their goods and services. Within
19 the region, which is known by economist as a
20 local-traded or local-oriented business or
21 beyond this region to others around the country
22 or even around the world which is known as
23 Traded. This matters because serving a wider or
24 higher valued market outside of the home area
25 can enable a business to grow and bring money

1 back here that, otherwise, wouldn't have been
2 here. We found a relatively large share of
3 small businesses, 81 percent in Philadelphia,
4 were locally focused such as restaurants and
5 doctor's offices. And 19 percent were national
6 or globally traded. That includes engineers,
7 financial firms, things like -- such as that.
8 In high growth places, like, Denver or San
9 Francisco, the split was closer to 65/35 as this
10 chart shows.

11 One good reason, for our businesses
12 local focus was that a really large proportion
13 was in the healthcare and social sector, which
14 is locally focused. That's the meds part of the
15 Eds and Meds Economy. About 23 percent of all
16 workers at SMBs were in this sector more than
17 any -- more than in the median city. These
18 folks were not at big hospitals. They were
19 working at thousands of small doctors' offices,
20 rehab centers, clinics, assisted living centers,
21 child centers, medical labs and so on.

22 This meds cluster extends wide and deep
23 in Philadelphia. It's a big reason that other
24 cities had more industry diversity among their
25 SMBs. The fact that these care-related

1 businesses in Philadelphia historically tend to
2 contract and grow later and slower than other
3 sectors is very important to bear in mind going
4 forward.

5 And we looked at the City's Net Profits
6 Tax and its Business Income and Receipts Tax,
7 the BIRT. We found that SMBs aggregate tax
8 liability for these two taxes alone had been
9 shrinking for a decade, from 2005 to 2017. That
10 was a result of expanded exemptions and tax code
11 changes, like single-sales factor, and
12 comparatively modest growth in their gross
13 receipts. As a result, they went from
14 shouldering about 58 percent of the total BIRT
15 and NPT liability to about 50 percent.
16 Effectively, Philadelphia had shifted business
17 tax liability from smaller to larger companies.

18 And because the number of smaller
19 businesses and smaller establishments also had
20 been increasing, like I mentioned, the average
21 small companies BIRT or NPT liability went down
22 from about 3400 a year to about 2200 a year.
23 Our report contains many other raw numbers from
24 the tax -- from the tax debt that we collected
25 for our policymakers and others to consider.

1 Wrapping up, we found that Philadelphia
2 pre-pandemic underperformed twelve other cities
3 on a variety of measures -- business formation,
4 minority ownership, financial health, other
5 measures, too. Our high poverty was likely one
6 of the reasons for this. But we also found that
7 small and midsize establishments had reached
8 their highest number here in decades. And many
9 indicators at that point were still pointing
10 positive before the COVID-19 crash.

11 Thank you for your -- for this
12 opportunity. And I am happy to take questions.

13 COUNCILMAN SQUILLA: Thank you very
14 much. Great presen -- there was an echo there.

15 Great presentation. During the
16 process -- and I know now we see some positive
17 changes, do we foresee that as the fall comes,
18 that we could go back down?

19 MR. GINSBERG: I'm sorry. Back down --
20 in what exactly are you referring to?

21 COUNCILMAN SQUILLA: I guess in our
22 numbers. I mean, the projections as we saw the
23 City as a whole and saw the challenges that we
24 had, do we perceive the City still on a downward
25 trajectory, I guess, is the best way to ask the

1 question?

2 MR. GINSBERG: Well, I -- that's a
3 very -- that is a good question. Unfortunately,
4 we don't have the data on what's happening at
5 this moment. It's not -- wasn't part of this
6 research. We do see things that are happening
7 with, for example, restaurant reopening. And
8 since restaurants is just one small part of the
9 puzzle. But it was a big part of our economy
10 before any moves that were -- that could be made
11 to get them back open would help get that number
12 growing again.

13 It's -- Philadelphia had a very strong
14 growth in that sector pre-COVID. We built up --
15 in the sense, we built up a lot of strength.
16 But that strength instantly turned to liability
17 when they all had to shut down. To the extent
18 any of that -- so that's a very good indicator
19 to watch.

20 COUNCILMAN SQUILLA: Yeah. And I see
21 Center City District has done some newer numbers
22 that, I guess, we will have to wait and see how
23 that will play out in the fall and the winter,
24 but.

25 Councilmember Domb, you have a question?

1 COUNCILMAN DOMB: Thank you, Chairman
2 Squilla.

3 Yes, I have a question for -- couple
4 questions, quick ones for Mr. Ginsberg. Thank
5 you for the presentation. It was excellent.

6 You noted that there were 23,000
7 businesses in Philadelphia, I think,
8 pre-pandemic. I guess you don't have any idea
9 where we are right now as far as that number is
10 concerned?

11 MR. GINSBERG: No. That's a hard one to
12 get. We are working on it in various ways, but
13 that's hard. I mean, there have been some
14 national surveys. A lot of that sort of
15 tracking can be done with national surveys. And
16 then, you can try to extrapolate back to what is
17 happening here. We can't get that kind of
18 survey at the Philadelphia level. Just isn't
19 the numbers.

20 COUNCILMAN DOMB: Okay.

21 MR. GINSBERG: You see, we have heard
22 some things, so certain kinds of businesses
23 have -- and you can kind of guess. In a certain
24 kind of business, let's say -- again, going back
25 to restaurants. If they had a 30, 40 percent

1 decline, or whatever the number is nationally,
2 you can kind of extrapolate back. But that's --
3 unfortunately, that's the best we can do at the
4 moment. We are working on it.

5 COUNCILMAN DOMB: And your report
6 focuses over the City of the Philadelphia rather
7 than the region and suburban areas.

8 Any reason why you made that choice?
9 And how do we interpret that in these findings?

10 MR. GINSBERG: For sure. Well, the
11 economy absolutely is regional. It extends over
12 City borders. Our report has some measures
13 about the region. But our team was -- our team
14 at Pew is expressly set up to study issues
15 affecting the City. That's what I've been
16 instructed to do. That's what we are told to
17 focus on. So, that's why we focus on it.

18 On this particular topic, I would also
19 add, that smaller local businesses tend to be
20 affected by local conditions and policies more
21 than larger ones. So on this topic, it's
22 reasonable to focus on what happens within a
23 policy territory like the City of Philadelphia.

24 COUNCILMAN DOMB: Okay. Two more quick
25 ones.

1 Your findings, by the way, is a great
2 report. What do you think is most relevant to
3 City Council? And what do you think we could do
4 in Council to help these small businesses
5 recover from your findings?

6 MR. GINSBERG: Well, I -- as much as
7 ever, it's really important to understand how
8 and which smaller businesses start and grow and
9 die. This is a regular process in business all
10 the time. There is a churn that happens. And
11 understanding how and why that happens and,
12 particularly, what kind of businesses it's
13 happening to now will be really important.

14 It's happening at a higher scale now.
15 We are pretty sure, even if we don't have the
16 exact numbers. We think that our research can
17 help show which industries pre-COVID tended to
18 have high and low rates, opening rates, closure
19 rates, that sort of the thing. Already, that's
20 an important context for understanding what
21 happens now. And it helps -- would help, I
22 would think, you know, what we are trying to
23 recover to and what constitutes normal or not.

24 This -- the industry data that we have,
25 some of it and some that others have, will

1 indicate based on those sectors the level of
2 pay, the equity of ownership in those sectors
3 generally and their contribution to the
4 general -- to the economy of the City overall.
5 That will help -- that will help tell you a lot
6 of it.

7 COUNCILMAN DOMB: Okay. And then, you
8 had a chart that was talked about Traded
9 Sectors, I believe.

10 MR. GINSBERG: Yup.

11 COUNCILMAN DOMB: Which I found it
12 interesting. If I recall, the number was, like,
13 19 percent in Philadelphia was Traded Sectors.
14 We were only, I think, the second lowest of that
15 compared to someone else.

16 And what you are saying is, those are
17 the sectors of our business that, I guess,
18 interact with outside of Philadelphia and bring
19 money to our region. And so, those would be
20 valuable businesses for Philadelphia in our
21 economy.

22 And in your opinion, how could we focus
23 on getting, you know, increasing that Traded
24 Sector category for the City?

25 MR. GINSBERG: Well, the research, it's

1 our research, too, is not an opinion. The
2 research has borne out what happens with cities
3 that have high percentage or a high
4 concentration in traded sectors. Their
5 economies operate a little differently. They
6 have more -- their economy may be more connected
7 to the national or even global economy.

8 They are selling services outside their
9 area. They are reaching higher value markets
10 that might be particularly important in a place
11 like Philadelphia that had lower value market,
12 that the scale of businesses. And the markets
13 they can reach here maybe lower. So to reach
14 higher value markets, more markets reach outside
15 the City. That's one of the ways this happens.

16 And our data really clearly showed, and
17 actually, other data that looks at this, also,
18 shows some of the high flying cities -- again,
19 up until the pandemic -- were those that had
20 very -- had much higher traded share of their
21 economy that was nationally, global oriented.

22 COUNCILMAN DOMB: Give us an example of
23 a Traded Sector, a specific business that brings
24 dollars to our City?

25 MR. GINSBERG: I happen to scribble out

1 a few year here. An example of a traded
2 business would be a professional firm, financial
3 firm, architects. Those that have skills,
4 services that aren't place locked necessarily.
5 Universities are big exporters. They are traded
6 industries. They bring people from other places
7 here. They, also, then bring their tuition here
8 that might have gone somewhere else.

9 Hotels, that's probably understandable.
10 People coming from other places come here and
11 spend their dollars here. Other things,
12 information technology, app makers, the media
13 technologies in general are sold beyond their
14 borders of their cities. Wholesalers,
15 obviously, they are selling outside the area.

16 Museums are classified as Traded. They
17 are bringing people from somewhere else here who
18 wouldn't otherwise have been here.

19 What's on the opposite, what is local,
20 you can probably imagine. Restaurants, bars.
21 These are all very locally focused. Their
22 customers are mostly local. Healthcare is the
23 one that puts us over the -- down to 19 percent.
24 Healthcare and social care are generally
25 categorized as local, facing -- most of the

1 people they serve come from the community.
2 Obviously, when you get to the scale of
3 Philadelphia with its globally known healthcare
4 centers, hospitals, they do draw people from all
5 over the world or, relatively speaking, most of
6 their business in that sense comes local.

7 COUNCILMAN DOMB: One last question.
8 You have a chart that was depressing to me to
9 see. It had to do with Black-owned businesses.
10 I think there were two circles. One said
11 6 percent when they have more than, I guess, one
12 employee. And was 30 percent for like zero
13 employees.

14 That looked really -- can you give a
15 little more explanation, and what can we do to
16 change that?

17 MR. GINSBERG: This was -- that chart, I
18 could try to share it again. Can I get back to
19 it? Are you still seeing my chart?

20 COUNCILMAN DOMB: Yes.

21 MR. GINSBERG: It was -- I think I went
22 past it. Was it this one?

23 COUNCILMAN DOMB: Yes.

24 MR. GINSBERG: This chart is a measure
25 of businesses. This simply -- this is very

1 simply the total number of businesses and
2 percentage of them are owned by people of a
3 particular race group. This is -- this, by the
4 way, Hispanic or non-Hispanic, is mixes that in.
5 We don't have a way to separate those in this
6 chart. I have a -- I can show you a different
7 chart that is just Hispanic.

8 This one, so, this is White, Hispanic or
9 non-Hispanic, Black or non-Hispanic. This --
10 and again, this is just the City, doesn't
11 include the Metro. This reflects partly that
12 6 percent, for example, on the left hand pie,
13 that is -- that reflects, in fact, that's
14 actually slightly higher than it was in the
15 median city. But that's reflecting, in fact, we
16 have a large African-American community in
17 Philadelphia. The larger that community, that
18 number should also be higher.

19 Now, 6 percent doesn't come close to
20 what it is in the population. For sure, it
21 doesn't come close anywhere to the population
22 unfortunately. That disparity is very
23 concerning. When you translate that 6 percent,
24 when you take into account the size of the
25 population here, that 6 percent is actually low

1 compared to other cities. When you divide that
2 number and you give some math to it, you
3 actually see what percentages. And I think Paul
4 talks about that in his research. And Paul
5 actually does illustrate that really well. That
6 when you are looking at just businesses, that is
7 really just only one way to think of this. You
8 have to understand what portion these businesses
9 are of the base population. So, that's on the
10 left.

11 The pie on the right is very telling in
12 that it really matters, also, the kind of
13 business you are talking about and the kind
14 of -- the sector you are in and the scale and
15 the employees you have or not. And we see -- we
16 have seen this number -- the number without
17 employees, the so-called non-employer
18 businesses. Those are growing all over the
19 country for a couple of decades. This number
20 has been ramping up. And it really grew here,
21 too.

22 It grew significantly in Philadelphia as
23 much as it did anywhere else. And this shows --
24 and we say in the report, that this kind of
25 businesses has become somewhat the locus of

1 entrepreneurship for the Black and Hispanic
2 communities to some extent with these kind of
3 businesses.

4 There is a lot of question as to how you
5 move someone from being a non-employer and,
6 essentially, graduating to be unemployed. Start
7 hiring people. Start putting down roots. Start
8 building greater wealth. That is a big leap for
9 companies. It's not unheard of, and it can be
10 done. And it's probably something worth a lot
11 of attention.

12 COUNCILMAN DOMB: Okay. Thank you very
13 much. Thank you. Thank you, Mr. Chair.

14 COUNCILMAN SQUILLA: Thank you,
15 Councilmember Domb.

16 Councilmember Green.

17 COUNCILMAN GREEN: Thank you, Mr. Chair.
18 Thank you, Mr. Ginsberg, for your research.
19 This is a important conversation and discussion
20 in particular. This week is the 36th annual
21 Minority Enterprise Development week or MED
22 Week, so this conversation is very timely.

23 Beyond just a reporting of numbers and
24 the data, in your work in doing this research,
25 did you find additional resources that other

1 cities that had higher levels of successful
2 businesses of color had that the City of
3 Philadelphia does not have in reference to
4 technical assistance or access to credit or
5 other types of investments or opportunities that
6 were provided by either the public or the
7 private sector in those other jurisdictions that
8 are lacking or not at the same level here in the
9 City of Philadelphia?

10 MR. GINSBERG: We, unfortunately, didn't
11 spend that much time looking at that kind of
12 thing in the other cities. That is the right
13 question to be asking to see who has found ways
14 to, essentially, make up for, in some sense,
15 market failures. It's a segment of where the
16 public sector can step in and provide capital
17 where it otherwise might not -- might not be
18 there. Different forms of capital.

19 We -- we tend to look at that some more
20 going ahead, but this report didn't have it. So
21 unfortunately, I don't have a good answer for
22 you there.

23 COUNCILMAN GREEN: Are you able to
24 opine -- although you did not do that research,
25 but based on the data that you saw and looking

1 at some of the trends, were you able to opine
2 other types of perspectives in reference to the
3 City of Philadelphia and the changes that have
4 occurred in the City of Philadelphia, especially
5 for SMBs that are in communities of color?

6 You made reference to a slide that
7 showed the percentage. I think it was
8 percentage of BIRT from a few years ago to more
9 recently have that. And those numbers have been
10 going down collectively. And that's even during
11 a period of growth.

12 Do you have any perspective on why that
13 number has been going down?

14 MR. GINSBERG: You are referring to the
15 tax number, the tax liabilities?

16 COUNCILMAN GREEN: Right. I think if
17 you -- I think it was your last slide that you
18 had.

19 MR. GINSBERG: Yeah. It was -- our
20 report has the numbers.

21 COUNCILMAN GREEN: Right.

22 MR. GINSBERG: This is only one of the
23 charts in that report. What this shows is that
24 the -- again, this is what businesses are told
25 they have to pay in tax. This is after they

1 reported their own gross, their own net
2 revenues. They have posted a year's worth of --
3 of sales or profit. And this is what they are
4 reporting to the City on what they will owe in
5 taxes. So any tax data you look at, you have to
6 understand that the businesses are incentivized
7 to report lower numbers to pay less tax.

8 Even so, the changes over the period we
9 looked at here, this was the period of 2005 to
10 7, which was an average of those years up to
11 2015/17, again, an average of those years. The
12 total tax they were told they owed went down as
13 a percentage of the total, the other companies.
14 The larger ones picked up more of it. This was,
15 from what we could tell, is a direct result of a
16 few things happening. The tax code change, City
17 government -- City Council changed the code.

18 COUNCILMAN GREEN: When you say changed
19 the code, you are talking about the first
20 hundred thousand dollar exemption. And that
21 probably would have had a bigger impact on small
22 and midsized businesses. And that's what may
23 have led to that reduction in actual taxes owed.

24 MR. GINSBERG: Absolutely. That's one
25 of the factors. I can't say how much of a

1 factor it was, but it absolutely was one of
2 them. The City, also, changed the way
3 businesses should calculate their taxes called
4 single sales factor. Changed the formula that
5 they are supposed to use.

6 There are a few other smaller changes
7 that were made. And at the same time, we did
8 see a slight -- actually, on a relatively modest
9 growth in what they reported to be their net --
10 their gross sales over time. This was before
11 those exemptions took effect. So, some of that
12 was an underlying change in their own financial
13 business condition. Their business model.

14 The result was, that the total
15 liability, the total pot that Philadelphia takes
16 from small businesses decreased down to 50
17 percent. That's that -- that, again, is just
18 BIRT and NPT. Does not include commercial
19 property taxes they may have paid, U&O they
20 might have paid, sales tax that they made at the
21 state, things like that. Lot of other things
22 happening here.

23 This number, you could slice it up a lot
24 of different ways. They did report changes in
25 their gross receipts that you see where, like I

1 say, they were sort of modestly growing compared
2 to what large companies reported their gross
3 receipts more than doubled over that period --
4 reported gross receipts.

5 COUNCILMAN GREEN: Okay. I know in the
6 past when I've either worked with you or Larry
7 Eichel from Pew in regarding your studies, you
8 tend to do a follow up to dive into some
9 additional information that may have come out of
10 the initial study.

11 Do you plan to do that for this type of
12 work?

13 MR. GINSBERG: Yes. We have something
14 in the works now. We are looking at policy and
15 regulatory moves that cities made in the
16 immediate COVID period, what did they do with
17 their -- with their business regulations. I
18 don't have a completion time for that and even
19 an ETA. We, also, intend to go back and look at
20 the financing and the access to capital
21 question.

22 COUNCILMAN GREEN: Right. Because those
23 are questions. Access to credit has been an
24 issue for some time as well as technical
25 assistance. I think something that would be

1 very helpful in reference to this initial
2 research because clearly the information
3 provided are information that if you would ask
4 most people that have been involved in this
5 space for a few years or for a long time period,
6 could give you anecdotal perspective and are not
7 surprised at all for this information.

8 But the reason I would like to press
9 upon Pew to do that additional follow up, you
10 may be familiar that the Greater Philadelphia
11 Chamber of Commerce is doing a Recharge and a
12 Recovery Task Force. The Administration has a
13 4R initiative come out of the impact of COVID
14 from an economic perspective. And one of the
15 things that I think will be very helpful is that
16 looking at this data, and the fact that this is
17 information that many of us are familiar with,
18 maybe not in specific detail but are
19 knowledgeable of this issue.

20 Providing some information and research,
21 especially in what has happened in other
22 jurisdictions, that if additional investments
23 made both in the public and private sector, how
24 that can provide the opportunities for growth in
25 SMBs, especially those that are owned by

1 African-American constituents as well as Latin
2 constituents in the City of Philadelphia. You
3 make reference to the fact that based on our
4 population, you would think we would have a much
5 higher level of successful smaller businesses.
6 I think that type of data and research really
7 would be important going forward because the
8 work that the Chamber is doing is not just on
9 how do we be on the defensive, but how we are
10 trying to assess what happened to the City of
11 Philadelphia from an economic perspective, but
12 also an offense.

13 One of their mission points is to make
14 the City of Philadelphia known nationally and, I
15 believe, internationally as a place where black
16 and brown businesses can come to, to thrive. In
17 order for that type of statement to be
18 realistic, there's got to be certain action
19 steps taken, both in the public sector and a
20 private sector to help that growth. And to the
21 extent that your research can identify what
22 other jurisdictions have done to help make that
23 feasible, I think would be very helpful to go be
24 on the offensive and really use and grow our
25 local economy, especially people of color in our

1 City to grow and also attract entrepreneurs to
2 the City of Philadelphia.

3 When I think about cities like Atlanta,
4 which has had historical, strong
5 African-American business community. But
6 Atlanta also done some things in other sectors
7 in reference to entertainment and music as well
8 as film. If you go back thirty years, they
9 really had no type of industry in that regard.
10 But over a period of time, cooperation at the
11 local level from Mayor Shirley Franklin to Mayor
12 Kasim Reed to now Mayor Keisha Lance Bottoms as
13 well as past governors working together to
14 create some of the tax and regulatory incentives
15 to grow that industry, which now you can't see
16 any film or TV show, especially TV, where you
17 don't see Made in Atlanta.

18 So, they were able to create that
19 through policy. Now people go to that city
20 looking for opportunities in reference to film
21 and music, similar to you have New York and LA.
22 So for the Chamber to be successful in doing
23 what it's trying to do, that type of information
24 and data, what other jurisdictions have been
25 able to do in growing and attracting businesses

1 to help them grow would be helpful for the City.

2 MR. GINSBERG: Yeah.

3 COUNCILMAN GREEN: Thank you, Mr. Chair.

4 COUNCILMAN SQUILLA: Thank you,
5 Councilmember Green.

6 Councilmember Gilmore Richardson.

7 COUNCILWOMAN RICHARDSON: Thank you so
8 much, Mr. Chair. And thank you, Mr. Ginsberg,
9 for all of your work and this report. And I
10 just wanted to quickly echo the sentiments of my
11 colleague Councilmember Green on the importance
12 of ensuring that we are supporting public and
13 private partnerships to further assist small
14 businesses and medium business community in
15 Philadelphia.

16 But I wanted to go back to some
17 questions that I had upon reviewing the report,
18 specifically around some of the categories where
19 Philadelphia is lagging. And I know that my
20 colleague Councilmember Domb already mentioned
21 that Traded category. We are also lagging in
22 the supply chain category.

23 So, we have put an important focus of
24 growing local contract lately, particularly
25 around some of the procurement efforts we have

1 had in response to COVID-19.

2 But if the vast majority of our
3 businesses are direct to consumer, are there
4 other programs we need to create more growth in
5 this particular category?

6 MR. GINSBERG: The strategies for
7 growing the supply chain, part of the economy
8 are varied and depend really much on the type of
9 industry you are in. If you run a restaurant,
10 what are your possibilities for serving not just
11 retails customers but perhaps taking your best
12 dish and turning around and making it -- you
13 resell it to a grocery store who then packages
14 it and resells it? That would be supply chain.

15 Think of hairstylists. There are heard
16 stories, actually fairly recently, of someone
17 inventing a new comb. Somebody ran a barber
18 shop and they invented a new kind of comb. And
19 they wanted to produce it and market it to other
20 hairstylists, that supply chain.

21 So, there are ways to, in a sense,
22 pivot, from a current B-to-C focus to a B-to-B
23 focus. Those are hard to do. They take
24 technology to acknowledge a lot of expanded -- a
25 lot of learning curves for folks who may not

1 have done that.

2 The other way that -- and probably folks
3 in the City that have a lot of a higher share of
4 supply chain, economy businesses, they start out
5 that way and then end up having strength already
6 in those types of things. And so, think of,
7 like, Silicon Valley. We think of Silicon
8 Valley. Well, what is that? Those are a lot of
9 businesses that started right off as supply
10 chain business. The whole business model is
11 supply chain from the beginning.

12 That's a different challenge. That's a
13 matter of education. That's a matter of
14 training from the beginning. That's a matter of
15 equity capital to invest in those kind of
16 businesses.

17 The first way pivoting from B-to-C to
18 B-to-B. I'm sorry, confusing the acronyms.
19 From business to consumer switching from
20 business to business. Which, by the way,
21 includes business to government. The -- that is
22 a way to expand, become more resilient in the
23 economy. If -- one, if you lose a customer one
24 place, you might have them somewhere else that
25 expands your world of customers in a sense.

1 Those are part of very specific, very different
2 things.

3 Our study didn't look at that
4 specifically. This study didn't. There is
5 quite a bit of material on it. I can certainly
6 try to get some and follow up with you if you
7 want more on it?

8 COUNCILWOMAN RICHARDSON: Yes. That
9 would be most helpful. And I just wanted to say
10 on the record, that I appreciate the Commerce
11 Department for offering programming to
12 businesses during this time that address how to
13 pivot in a better utilized technology to help
14 market your business. So, I think that will be
15 an important part of some of the work that we
16 can do and also offer to small and medium-sized
17 businesses in the City.

18 But really quickly, I have one
19 additional question related to our lagging in
20 entrepreneurship. So, your report also noted
21 that a capital access and a high rate of poverty
22 are reasons we are lagging in entrepreneurship.
23 And the Commerce Department was preparing an
24 entrepreneurship ecosystem study to determine
25 the current support systems for entrepreneurs,

1 especially entrepreneurs of color.

2 So, have you all been connected to that
3 work? And what are the main systems or policies
4 that you think would most impact
5 entrepreneurship growth in our City?

6 MR. GINSBERG: Yes. We are connected.
7 I'm aware, I think, of the work that you refer
8 to.

9 I think United Way is involved with some
10 of that, if that is the one. And yes, we have
11 connected with them. I think that is all -- it
12 seems very promising in what they have set out
13 to do. Should help a lot. Again, since we
14 didn't study this and we actually made a
15 decision not to go into the start up of
16 entrepreneurship in depth, that is actually a
17 very specific and require -- merits a lot of
18 analysis on its own.

19 I can say that what other research has
20 found, Kaufman Institute for one, has done a lot
21 of this research. What they have found is one
22 of the biggest distinguishing factors from one
23 city to another or from one metro area to
24 another when it comes to startup rates, is very
25 simply the level of education and the amount of

1 people in the population who have higher
2 education of any kind. That that is the biggest
3 correlating thing. In fact, some cases more
4 than availability of capital. It is how much --
5 how much education you have in the population.
6 And that is -- that means the implication there
7 is you are building from what you have. You are
8 not attracting businesses from other places.
9 Places that have the education there do better
10 in that regard.

11 So, Philadelphia has had a relatively
12 low percentage of its population college
13 educated for a while. And that is one of the
14 many factors behind what we see in these
15 numbers.

16 COUNCILWOMAN RICHARDSON: Okay. Thank
17 you so much. Thank you, Mr. Chair. That makes
18 sense.

19 COUNCILMAN SQUILLA: Thank you,
20 Councilmember Gilmore Richardson.

21 Councilmember Jones.

22 COUNCILMAN JONES: Thank you,
23 Mr. Chairman. And thank you for pulling
24 together this important body of work.

25 Couple of things. I had an opportunity

1 to actually go to Israel. And one of the things
2 that they pride themselves on is startup
3 businesses, entrepreneurship and the synergy
4 between both the universities, the government
5 and then entrepreneurial opportunities that are
6 provided.

7 My first question is, do we have that
8 synergy here in Philadelphia with our Eds and
9 Meds and small business opportunities?

10 MR. GINSBERG: I don't know the exact
11 answer to that. It's an interesting point.
12 Israel is a small country. And they operate on
13 a whole different scale than -- differently than
14 a city does.

15 The healthcare are dominant sector. And
16 as we learn, the dominant sector vertically,
17 too. That the small companies are also dominant
18 in the healthcare and social service sector.
19 It's notable in that it reaches pretty far in
20 Philadelphia. We even did a geographic map of
21 it. And it spread to a lot of corners of the
22 City. That is the SMBs working in healthcare
23 and social systems.

24 The extent to which they actually
25 integrate and co-strategize with local

1 government, with local policymakers, with other
2 sectors, we didn't investigate that. Probably
3 worth investigating. It is -- since it is our
4 strongest sector in comparison to the other
5 cities, certainly strong, that certainly would
6 merit some of that I would think.

7 COUNCILMAN JOHNSON: Post pandemic and
8 one of the lessons learned or should have been
9 learned is that we rely too heavily on foreign
10 government for health necessities in those
11 relationships with our hospitals, whether we
12 talk about PPEs or ventilators.

13 Is there a -- should there be a strategy
14 so that that never happens again. And we
15 locally source some of those kinds of
16 opportunities to distribute and have supplied
17 those types of essential post COVID-19? Because
18 the way Mother Nature plays, there will be a
19 COVID-20 and 21 that we need to be braced for.

20 So, are there lessons learned on how to
21 generate local opportunities for post-COVID
22 businesses?

23 And what do I mean -- not just by PPEs
24 but the whole idea of how we do microbial
25 treatment cleaning, maintenance, has change

1 drastically. SEPTA alone went from one cleaning
2 of their trains to three a day. And that
3 janitor that used to clean it with a mop and a
4 bucket and a rag in their back pocket no longer
5 does that. And are we looking at companies that
6 can take advantage of, you know, the evolution
7 of businesses since COVID?

8 MR. GINSBERG: It's an interesting idea.
9 Every crisis among other things creates
10 opportunities for sure. And for businesses that
11 can capitalize on that and hire, that is
12 certainly a possibility. We didn't look at it
13 in any detail like that. We didn't look at
14 what's happening in the COVID period.

15 One of the things we do find in the data
16 coming up to 2017 was Philadelphia's
17 manufacturing capacity had really deteriorated a
18 lot. This was, obviously, an old story. But
19 we found in the data, it just continued. And in
20 fact, other cities turned around their
21 manufacturing sectors more than we did after the
22 Great Recession.

23 And so just to respond to your point
24 about manufacturing PPE equipment, that requires
25 a manufacturing base that exists. We just

1 looked at the City. And what we saw is
2 Philadelphia's manufacturing capacity did not
3 recover like others did.

4 So, is that the right place to put the
5 emphasis? Does that mean it needs more help, or
6 that means maybe you better serve somewhere
7 else? I don't know.

8 I -- we also found in our report that
9 Philadelphia is -- and this is also no surprise.
10 We are a leader in biotechnology and in other
11 forms, the high -- the other end of the
12 healthcare spectrum of the -- of that part.
13 Obviously, that serves a different worker base.
14 That doesn't provide jobs the same way.

15 COUNCILMAN JONES: What about COVID
16 testing? Labs? Things like that?

17 MR. GINSBERG: We didn't look at that
18 specific function, that specific capacity. We
19 don't have that. We didn't look at that. We
20 can take a look and get back.

21 COUNCILMAN JONES: I will move on.

22 Let's go with commercial corridors
23 versus Center City. It's my understanding that
24 restaurants in Center City are coming back, but
25 coming back slowly; is that correct.

1 MR. GINSBERG: I am going to defer to my
2 friend Paul Levy. He would know that much
3 better than me.

4 COUNCILMAN JONES: And I just got off of
5 the phone with one of my friends in Main Street
6 Manayunk.

7 They, since COVID and since the City
8 restrictions have eased a bit, they have taken
9 fool advantage of outdoor dining similar to what
10 they are doing in Media when they close streets.
11 And they -- to the point, Mr. Chairman and
12 colleagues, that they want to expand the
13 regulations and make permanent certain closures
14 so that they can continue that trend of outdoor
15 dining.

16 So in one way, the Center City loss,
17 forgive me Paul Levy, is Main Street's gain.

18 MR. GINSBERG: Well, we see in the data
19 that those patterns have been, from our
20 perspective, pretty solid. Center City has been
21 the dominant central business district for a
22 long time. And there is no risk that is going
23 to change. What we are talking about is
24 really -- some places have absolutely come up
25 and grabbed a bigger share in that sense. And

1 that was, again, pre-pandemic. We will see what
2 happens now.

3 COUNCILMAN JONES: Thank you,
4 Mr. Chairman.

5 COUNCILMAN GREEN: Mr. Chair, if I can
6 add a point of information.

7 COUNCILMAN SQUILLA: Go ahead,
8 Councilmember Green.

9 COUNCILMAN GREEN: Councilmember Jones
10 talked about cleaning and other type of
11 sanitation initiatives that have created some
12 opportunities for businesses, especially
13 African-American owned businesses.

14 Just as a point of information, I have
15 been part of a small diverse business community
16 task force that got started, I believe, it was
17 in late April. We've been meeting weekly. That
18 is chaired by Mike Brown, an entrepreneur who
19 has been working on FEMA activity based in
20 Philadelphia, but he's also done a lot of FEMA
21 work in Florida along with Kerry Kirkland as
22 part of Governor Wolf's staff. That task force
23 includes former Commerce Director Harold Epps,
24 Joanne Bell, Della Clark, George Burrell, a
25 number of other people that were involved in

1 entrepreneurial activities.

2 What the task force has done has
3 acquired and licensed a sanitation cleaning
4 system and been working with various
5 African-American entrepreneurs in the region,
6 many that you know from Donna Allie and others,
7 to give them the ability to use that licensing
8 system to procure additional work as part of the
9 FEMA initiative to help provide sanitation and
10 cleaning in the Commonwealth of Pennsylvania.

11 Some of you may be familiar with the
12 demonstration that was on SEPTA buses some time
13 this summer. That was part of the task force's
14 work. They were also doing sanitation in
15 Pittsburgh as well as Harrisburg. So, they are
16 focusing on Pittsburgh, Harrisburg and
17 Philadelphia to provide opportunities for
18 African-American owned businesses to have this
19 licensing to be able to get some of that federal
20 work that they may not have been able to get
21 access to. And as a result, been able to hire
22 people based on that access.

23 So, I just want to provide that
24 information for Councilmember Jones. And I can
25 put that website in the Chat feature.

1 COUNCILMAN JONES: Mr. Chair, point of
2 information for my colleague's point of
3 information.

4 COUNCILMAN SQUILLA: Go ahead,
5 Councilmember Jones.

6 COUNCILMAN JONES: Thank you for that
7 work, Member Green. As we look to these
8 opportunities, one of the unfortunate impacts of
9 COVID was they hit hard in our prisons. And
10 they hit hard in our senior facilities. They
11 were capt -- literally, captive audiences in
12 both cases that were hit hard.

13 And one of the things that the prisons
14 have evolved to is a quick chill process. Which
15 the chain of custody of people's food has to be
16 documented. Because bioorganisms and pandemic
17 post-COVID, you have to be able to trace that so
18 that you minimize the exposure to your people
19 that you are to care for, whether it's senior
20 citizen or an inmate.

21 So as we look at these licenses that you
22 mentioned, we need to -- we need to make sure
23 that there is equal access to those licenses.
24 Because in the quick chill instance, there is
25 only a couple of universities that certify

1 companies in that process. So if you aren't
2 certified in that process, you can't bid on
3 that -- that work. And so, we have to
4 constantly be vigilante to make sure that you
5 don't create monopolies on technology and
6 process.

7 So thank you, Member Green, for bringing
8 that up. Thank you.

9 COUNCILMAN SQUILLA: Thank you. Thank
10 you, Councilmember.

11 Is there any questions pertaining to the
12 presentation?

13 Seeing none, Mr. McMonagle, do you want
14 to call the next presenter?

15 THE CLERK: Yes. Our second panel
16 consists of Sylvie Gallier Howard --

17 COUNCILMAN SQUILLA: Wait, I think -- I
18 think we have Paul Levy.

19 THE CLERK: Oh, I apologize. Paul.

20 COUNCILMAN SQUILLA: Paul, just state
21 your name for the record and proceed with your
22 presentation.

23 MR. LEVY: Sure. I shared my screen.
24 Do you see it at this point?

25 COUNCILMAN SQUILLA: Yes, we do.

1 MR. LEVY: My name is Paul Levy,
2 President of the Center City District. Thank
3 you very much for this opportunity. And,
4 Councilman Green, I hope to answer a couple of
5 the questions and also the ones that you raised,
6 Councilman Squilla.

7 I will do this very quickly because we
8 looked at very similar data, but we looked at it
9 from a different perspective from the Pew work.
10 And so, we looked at business density,
11 particularly in the City, and compared it to
12 several other cities.

13 We analyzed the total number of firms in
14 Philadelphia, plus the number of Black,
15 Hispanic, Asian and White firms. And then,
16 compared it to four other cities including
17 Atlanta. We created the simple measure of
18 business density, the ratio between the number
19 of firms in the City and its population. And
20 that gives you a measure of opportunity. The
21 higher ratio of firms to residents, the more
22 potential or opportunity there is. And then, we
23 looked specifically at the ratio of Black-owned
24 firms to the Black residents as well as Hispanic
25 and Asian.

1 So the simple message is, more
2 businesses equal more job opportunities. More
3 Black-owned businesses equal more jobs for
4 African-Americans. I'm going to start with
5 really bad news which our report highlighted.

6 Across the country, there are obvious
7 and well-known disparity between the total
8 number of White-owned and majority-owned
9 businesses and Black-owned businesses in all
10 five cities. But the disparities are greater in
11 Philadelphia, that is worse in Philadelphia. We
12 have the lowest number of Black businesses per
13 Black residents of the cities that we looked
14 at -- Atlanta, New York, Boston and Washington.

15 Atlanta's already been cited. The
16 business density among Black businesses there is
17 two and a half times the density as in
18 Philadelphia. But more significantly at the
19 same time, we have the lowest density of all
20 businesses of all five cities. So for all
21 businesses, the business density in Atlanta is
22 two times the density in Philadelphia. Boston
23 is one and a half times. This corresponds
24 exactly.

25 Just to show that Pew Chart again, the

1 lowest density of small and medium-sized
2 businesses, the slowest rate of business
3 formation. But the work that we did was looking
4 at it separately by ethnic and racial group.
5 And this chart from our study is incredibly
6 disturbing because it shows among White
7 businesses, we have the lowest density among the
8 five cities. Among Black businesses, we have
9 the lowest density. Among Asian businesses, our
10 number of Asian businesses is slightly ahead of
11 Boston, as you can see, but behind the three
12 other cities. Similarly, Hispanic businesses
13 trail.

14 This then translates into the fact that
15 all of our businesses lag in average revenues.
16 That means, they make less money than comparable
17 businesses in other cities. They trail the
18 number of employees, which means they create
19 fewer jobs. We have less business density in
20 the City as compared to other suburbs. Atlanta
21 has 140 percent the density of businesses in the
22 city versus the suburb. We are almost reverse.
23 143 business -- the density of business in the
24 suburbs versus the City in Philadelphia. Fewer
25 jobs per resident in the City versus the region

1 is a particular challenge, as we all know, for
2 residents without cars.

3 Now our suburbs have also grown more
4 family-sustaining jobs. Only 26 percent of the
5 jobs we grew between 2009 and 2018 pay between
6 35,100; 62 percent of the jobs in the suburbs
7 were in that range. This is not a city versus
8 suburbs. The twenty-five largest cities also
9 grew a far larger fair of families sustaining
10 jobs than did Philadelphia. This is one of the
11 reasons why 42 percent of the residents of each
12 of your districts are reverse commuting to where
13 the jobs are in the suburbs. And that,
14 obviously, represents a risk for people to
15 choose to move there.

16 As a result, our workforce participation
17 is the lowest, 37 percent of adults. You can
18 see the workforce participation rates in other
19 cities.

20 So the conclusion we reach very simply,
21 no surprise that Black-owned businesses in the
22 City face a huge barrier, but it's a double
23 barrier. Not only the historical legacy
24 permeate its continuation, but the limited
25 business density in the City as a whole. So if

1 we have one simple recommendation, which I will
2 elaborate on, is that if we want to reduce
3 unemployment and poverty as this health crisis
4 ends, we need to get back to much more than the
5 status quo. We are going to need a
6 significantly larger number of Black-owned
7 businesses and far more robust job growth across
8 the entire City.

9 This was just briefly talked about. If
10 you look at this, only five of Philadelphia's
11 twenty largest employers are in the private
12 sector. We do have a very strong strength in
13 healthcare. It's something we should be proud
14 of. But what low business density also means is
15 we lack a lot of other private sector
16 businesses.

17 And if you look at a Comcast, that's a
18 traded industry. They are selling nationally.
19 If you look at some of these other firms, they
20 are trading nationally, low business density
21 across the board. If you look back to the Pew
22 Report, the strength among minority businesses
23 and small businesses exactly reflects the
24 strength of our overall community. We are
25 strong in small businesses where we are strong

1 in hospitality and strong in healthcare, but
2 weak in other places.

3 So quite simply no surprise, Black and
4 minority-owned businesses do not exist in a
5 vacuum. When we think of neighborhood
6 commercial corridors, clearly, those retailers
7 and service firms are selling into their local
8 communities. But when expanding small and
9 medium-sized businesses succeed, they are
10 succeeding because they have been tracked with
11 providing services to larger businesses in the
12 city and region; and ultimately, selling
13 outside.

14 So, Philadelphia's slow growth and low
15 density to firms of all kinds creates a problem
16 for Black and minority-owned businesses, but
17 that's a similar problem across the entire City.
18 So, I am suggesting we rise and fall together on
19 this issue.

20 We hosted a meeting last week or a week
21 and a half ago in which we invited in the
22 President of the US Black Chambers. We had
23 several other speakers you know well and Steven
24 Scott Bradley, Della Clark and Jerry Sweeney.
25 And the core recommendations that came out of

1 that were no surprise.

2 Number 1, 2 and 3 said our speaker from
3 Washington was a greater access to affordable
4 capital for startup revenue and for the
5 expansion of Black and minority businesses. The
6 second recommendation was greater emphasis on
7 the public sector and on business development
8 and entrepreneur capacity building, less
9 emphasis just on job training and social
10 services.

11 Councilman Green, you asked this
12 question. Fiscal Year 2021, Washington, DC will
13 spend \$6.60 per capita on small and minority
14 business development. We in Philadelphia are
15 spending \$0.59 per capita; New York \$0.92;
16 Boston, 3.43. So, how we choose to spend public
17 sector money matters. But the private sector
18 has a role and obligation here.

19 A much more intentional strategy, which
20 I think is one of the fortunate silver linings
21 that has come out of this pandemic as people
22 have realized how negative the effect has been
23 on black and brown businesses. So greater
24 contracting in the private sector. But that
25 fourth point, a more robust climate for private

1 sector job growth overall.

2 Let me just elaborate on a few of those
3 points and then quickly open to questions.

4 The public sector itself, this is an
5 analysis of our City Budget. We are spending 50
6 percent of our entire budget on public safety
7 courts, social services. Very, very important
8 issues. If you add in employee benefits, we are
9 up to three quarters of the budget being spent
10 on those social service, criminal justice safety
11 issues. Spending only 13 percent of our budget
12 on economic development, quality of life, parks,
13 sanitation and education. Equally, an important
14 effort.

15 In the last twenty years, we are
16 spending on social service, police, courts and
17 employee benefits while we have reduced economic
18 development, culture and recreation. So, we are
19 not investing sufficiently, in my judgment, in
20 the economic development functions. No
21 surprise. I think there is a role for tax
22 policy here, as well.

23 This is showing all the way back to
24 1996. Adjusted for inflation. How much money
25 was set aside for each year's budget to lower

1 wage and business taxes, which was done very
2 successfully from 1996 all the way to 2010. It
3 represented an average commitment \$19.3 million
4 a year devoted by you, City Council, to tax
5 reduction. That was never more on average than
6 a half of 1 percent of all general fund
7 expenditures.

8 In the 2019 budget -- look way over on
9 the right side of the chart, it was down to
10 one-tenth of 1 percent. And as you know, you
11 had to completely eliminate that. Clearly, we
12 are in a situation that I think effects these
13 numbers.

14 It's a wage tax of 3.8 percent in the
15 City compared to 0 or 1 percent in the counties.
16 That creates a competitive disadvantage. Our
17 wage tax is four times what is going on in the
18 suburbs. Our Business Income and Receipts Tax,
19 which you have exempted small businesses. But
20 note that it's actually increased the BIRT on
21 larger businesses. And that's not a gain if our
22 larger businesses aren't growing if they are not
23 also contracting with smaller businesses. So, I
24 think tax policy has a role here, as well.

25 So a simple recommendation, you know, as

1 we come out of this pandemic is to place a
2 greater emphasis on both economic development,
3 fully recognizing our social service issues and
4 a greater focus on tax competitiveness for all.

5 The other points I simply want to make
6 really go to what do I mean that we have to do
7 more than just rebound?

8 Philadelphia has suffered, as you know,
9 a very, very long decline. And we lost 286,000
10 jobs from 1970 to 2010. As we lost those jobs,
11 we gathered 100,000 people in poverty. But the
12 poverty rate went up so dramatically, as well,
13 because we lost a half a million middle income
14 and working class residents. People who used to
15 live in our neighborhood who moved to where the
16 jobs are, which is -- (audio cuts out.)

17 The rebound we were in before this
18 pandemic, almost got us back up to 1990 job
19 levels. So, it's been a lot of positive
20 development. But we are still 20 percent below
21 our job level of 1970.

22 Boston and New York also lost about the
23 same amount of manufacturing jobs we did.
24 Boston today just before the pandemic, was 27
25 percent above their 1970 job levels; New York,

1 17 percent above their 1970 job levels;
2 Philadelphia down 22 percent. This ought to be
3 a reason for extraordinary impatience on all of
4 our parts. Because we failed to replace those
5 manufacturing jobs, that, to me, is one of the
6 primary reasons why we have this dubious
7 distinction of the highest poverty rate of the
8 ten largest America cities.

9 I don't have to tell each of you that in
10 some of your districts, the poverty rate rises
11 above 40 percent. Quite simply, poverty is not
12 a failing of people. Poverty is an educational
13 issue, but it's also a failure of Philadelphia
14 to produce enough jobs and to create new firms.
15 Small business development, medium-size business
16 development is a poverty reduction strategy.

17 We did it really well coming out of the
18 Recession. We grew at 1.5 percent a year. But
19 look at the twenty-six other largest American
20 cities. They grew at the rate of 2.4 percent a
21 year. We grew, but we grew slowly.

22 In March, we were entering our eleventh
23 straight year of job growth. We had added
24 84,000 almost 85,000 jobs and we started very
25 strongly, and then came the pandemic. The

1 answer, Councilman Squilla, to your question is
2 we lost 36,400 jobs in food service up through
3 August -- up through June. That was a
4 65 percent loss. We gained back 13,700. So, we
5 are, as you can see in the blue line, slowly
6 gaining back jobs City-wide, but we have not
7 gotten back up to where we were in March. And
8 we can't simply rest there. We, obviously, need
9 much greater small business development and
10 large business development.

11 So, I will end here. That just as Black
12 businesses face a double challenge, so does
13 Philadelphia recovery. We need to rebound, but
14 need to grow faster and more inclusively than we
15 did in the last decade. That means a much
16 greater growth of Black-owned businesses,
17 Brown-owned businesses of all kind. And I think
18 we, as a City, need to commit to make job growth
19 job number one for all of us.

20 So, let me stop their and just open to
21 questions. Thank you very much for this
22 opportunity.

23 COUNCILMAN SQUILLA: Thank you, Paul,
24 for that presentation. And thank you for
25 answering my questions. Obviously, we see the

1 gain. But again, I think how that gain, will it
2 continue? Will it subside? Depending on how
3 the fall and winter goes, whether the virus or
4 flu season come back stronger, I think the
5 challenges will still remain. We are still in
6 doubt. I think this is very helpful in moving
7 forward in how we are going to proceed.

8 Councilmember Gilmore Richardson.

9 COUNCILWOMAN RICHARDSON: Thank you so
10 much, Mr. Chairman. And thank you, Paul, so
11 much for that very compelling testimony.

12 And I just wanted to go back to
13 something you noted in your presentation around
14 Philadelphia having the lowers percentage of
15 residents who work full time as well as the
16 largest percentage of people who do not work.
17 And then also, compare that to number two of
18 your recommendations lists as a result of the
19 meeting you had last week with some of the
20 African-American business leaders around placing
21 a greater emphasis in the public sector on
22 business development in entrepreneurial capacity
23 building but less on job training and social
24 services.

25 Can you talk more about that?

1 Because for me, I feel as though
2 workforce development would be a very important
3 part to how we, you know, help individuals
4 re-skill and up-skill as we move through and
5 beyond COVID-19. So, could you just talk about
6 that a little more for me?

7 MR. LEVY: Sure. I think, again, the
8 emphasis that came clearly from all three
9 speakers was access to capital, number one. As
10 I said, Ron Busby from Washington said that was
11 number one, two and three. I mean, clearly that
12 is the paramount issue at this moment, not only
13 for startups but for businesses to expand.

14 That second point, as you may recognize,
15 was one that Della Clark makes very frequently.
16 She wasn't necessarily criticizing job training.
17 But I think what she was saying was we only look
18 at this as job training, and don't have a
19 growing base of jobs. We are preparing people
20 for jobs that aren't here. So, I don't want to
21 suggest that it's an either or.

22 But to say when you saw those numbers of
23 how much more -- Washington has, in its own way,
24 the advantage of having both minority
25 contracting at the city level and at the

1 national level. What Atlanta has that we don't
2 have is a much more robust private sector that
3 has made a stronger commitment to minority
4 contracting, as well.

5 But my basic point, and I think the
6 point of the speaker was not that job training
7 doesn't matter. But if you only focus on job
8 training without a parallel or, frankly, greater
9 emphasis on business development. You know, we
10 are preparing people to take jobs in the suburbs
11 at this point, right? And that is going to be
12 each of your constituents is moving away to
13 those job opportunities.

14 It was really a call for exactly what
15 this hearing is about, which is how do we grow
16 more Black/Brown/minority-owned businesses in
17 the City.

18 COUNCILWOMAN RICHARDSON: Okay. Thank
19 you for that response. Because my follow up for
20 that is, how are we looking at the new data and
21 research around the labor market indicators that
22 we see to try to help grow businesses in those
23 industries?

24 Is that currently happening?

25 MR. LEVY: You know, I will let Sylvie

1 answer the questions exactly how the City is
2 looking at that. But clearly, there is a --
3 there are several different ways to look at
4 this. You can train for the jobs that we know
5 we have in this City; or you can also say, what
6 are those industries we want to attract that pay
7 family-sustaining jobs that are in the region
8 that we want to get here?

9 I think we need to do both. I think we
10 need to be attracting businesses and training
11 for them. But my core point here is when you
12 have slow job growth, when you have low business
13 density, if you are only spending money on job
14 training, we are not solving the problem we
15 have.

16 COUNCILWOMAN RICHARDSON: Thank you so
17 much. And just one last question.

18 MR. LEVY: Sure.

19 COUNCILWOMAN RICHARDSON: Because you
20 mentioned also in those recommendations that
21 capital access and local support for minority
22 firms will be crucial, right?

23 So, you know that we have been working
24 really hard to ensure an access to capital and
25 opportunities throughout the emergency business

1 relief programs in the City. But have you seen
2 any or -- any preliminary data on the
3 effectiveness of these programs in keeping
4 minority-owned businesses open?

5 And really with our limited ability to
6 invest in new programs due to what we know will
7 be extraordinary budget constraints, can you
8 recommend ways to improve those type of programs
9 or policies or any tax incentives that we
10 already have to ensure that we are meeting the
11 needs of business owners of color?

12 MR. LEVY: Well, the first answer is,
13 the only local data is available up through
14 August. We don't yet know September. And I
15 think the numbers across the board are
16 suggesting, you know, that I would say we are
17 halfway through recovery. Just take restaurant
18 and food services. You know, we were down
19 65 percent. We are maybe now back up probably
20 60 to 70 percent capacity before.

21 So, we are on a rebound, but it's a
22 fragile rebound as we said in the report we put
23 out there.

24 I think on the issue -- I mean, let me
25 get back to you in terms of looking. We have

1 been starting to look at what other cities are
2 doing well. And that was one of the things that
3 I think Ron Busby was very helpful in the Black
4 Chambers to say, here are examples of cities
5 that Philadelphia can learn from.

6 COUNCILWOMAN RICHARDSON: Okay. Thank
7 you so much. I will definitely be interested in
8 receiving that information.

9 MR. LEVY: Thank you.

10 COUNCILWOMAN RICHARDSON: I think that
11 will be readily important to have as we move
12 into our next budget season.

13 Thank you so much.

14 COUNCILMAN SQUILLA: Thank you, Member
15 Gilmore Richardson.

16 Councilmember Allan Domb.

17 COUNCILMAN DOMB: Thank you,
18 Mr. Chairman. Thank you, Paul, for your
19 presentation. Couple quick questions for you.

20 I just want to make sure that we are
21 really clear. In your study, you looked at five
22 different cities, I guess.

23 MR. LEVY: Right.

24 COUNCILMAN DOMB: And some of these, the
25 numbers are just shocking to me that -- you

1 know, the chart you have, I guess, shows the
2 disparities in the business density, number of
3 business per resident. I think Atlanta has
4 Black-owned businesses at 4.7. Is that per
5 thousand?

6 MR. LEVY: That's correct, yeah.

7 COUNCILMAN DOMB: And we are 1.8. I
8 mean, we're like two and a half times -- it's
9 really low compared to these other cities. But
10 then when also compared to overall businesses,
11 they are at 24.6 and we're at 12.1.

12 I guess this chart, which is what you
13 have been saying, the messaging is we are really
14 bad in the minority business, but we are really
15 bad across the board. This is an
16 across-the-board problem.

17 MR. LEVY: Yeah. I think we went into
18 the study clearly knowing there was a national
19 problem of disparity of the volume of Black and
20 Brown-owned businesses compared to the overall
21 number of businesses the City. We were startled
22 to find how Phila -- we picked, you know, five
23 east coast cities. It was Boston, New York,
24 Washington and Atlanta. We were startled to see
25 that in almost all categories, we were lagging

1 behind in all of those.

2 But I think for me the takeaway was that
3 the problem is worse in Philadelphia because the
4 overall business climate is worse in
5 Philadelphia. I mean if you talk to any startup
6 businesses, apart from a restaurant, they are
7 going to get their next customer from the next
8 bigger business or somebody they make contract
9 with in the Downtown. If our Center City
10 economy is not growing as vibrantly, if our
11 University City economy is not growing
12 vibrantly, there are not as many contracting
13 opportunities.

14 And so, I think, part of this -- as I
15 said, we have a dual problem. We have the
16 historic barriers of racism for Black and
17 minority-owned businesses. But we have the
18 Philadelphia slow growth problem layered over
19 that. And so, we need to solve both problems
20 simultaneously.

21 And as you know, I believe clearly
22 creating a more competitive business
23 environment, not the sole solution, but a key
24 part of that solution.

25 COUNCILMAN DOMB: And I guess the other

1 chart was concerning, Paul, is that you compared
2 these five cities, suburbs versus the city.

3 Looks to me like on this chart, we are the only
4 City where, I guess, our business growth is far
5 below the suburban growth. Everyone else is --

6 MR. LEVY: Yeah. I mean, that was a big
7 surprise to me. I mean, I've been in Atlanta
8 multiple times. And I appreciate what they are
9 doing there. But I have a kind of biased image
10 of thinking of Atlanta as the Los Angeles of the
11 east coast. It was sprawling, auto dependent,
12 everybody out in the suburbs. And I was stunned
13 to see that the business density in the City of
14 Atlanta was greater than the surrounding suburbs
15 and we were the reverse.

16 I mean, we think about ourselves as a
17 dense City. We are. But when you realize --
18 the number I quote all the time is, that 53
19 percent of all jobs in Philadelphia are either
20 in Center City, with 42 percent; or University
21 City, with 10 percent. That's at the center of
22 the transit system. That's the center of
23 opportunity. But that means there are most
24 other neighborhoods in this City without much
25 job density.

1 So, those disparities are huge here. We
2 have high density in the core. But then, we
3 really thin out in terms of job opportunities,
4 which is why we have such high unemployment,
5 poverty rate in our neighborhood. So, we need
6 business development City-wide. It's not a
7 matter of one or the other. We need both.

8 COUNCILMAN DOMB: So, Paul, advise
9 myself and my colleagues on how we can help this
10 situation. I know you mentioned investing in
11 our tax structured.

12 MR. LEVY: Right.

13 COUNCILMAN DOMB: And you showed a chart
14 going back to, I think it was, 1996 if I recall.

15 MR. LEVY: Correct.

16 COUNCILMAN DOMB: And it showed how much
17 money we have invested before. I look at that
18 as saying, that's investing in the City of
19 Philadelphia because you are investing in the
20 taxes for long term growth of building your
21 base. And we kind of have gotten away from
22 that.

23 So, are you suggesting that this Council
24 look at how we can invest in the tax structure
25 in order to bring back better numbers than what

1 we are seeing today.

2 MR. LEVY: Yeah. The report that we
3 released just before the pandemic, which was
4 called Investing the Proceeds of Growth,
5 basically said, look, you as legislators, the
6 Mayor, broadly speaking there are three
7 priorities. We've got to address need and
8 poverty and deterioration in the City. We call
9 that Strategy One.

10 But Two, we need to address quality of
11 life that would keep residents and business
12 here. That's sanitation. That's parks,
13 education.

14 And then Three, we need to address the
15 competitiveness of the City.

16 All three of those are important
17 priorities. And no one would say that one is
18 more important than the other. But what we
19 found is -- and I fully understand it. You are
20 in a position where each of you are in
21 neighborhood districts where -- are confronting
22 confound poverty. And you, obviously, need to
23 address that through services.

24 But this report was basically saying if
25 we only -- we are spending 50 percent on

1 services, 23 percent on pensions. They only
2 have 13 percent less for economic development.
3 It was increase that share that goes to economic
4 development and recreation, that goes to
5 cleaning streets. And increase that share that
6 goes to tax reduction. You need to do all
7 three. It was, essentially, slightly alter the
8 balance.

9 Not that we don't have compelling need.
10 If you only try to meet the need without also
11 stimulating growth, we are not going to get out
12 of the bind we are in.

13 COUNCILMAN DOMB: All right, listen,
14 thank you very much for your testimony today.
15 Thank you.

16 Thank you, Mr. Chair.

17 COUNCILMAN SQUILLA: Thank you,
18 Councilmember Domb.

19 Councilmember Green.

20 COUNCILMAN GREEN: Thank you, Mr. Chair.
21 Thank you, Paul, for your testimony. Just have
22 a few quick questions.

23 When you show the information on Boston
24 and New York in reference to manufacturing and
25 they were up significantly from their 1970

1 levels; whereas, Philadelphia was still 22
2 percent below, what type of manufacturing did
3 those cities have?

4 MR. LEVY: Yeah. I think the bigger
5 point was, you know, New York had a huge garment
6 industry and New York had a huge waterfront of
7 employment. It had a printing industry. Boston
8 had huge food manufacturing, shoes, boots, et
9 cetera.

10 My point was, though, Boston, New York
11 and Philadelphia, as traditional rust belt
12 cities, all lost between 85 and 90 percent of
13 the manufacturing jobs they had in 1970. That's
14 been the fate of all of these cities. We have
15 suffered from that hugely. But what those
16 cities have done is grow post-industrial jobs at
17 a much faster rate.

18 My point is that we can't use the
19 excuse, if you will, that, oh, we lost a lot of
20 manufacturing jobs. So did those other cities.
21 They did a better job of growing other
22 industries and other jobs. That was the point.
23 That we have got to be able to look forward now
24 and say, how do we grow in a more robust
25 fashion.

1 COUNCILMAN GREEN: You made reference to
2 a number of point in reference to hospitality
3 and healthcare.

4 MR. LEVY: Right.

5 COUNCILMAN GREEN: And when you look at
6 the top employers in our City, many of them are
7 non-profit institutions as compared to other
8 cities that are for profit.

9 Considering we have such a strong Eds
10 and Meds infrastructure in Philadelphia and we
11 have been known for that, what are your thoughts
12 on looking at that sector as a way to grow
13 businesses, especially businesses of color --
14 African-American owned businesses?

15 And there is the Anchor Procurement
16 Initiative that the Economy League has.

17 MR. LEVY: Sure.

18 COUNCILMAN GREEN: What are your
19 thoughts about using a sector we are known for
20 and using it as a bridge to grow the City of
21 Philadelphia and then grow in the region and
22 grow across the country?

23 MR. LEVY: You know, I have had the
24 honor of serving on the Philadelphia Convention
25 of Visitors Bureau for a long time. And that's

1 an industry that very intentionally said we want
2 to create opportunity for minority firms, for
3 Black firms. And we have done a very good job
4 there. We have got a whole council that is
5 focused on creating opportunities.

6 So my point is, when we are intentional
7 about this, we can succeed. But we are
8 succeeding in sectors that are also growing.
9 Similarly, in healthcare and education, that's a
10 great strength. I don't want to minimize that.
11 And clearly, what the Economy League is doing is
12 a very good model. You want to capitalize on
13 your strengths. I by no means did not to in any
14 way minimize that.

15 My point was, that we lack so many other
16 private sector firms, which is why we have so
17 many lagging small businesses in those sectors,
18 too. That was my statement. We rise and fall
19 together. We cannot solve minority and
20 Black-owned business development without a more
21 robust economy. We can't have a robust economy
22 only among White people and have huge
23 disparities in the City. We've got to solve
24 both at the same time. What we have done in
25 hospitality is a model. What is being proposed

1 in healthcare is a model.

2 My point was that, where are all the
3 other private sector industries that are not in
4 healthcare? That is where we are weak.

5 COUNCILMAN GREEN: Okay. That's the
6 last point.

7 I know we have talked about those issues
8 over the years. You made reference to it within
9 your presentation about a tax policy. And you
10 know, we have had a uniformity clause issue in
11 reference to how we tax businesses from large
12 businesses to small businesses. But we still
13 have some ways that we can address that at the
14 local level by making cuts in taxes.

15 The challenge is that you have a good
16 section of our local economy, from the public
17 policy debate would argue that doing that type
18 of cut or investment in reducing taxes does not
19 benefit the City as a whole, especially those in
20 poverty.

21 What would you say to those who would
22 say, well, if you do any type of tax cutting,
23 that's only going to benefit those who already
24 are benefiting from our economy and not really
25 help those who are impoverished and won't really

1 create jobs in the City of Philadelphia?

2 MR. LEVY: Let's just focus on the Wage
3 Tax. That's a regressive tax, right? That's
4 not a progressive tax. So, a working poor
5 person is paying a wage tax unless they are able
6 to take advantage of some of the federal
7 programs.

8 So to me, the Wage Tax is a barrier to
9 putting pocket money in the pockets of poor
10 people, of middle class people let alone rich
11 people. I don't think it's a distributive tax
12 by lowering the Wage Tax. I think you are
13 helping everyone in this economy.

14 Council has recognized that the business
15 improvement -- sorry, was going to call it
16 privilege tax. The Business Income and Receipts
17 Tax is a barrier. You have made major steps in
18 exempting small businesses. And the point that
19 I think that was being made by the Pew Study is
20 that you have lowered the burden on those
21 businesses. But a study we did shown that they
22 have not grown very much.

23 And that's not that you weren't doing
24 the right thing. It's that they -- we are
25 trying to sell into a static environment. Which

1 is, we need a more robust job growth in this
2 environment so that when you waived taxes on
3 small businesses, they had more people to
4 contract with.

5 So, I really want to avoid -- I'm not
6 criticizing doing exemptions for small
7 businesses. What we did from 1996 to 2008 is
8 lower the tax burden on businesses of all kinds.
9 And we got the most dynamic job growth the City
10 ever saw before COVID. So I mean, you have done
11 a great job with that. And it's like when you
12 get a windfall, right, do you spend it all on
13 pizza and television? Or do you also improve
14 your house, right?

15 So I mean, all I'm saying is take some
16 of the -- that was the recommendation pre-COVID.
17 The world has changed now. But when you are
18 allocating the scarce pie, definitely need to
19 focus on need, social services. Absolutely.
20 But we also need to set aside some for economic
21 development and investment in minority business
22 financing. But we, also, need to set aside some
23 to make a more competitive environment because
24 that will grow the pie bigger for everyone. All
25 three are important.

1 COUNCILMAN GREEN: And I agree, all
2 three are important. The challenge that I have
3 seen historically from this City, because we
4 have a finite amount of resources and a
5 significant amount of need specifically when we
6 have such a high poverty rate. But from a
7 policy perspective, you know, we put the vast
8 majority of those racehorses even in times of
9 better economic fortune on those public
10 assistance type of initiatives and less on the
11 economic efforts as well as the tax cut you have
12 talked about, economic stimulus.

13 And that's probably been one of the
14 major challenges, I think, with this policy
15 debate is that because we have such a high level
16 of poverty, there is additional focus on those
17 dollars going there. Which yes, does help. But
18 the areas of economic growth and tax policy, we
19 provide some. But from my perspective, not
20 enough to really grow jobs in the City of
21 Philadelphia; which ultimately, would impact the
22 poverty rate in our City. That's part of the
23 challenge.

24 MR. LEVY: No. I think you are defining
25 it well. I know, you know, the need is

1 compelling and it's understandable. But we have
2 to get out of the either/or choices. We are all
3 suffering from insanely polarized political
4 environment at all levels. It's not either/or.

5 We need to help people. We need to
6 educate people. We need to train people. And
7 we need to grow the economy and grow Black
8 businesses and minority businesses. And the
9 sooner we can get out of this either/or
10 conversation to say we are going to save the
11 City by growing jobs and helping people in need,
12 the healthier we will be as a City.

13 COUNCILMAN GREEN: Okay.

14 Thank you, Mr. Chair.

15 COUNCILMAN SQUILLA: Thank you very
16 much. Is there any other questions for
17 Mr. Levy?

18 (No further questions.)

19 Again, Paul, thank you for your interest
20 and your help in this matter. We have a long
21 way to go, obviously. And hopefully, we will
22 continue to work on this and get some positive
23 results. Thank you.

24 MR. LEVY: Thank you very much for the
25 opportunity.

1 COUNCILMAN SQUILLA: Mr. McMonagle,
2 could you, please, read the list of the next
3 panel.

4 THE CLERK: Sure. Panel consists of
5 Sylvie Gallier Howard, Jennifer Rodriguez, Nick
6 Shenoy -- I apologize for any
7 mispronunciations -- Kindra Mohr and Jabari
8 Jones.

9 (Panel appears via video.)

10 COUNCILMAN SQUILLA: Before we start
11 with the next group of testifiers, Paul, if you
12 are unable to unshare your screen, I guess we
13 will have Sylvie if you want to come up first if
14 you are available. And then, we will work out a
15 list. Jennifer, Nick, Kindra and Jabari.

16 MR. LEVY: Have I stopped sharing?
17 Sorry.

18 COUNCILMAN SQUILLA: Yes.

19 MR. LEVY: Okay.

20 COUNCILMAN SQUILLA: Thank you.

21 MR. LEVY: My apologies. I didn't want
22 to interfere with Jennifer.

23 Hello, Jennifer. How are you?

24 COUNCILMAN SQUILLA: (Laughs.)

25 MS. HOWARD: All right. I can kick us

1 off. Good afternoon, everyone. My name is
2 Sylvie Gallier Howard. I'm Acting Commerce
3 Director. You have my testimony in writing, so
4 I am going to just skip down past where I sort
5 of repeat what Pew and Center City District,
6 Paul and Tom, went over.

7 This is, you know, a really, really
8 important topic. And clearly, we have so much
9 work to do. Commerce has always been committed
10 to supporting and investing in small
11 minority-owned businesses. We seek to foster
12 the creation of both these businesses by
13 providing direct grants, funding technical
14 assistance, creating access to City contract,
15 and also strengthening the entrepreneurial
16 ecosystem through partnerships with our
17 Chambers, businesses, associations, CDCs and
18 bids.

19 In light of the COVID-19 crisis, which
20 is disproportionately impacting minority
21 communities and the need for us to be laser
22 focused with our limited resources, we are
23 doubling down this commitment to our small and
24 minority-owned businesses. Here are some of the
25 recent investments we have made to support small

1 and minority-owned businesses and help them
2 through this challenging time.

3 This City committed \$20 million of CARES
4 funding to the PA statewide Small Business
5 Relief Program to help small businesses in
6 Philadelphia weather the continuing effects of
7 the pandemic. We expect to support about a
8 thousand businesses. And the average grant size
9 will be between 15,000 and 20,000 per business.

10 And I am sure that you are all following, the
11 vast majority of these grants are going to
12 historically disadvantaged businesses and
13 minority businesses.

14 Approximately, \$7 million of the City's
15 CARES money out of a total of more than \$13
16 million went to the Small Business Relief Fund
17 launched in partnership with PIDC. Over 2000
18 businesses were supported with a combination of
19 grants between 2,500 and 25,000 dollars and zero
20 interest loans up to \$100,000. 66 percent of
21 these businesses were minority owned, 32 percent
22 were women owned and 58 percent were located in
23 low to moderate income areas.

24 We also committed over 1.3 million to
25 restore and reopen a grant program launched in

1 partnership with the Merchants Fund in June to
2 help businesses of low income areas that were
3 damaged by the civil unrest in the wake of
4 George Floyd's tragic death. Thanks for
5 contribution from the Merchant's Fund and
6 additional fundraising, this program deployed a
7 total of over 1.5 million to 186 businesses --
8 91 percent of which are minority owned, and 75
9 percent of which are immigrant owned.

10 Partnering with North Broad Renaissance,
11 we launched a campaign and provided guidance and
12 resources to help with businesses reopening with
13 care while providing industry-specific guidance
14 to ensure businesses could reopen safely. Our
15 investment of over \$300,000 was possible because
16 of the support of City Council, so thank you.
17 And allowed us to assemble 10,000 PPE kits that
18 were distributed to businesses mainly on
19 neighborhood commercial corridors throughout the
20 City. Nearly, all of the supplies were
21 manufactured and purchased locally by minority
22 or women-owned businesses.

23 In addition to these recent investments,
24 we also have ongoing annual commitments and
25 programs that are targeted to support small

1 businesses, such as our Corridor Management, CDC
2 Tax Credit Program and CDC Economic Development
3 Support Programs. Our estimates have remained
4 steady with 48 CDCs and community organizations
5 supported. And that 48 number is for the CDC
6 Tax Credit and Economic Development Support
7 Grants.

8 The Store Front Improvement Program is
9 funded at \$60,000 in Fiscal Year 21. The
10 In-Store Forgivable Loan Program is funded at
11 half a million dollars in FY21. The Business
12 Technical Assistance Program was increased in
13 funding to 1.5 million. And that's from about
14 900,000 in FY20 with an emphasis on tax
15 preparedness and eCommerce. And this is because
16 of the impact of the pandemic.

17 Our Biz Coach Program is continuing to
18 contract for one-on-one support for businesses
19 seeking to access City programs like SIP or
20 In-Store. Our Commercial Real Estate
21 Acquisition Fund is new this year.
22 Approximately, 1 million to be contracted with
23 two local CDFIs to create -- it's for existing
24 business owners to purchase their store front
25 building.

1 The Taking Care of Business is our
2 expanding commercial corridor cleaning program
3 with workforce and local business contracting
4 goals. And we are investing \$7 million in FY21.

5 The work that we do with PIDC, our
6 partner Economic Development Agency is also
7 critical. Here are some of the recent
8 investments we have made in small and
9 minority-owned businesses in PIDC in the last
10 year.

11 We made a \$1 million equity investment
12 in minority entrepreneurship to help establish a
13 loan fund for minority businesses along with
14 funding for ongoing evaluation of this program.
15 With additional CDBG dollars, we are committing
16 \$2 million to PIDC's Small Business Lending
17 Program to support activities that would not
18 otherwise occur on affordable terms, and a
19 portion eventually put towards loans for very
20 hard to serve clients based on public benefit
21 and equitable access to capital. Another
22 2.1 million in CDBG is allocated to PIDC for
23 neighborhood real estate development project
24 lending.

25 And of course, our Office of Economic

1 Opportunity works to ensure that minority-owned
2 business have fair opportunities to benefit from
3 City contracts. In FY19, OEO ensured over
4 \$600 million of City and quasi-governmental
5 spending went to minority women or
6 disabled-owned enterprises. We also worked to
7 strengthen the entrepreneurial ecosystem by
8 investing more than half a million dollars
9 collectively in organizations such as the
10 African-American Chamber of Commerce, the
11 Asian-American Chamber of Commerce, the CO
12 Council for Growth, the Hispanic Chamber of
13 Commerce and the Independence Business Alliance.

14 Various efforts have been undertaken to
15 increase the participation of minority, women
16 and disabled-owned firms including the early
17 success of the Emerging Vendor Program, EVP,
18 with Rebuild and oversight committees as well as
19 continued growth of the OEO Registry.

20 The EVP program places owners on the
21 path to becoming a certified minority or
22 women-owned business by allowing participants to
23 count towards diversity goals on Rebuild
24 contracts while providing business with
25 technical assistance to work towards their

1 permanent certification. To date, there are 33
2 emerging vendors, including 7 with executed
3 contracts and 5 that have become certified.

4 In addition, OEO recently launched a new
5 mentor-protege program which is in construction.
6 Which aims to connect large majority firms with
7 smaller minority-owned firms for mentoring and
8 guidance to scale. The program will allow small
9 firms to hone skills and strengthen their back
10 end, secure introductions to keep people in the
11 industry and potentially even work with their
12 mentor on a contract.

13 Small businesses are critical to our
14 communities. And that's why we will always be
15 here to make sure they are set up for success.
16 We are in the final stages of an assessment of
17 our entrepreneurial ecosystem being funded by
18 United Way, which will provide recommendations
19 for the City to support a continuum of services
20 and support in the creation and growth of
21 minority-owned firms in Philadelphia. The
22 investments outlined above totaling more than 46
23 million are critical to ensuring the future
24 prosperity of minority-owned businesses and
25 inclusive growth in historically disadvantaged

1 communities.

2 Inclusive economic growth plays a
3 critical role in poverty alleviation and
4 economic mobility for our residents. However,
5 we certainly took note that the CCD study shows
6 that Philadelphia far underspends in small
7 business development as compared to our peer
8 cities. And this leads to fewer business
9 startups especially in our minority communities.

10 Given the strain on the City's finances
11 due to COVID-19, we must leverage private sector
12 and philanthropic resources to increase our
13 investment in small business growth. And even
14 as we recover economically from the pandemic,
15 the City of Philadelphia must ensure that small
16 business development is an ongoing priority. We
17 must also be thinking about and planning for
18 what the world will look like on the other side
19 of this crisis, and the type of tax structure
20 our City will need to prosper in that world.

21 We should be prepared to challenge the
22 State's Uniformity Clause and work together to
23 build a simpler more progressive tax structure
24 that lays the ground work for growth while also
25 funding the services our residents expect and

1 deserve from their local government. Our
2 guiding vision for economic recovery is to
3 emerge into a post-COVID world with an
4 inclusive, robust economy that will help ensure
5 long term prosperity for all. And to make that
6 a reality, we will all need to be incredibly
7 committed to the challenging work ahead.

8 Thank you.

9 COUNCILMAN SQUILLA: Thank you, Sylvie.
10 Thank you for your testimony.

11 And we know this has been a challenge.
12 I do want to commend you and your team for all
13 the work you have done to try to get whatever
14 subsidies we have to the small businesses that
15 are out there. And it's been a challenge, but I
16 want to thank you for all your hard work. I
17 know we have a lot more work to do, but we
18 appreciate it.

19 MS. HOWARD: Thank you.

20 COUNCILMAN SQUILLA: Are there any
21 question for Sylvie before we go to Jennifer?

22 COUNCILWOMAN RICHARDSON: Mr. Chair?

23 COUNCILMAN SQUILLA: Yes.

24 COUNCILWOMAN RICHARDSON: Yes, my
25 apologies. I couldn't get up to Chat quick

1 enough. But I just wanted to thank Sylvie and
2 her team for all of their work and for their
3 partnership.

4 MS. HOWARD: Thank you.

5 COUNCILWOMAN RICHARDSON: Okay. Thank
6 you so much.

7 COUNCILMAN SQUILLA: I think there is
8 somebody on the Chat there.

9 Councilmember Domb.

10 COUNCILMAN DOMB: Yeah. Thank you,
11 Mr. Chair. And thank you, Sylvie. Thank you to
12 the Commerce Department.

13 Couple quick questions, Sylvie. The
14 Chamber of Commerce has Mackenzie-led report.

15 Do you have any idea and are you
16 involved in this? And could you speak to what
17 they are suggesting and what the recommendations
18 might be from that report?

19 MS. HOWARD: Yes. Absolutely, sure.
20 I've been very involved in that process. I was
21 sort of part of the forming of that task force
22 and working with Mackenzie in terms of how we
23 structured the whole process. And I
24 participated in the majority of the meetings
25 that took place for those subcommittees. A lot

1 of times just sitting in. And so, I am very
2 familiar.

3 About there are six kind of primary
4 objects. Three of them are more health related.
5 And then, the other three are related really to
6 hiring sort of skills based, not just based on
7 credentials or experience and also buying Black,
8 Brown and local. So, I am encouraged by what --
9 you know, what came out of that. There is a lot
10 of work to do there, too. You need the private
11 sector to make those commitments and to invest
12 and hire and contract with minority firms in
13 order to move the needle.

14 COUNCILMAN DOMB: Did the Mackenzie
15 Report talk about the challenges in the City of
16 Philadelphia regarding the Black and Brown
17 businesses and others businesses and the low
18 growth rate? Did they cover that at all?

19 MS. HOWARD: They certainly -- so, I
20 read a few different Mackenzie studies. They
21 certainly have done studies on the fact that
22 minority-owned firms have recovered more slowly
23 in past recessions, and are currently much more
24 heavily impacted as a result of the pandemic.
25 So, I know that that is research that they did.

1 I think for this, but also prior to the
2 Chambers, you know, hiring them, as well.

3 In terms of specifically, some of the
4 things that came out in the Center City District
5 Pew Report, I don't think all of those things
6 were necessarily in the Mackenzie Report. But
7 you know, some -- definitely the disparities
8 between Black and Latin-X businesses and White
9 businesses is sort of coming up in every
10 single -- every single report out there. And
11 you know, it's just constantly reinforced and
12 something that we would have to be really,
13 really focused on.

14 COUNCILMAN DOMB: And did the Chambers
15 Report address at all the tax structure and the
16 lack of investment in our tax structure?

17 MS. HOWARD: I do not recall. I don't
18 recall.

19 COUNCILMAN DOMB: Okay. One last
20 question or comment. I was on a panel last
21 issues -- I was listening to a forum, I guess,
22 last week. And they were talking about
23 minority-based contracting with the City. And a
24 few people -- and I have heard this before, and
25 I am sure you heard it. I'm trying to figure

1 out how we solve it. A lot of small businesses
2 are having difficulty dealing with the City
3 because the rate of our paying their bills is so
4 slow.

5 How can we work to speed up that
6 process? Because for small businesses, when you
7 don't pay their bill, they suffer. They can't
8 carry, you know, contracts with the City
9 Philadelphia if we don't pay them relatively
10 quickly.

11 MS. HOWARD: Yeah. I know that we
12 actually have an initiative in place that the
13 CAO is leading with the Procurement Department
14 around vendor pay and how to speed up vendor
15 pay. So, I mean, I think there is a lot of
16 different steps in that process. I know that
17 there has been progress made on that, and that
18 there is initiative that I have heard is pretty
19 promising around that.

20 COUNCILMAN DOMB: Okay. Thank you,
21 Sylvie. Thank you to the Commerce Department.
22 Thank you, Mr. Chair.

23 MS. HOWARD: Thank you.

24 COUNCILMAN SQUILLA: Thank you,
25 Councilmember Domb. And appreciate your

1 testimony, Sylvie.

2 Jennifer, if you would state your name
3 for the record and proceed with your testimony.

4 MS. RODRIGUEZ: Sure. My name is
5 Jennifer Rodriguez. I'm the President and CEO
6 of the Greater Philadelphia Hispanic Chamber of
7 Commerce. Testimony has been provided in
8 writing, so I will just really go through some
9 highlights. I know that we've been here already
10 for a long time.

11 So for the past three decades, the
12 Greater Philadelphia Hispanic Chamber of
13 Commerce has been the leading voice promoting --
14 developing, promoting and advocating for
15 Hispanic businesses in the Greater Philadelphia
16 region. You know, as a result of the effects of
17 COVID-19 in our economy and, particularly, our
18 minority-owned businesses, we at the Greater
19 Philadelphia Hispanic Chamber have developed a
20 response strategy entitled Recalibrate, Retool,
21 Restart.

22 Under this initiative, we have realigned
23 our current programs and have created new ones
24 to help Latino-owned businesses recover from the
25 impact of COVID-19, plus positioning them for

1 the successful reintegration into the economy on
2 the new normal. This past week, we just
3 undertook the Latino Restaurant Week. A
4 promotional campaign for Hispanic-owned business
5 restaurants that we coupled with marketing and
6 operations technical assistance. Participating
7 restaurants will also be invited to apply for
8 micro grant program from our LatinX small
9 Business Relief Fund.

10 At GPHC, we firmly believe that
11 entrepreneurship is one of the keys to solving
12 the inequity that hampers the growth and
13 development of poor and under-represented
14 communities. It is a fact that small business
15 are the greatest source of employment growth.
16 It is also true, that most new jobs are not
17 created by large corporations. Most new jobs
18 are created incrementally the old fashioned way,
19 by small businesses with fewer than 250
20 employees.

21 In other words, the nation's job
22 creators and their region's job creators are the
23 construction firms, coffees roasters, auto
24 repair shops, restaurants and grocers located in
25 our neighborhoods. And Increasingly, those

1 creating jobs are Latino entrepreneurs. And if
2 job creation is one of the keys to building
3 wealth, and if small businesses are the true
4 engine growth in your economy, then we should be
5 hyper-focused on helping them grow.

6 Latinos, for example, are starting
7 businesses at three times the rate of the
8 general population, creating over 4 million
9 businesses in the country. If just a fraction
10 of them were to grow modestly by one or two
11 employees, we could add thousands of new jobs in
12 the neighborhoods that need them most.

13 But we are challenged by the fact that
14 Hispanic businesses start smaller and remain
15 smaller even as they mature. With only 2 to
16 3 percent of businesses reaching \$1 million or
17 more in sales. In Philadelphia, our research
18 shows that only 700 out of a total of 12,500
19 businesses are employer firms. So by not
20 scaling, we miss the opportunity to created jobs
21 and wealth. It costs our communities when
22 minority-owned businesses do not scale up. To
23 successfully scale, businesses need a favorable
24 environment, business management know how,
25 access to financing options and good quality

1 networks for business development and problem
2 solving.

3 At GPHPC, we are uniquely positioned to
4 cultivate an ecosystem that will help businesses
5 grow. We advocate for pol -- as a Chamber of
6 Commerce, we advocated for policies that support
7 that growth. We curate networks and build
8 social capitals centered on the need for
9 entrepreneurs. And we match businesses with
10 procurement leads with resources and capital
11 providers.

12 Last year, we were selected by Interise,
13 a national organization dedicated to scaling
14 business owned by people of color to pilot
15 accelerate LatinX, a seven-month intensive
16 entrepreneurship program with a bilingual
17 curriculum. I am pleased to say that we
18 graduated 15 out of 18 participants. And that
19 these businesses are prepared to recalibrate
20 their plans to meet the challenges of the
21 pandemic. In fact, three of the graduates are
22 scaling much faster today than they had been
23 projected. And the others have been able to
24 steady their operations and have a positive
25 six-month outlook on their enterprises.

1 Programs like Accelerate LatinX are
2 costly. And we are looking to fundraise to be
3 able to raise the hundred thousand dollars
4 necessary to run a second cohort. But we have
5 learned that this type of intensive peer-based
6 learning is what many entrepreneurs need in
7 order to take their businesses to the next
8 level.

9 This program is not only about this --
10 their business assessment or about learning how
11 to analyze the organizations financials or about
12 refining the business' marketing strategy. It
13 is also about building strategic thinking,
14 building social capital and doing business with
15 your peers. It is about building a strong
16 entrepreneur network and ecosystem in our
17 community.

18 So at GPHPC, we are committed to
19 nurturing and strengthening this ecosystem
20 through partnerships that will help us turn
21 self-employed entrepreneurs into employer firms
22 and to scale up Latino businesses in order to
23 build wealth in the Latino community.

24 Thank you.

25 COUNCILMAN SQUILLA: Thank you,

1 Jennifer, and appreciate your testimony. As you
2 work with a lot of the businesses through this
3 struggle, do you see what we as a City could do
4 better?

5 MS. RODRIGUEZ: Yes. So, look this
6 morning, the diverse Chambers of Commerce got
7 together and held a networking breakfast of
8 sorts through, you know, remotely. There were
9 about 70 individuals there. And one of the
10 things we hear over and over and over is that
11 the businesses really need help. It's
12 interesting because capital is what we talk
13 about. But businesses need expertise more than
14 anything.

15 I think businesses need to -- they
16 recognize that they need to invest in marketing.
17 They need to invest in their operations. They
18 need to invest in a lot of Administration and a
19 lot of the back office work that they just
20 simply do not have the capacity to undertake.
21 We talk a lot about businesses that want to
22 do -- want to move from this business to
23 consumer that we are talking about to a
24 business-to-business relationship with the --
25 which tends to be more profitable.

1 I talk in moving up the hierarchy of the
2 supply chain, right?

3 COUNCILMAN SQUILLA: Right.

4 MS. RODRIGUEZ: But they are having
5 trouble doing so because to do that, they need
6 to be able to prepare marketing materials. To
7 do that, they need to be able to have capability
8 statements. They might need to get certified.
9 And the time and effort and the cost of doing
10 that is really hard for a business to undertake
11 as much as they may want to do that work.

12 I often talk about social capital. And
13 while we talk a lot about the flexibility of
14 capital needed and we talk about needing equity
15 capital to be infused into Black and Brown
16 businesses, which absolutely needs to be done.
17 There is not enough of that here in our region
18 or in our City, there is a lot of pro bono work.
19 And work that is -- that firm's that are White
20 firms and White businesses have access to
21 because they have such rich social networks.

22 So, think about the friend of the friend
23 that has an attorney that can draw the legal
24 papers. Think about the friend of a friend
25 that's a bookkeeper and accountant and can do

1 the books for a year while you get up. Think
2 about the carpenter or the architect or the
3 expediter. Think about that network of people
4 that you need to start and grow in business, and
5 how few of those people are available in the --
6 in communities that are more disadvantaged.

7 And we are asking Latino, Black and
8 Brown entrepreneurs to pay retail price for
9 those services. And really, that is very
10 costly. It is very difficult for businesses
11 that are starting up or scaling up to pay full
12 price for a web designer, for a branding
13 marketing agency, for legal services, for
14 accounting services. So, we are seeing that as
15 the operations and really helping them with
16 that, that is a foundation for that business to
17 grow.

18 And intensive programs like Goldman Sach
19 2000, like Accelerate LatinX build the social
20 capital and make sure that businesses can do
21 business with one another.

22 The second thing I would say is that not
23 all sizes fit all. And we tend to talk about
24 small businesses very broadly. We need a much
25 more industry-sector approach to the work that

1 we are doing. Not every industry sector behaves
2 the same way. Not every industry sector has the
3 same barriers to entry or business models. And
4 we really need to think about what industry
5 sectors are Black and Brown and other diverse
6 businesses strong in and how can we help them
7 scale up. And we need to think about what are
8 those industry sectors where we should have more
9 presence of Black and Brown and disadvantaged
10 businesses and figure out how to increase the
11 density of the business there.

12 And so, look, I can go forever. But
13 those are some of the things that I think about
14 often.

15 COUNCILMAN SQUILLA: And I appreciate
16 that because it's something that we need to hear
17 and something that we need to work on and
18 continue to work on.

19 Councilmember Domb, did you have a
20 question for Jenn.

21 COUNCILMAN DOMB: Yes, that's good.
22 Thank you, Mr. Chairman. Thank you, Jenn, for
23 your testimony today. Just a couple quick
24 questions.

25 Would you have any idea for your

1 businesses what has a bigger impact? Is it the
2 net income or the gross receipts tax of the
3 two -- you know, the BIRT taxes?

4 MS. RODRIGUEZ: I think gross receipts
5 tax probably. But really businesses do not
6 complain that much about taxes. They complain
7 about the process of doing business with the
8 City. For every day that somebody complains
9 about a tax, I have three more businesses that
10 are complaining about how difficult it is to do
11 business with the City to get paperwork through
12 the City to get feedback on the status of
13 requests from the City.

14 So, I think what businesses are looking
15 for is fair value for the taxes that they pay.

16 COUNCILMAN DOMB: So right now, a lot of
17 your businesses are having difficulties
18 navigating through the paperwork of the City?

19 MS. RODRIGUEZ: What we are hearing is
20 that as businesses are looking to pivot and
21 think about a grocer that wants to start
22 selling, you know, prepared foods in order to
23 increase their margins and they're looking for
24 approvals, that there seems to be a backlog of
25 permits and approvers and licensing, you know,

1 back in the City. And they are really
2 desperately looking to open more -- new sources
3 of revenue, right? And so, getting approvals is
4 becoming a bit difficult.

5 We are hearing that as was reported
6 earlier that outdoor -- outdoor seating for
7 restaurants and the expedited service and the
8 elimination of the fee to do outdoor dining is
9 something that we want to see expanded. The
10 application process was significantly
11 simplified. And I think that was a very good
12 move. Something that we would like to see
13 permanently.

14 COUNCILMAN DOMB: Okay. I mean, right
15 now -- you know, I always thought we were going
16 to look at doing this. We should have, like,
17 people who work in the City who can be, like,
18 almost I am going to call an ambassador of the
19 small business where they call this one person
20 and they take them through all the processes
21 until the business opens up. And that's their
22 ambassador for the whole process.

23 I know Commerce Department probably, I
24 think, working on that or has a plan for that.
25 That's really important because I can tell you

1 from dealing with the City, it can be a
2 nightmare. And that person -- you know, that
3 person can help you get through that nightmare
4 because most people don't know how to get
5 through the nightmare.

6 MS. RODRIGUEZ: Well, I mean, I think
7 what happens is we are forcing small businesses
8 to hire accountants at a hundred dollars an hour
9 to do that work, right? And it takes a long
10 time to do the work. And the accountant needs
11 to bill that.

12 So, the idea that so much of that
13 interface between business and City has to
14 invariably requires somebody that you need to
15 pay a middle man fee, if you will, right? When
16 things that should be simple enough for somebody
17 to do on their own. And do it in a predictable
18 way. And when you have a question, that that
19 question is answered and that you have a sense
20 of when is the process going to end.

21 MS. HOWARD: If I may, Councilmember. I
22 just want to -- I do want to highlight for
23 people's knowledge that we just created a
24 Business Response Team. I think everyone here
25 is familiar with the Office of Business

1 Services, which answers certainly the 3-1-1 for
2 businesses. And we have nine people that work
3 in that unit that answers calls and emails. But
4 then, we also now have a Business Response Team
5 which is -- we have a woman by the name of
6 Justine B. who is kind of the central point.
7 And she's a liaison to all the departments, too
8 that calls almost every day with L&I, Streets.

9 And they are the team that has been
10 working on the outdoor dining, indoor dining,
11 all that. And are going to try to continue to
12 do that in terms of process improvement,
13 customer service on everything. You know, we
14 are going to try to tackle that. And she is
15 going to be leading that.

16 MS. RODRIGUEZ: So, process improvement
17 is something that I think should be a priority
18 in order to ensure that there is a friendly
19 business environment. And while an Ambassador
20 Program would be great, the fact is that there
21 is 12,500 Latino-owned businesses. And that's
22 only Latino-owned businesses. If only a
23 fraction of them needed an ambassador, I don't
24 know how many ambassadors we would need around
25 the City.

1 So, the trick is here to create
2 processes that are standardized that are
3 predictable that are simple to follow so that
4 businesses can do it on their own. And I think
5 we will see a significant change in attitude.

6 MS. HOWARD: I totally agree with that.

7 COUNCILMAN DOMB: Okay. Thank you.

8 Thank you, Mr. Chair.

9 COUNCILMAN SQUILLA: Any other questions
10 for Jenn?

11 Seeing none, Jenn, thank you so much.
12 We will continue to work with you as we progress
13 through this.

14 Nick, if you are available, could you
15 state your name for the record and proceed with
16 your testimony?

17 MR. SHENOY: Yes. Thank you, sir.
18 Appreciate you inviting me. I will be short.

19 For the record, my name is Narasimha
20 Shenoy. I am the Founder, President and CEO of
21 the Asian-American Chamber of Commerce of the
22 City of Philadelphia. We are a membership, a
23 non-profit organization that serves Asian
24 businesses and non-profit organizations for the
25 growth of economy and employment in Greater

1 Philadelphia area.

2 Majority of Asian owners in Philadelphia
3 are immigrants, came to seek better life and to
4 pursue American dream. Those who are not
5 educated, culturally different and face language
6 barriers are in business for their survival.
7 It's our mission to help such businesses to
8 survive and grow, to help themselves and create
9 job for others.

10 The first step to increasing job growth
11 and reducing the City poverty rate is making it
12 easier for entrepreneurs to start a business and
13 create employment in their neighborhoods.
14 Starting and running a business is hard enough.
15 And it should not be made harder by unnecessary
16 regulations and burdensome red tapes.

17 Pew Charitable Trusts and Center City
18 Report are not very encouraging for minority
19 business community. City of Philadelphia has
20 underperformed in startup and growth of small
21 and minority businesses. City Council must work
22 together for business-friendly regulations to
23 encourage businesses startup and growth.

24 COVID-19 has a drastic effect on
25 minority businesses. Many of them have already

1 closed and more to do so. Add to that, damage
2 due to riots during the protests have further
3 devastated the small minority business
4 community. Businesses are not confident that
5 this is not going to happen again, and ability
6 of City to protect their business. This will
7 considerably slow down the restart of existing
8 businesses and slow down new startups.

9 City must work hard to overcome their
10 fear and build confidence in business community
11 through business-friendly environment. As we
12 are in the recovery phase, there is an urgent
13 need to educate immigrant businesses to operate
14 their businesses safely, especially owners with
15 limited language proficiency.

16 The City needs to increase efforts to
17 communicate legislative requirement to put on
18 their businesses. Many micro businesses are not
19 aware that they are violating regulations and
20 are hurt by fines and closures further
21 increasing the risk of endangering the safety of
22 their customers.

23 Chambers is working with the
24 multicultural Asian and business community with
25 limited resources. More effort and resources

1 should be dedicated to this effort. We are
2 committed to work with the Administration to
3 help small and micro businesses in the
4 Asian-American community.

5 Thank you for allowing me to testify.

6 COUNCILMAN SQUILLA: Thank you so much
7 for your testimony. And I want to ask you the
8 same question, I guess, we asked Jennifer. If
9 you see as far as the businesses are concerned,
10 what we in the City can be doing better to help
11 them?

12 MR. SHENOY: I think the Commerce
13 Department doing a lot of it. Again, it's never
14 enough. But I think the -- building the
15 confidence level, especially with the Asian
16 community who, you know, the immigrant came from
17 different countries with a different level of
18 Administration. And most of them did not come
19 from a democratic process. So, that kind of not
20 very supportive of the authorities, so to speak.
21 And their fear -- they have a fear of
22 authorities.

23 That is something, as our community, we
24 need to overcome that fear. That is one of the
25 reasons why the Asian businesses are not

1 responding properly to the legislative matters
2 because, number one, they are afraid to
3 understand it.

4 So, I think creating a friendly
5 environment is very crucial. There should be a
6 key. Even Jennifer mentioned that same issue.
7 Again, money always helps. Boots on the ground,
8 you know, especially in the Asian community, we
9 have different ethnic groups. So we need -- you
10 know, we don't have a one fits all thing. We
11 have to have seven or eight fits to one thing.

12 So additional resources will help, which
13 we are working on. And also, the community does
14 not -- the businesses do not come to you. You
15 have to go to them. So, we are opening an
16 office in South Philly. We just got a grant to
17 do so. We can try to see, you know, hey, to
18 build up the confidence so they can come and
19 talk to us to get some help. There is plenty
20 help available if they really wishes.

21 COUNCILMAN SQUILLA: I appreciate that.
22 Because we know some of the concerns that we get
23 from the community, not only just starting up in
24 the process of getting going, but then as they
25 are opening and how it helped them comply

1 whether it's L&I or Health and the language
2 barrier that's there.

3 You know, once they are up and running,
4 how do we make sure that they know what the
5 rules are? And especially during this COVID,
6 with the rules constantly changing, sometimes we
7 get a lot of concerns from the community saying
8 that we didn't know this. And now, you know, we
9 are here, but we want to comply. You know, I
10 think that is -- it's something we need to work
11 on, too, as a City to help these folks
12 understand that, you know, we want you to be in
13 business. And instead of saying we are going to
14 shut you down, saying we are going to help you
15 stay open.

16 I think we have to do a better job of
17 that.

18 MR. SHENOY: And also, the cultural
19 background. You know, these people come from
20 the countries where they are not used to these
21 kind of businesses procedures. You know, I come
22 from India. And if you are a small business,
23 you know, you just don't have any regulations.
24 You know, just do the business, cash business
25 and done with it.

1 COUNCILMAN SQUILLA: (Laughter.)

2 MR. SHENOY: So when you come to this
3 country, you expect the same thing. So, there
4 is an educational process, you know, needs to be
5 done. Those who are here for many, many years
6 they do tend to follow it. But the
7 new people -- when they come new, they need the
8 whole process, the whole education process we
9 need to redo all over again.

10 COUNCILMAN SQUILLA: All right. Well, I
11 appreciate that. And then, we know we have a
12 lot more work to do. We appreciate your
13 partnership and working with all the Chambers to
14 help us get the word out. And especially during
15 when we had the subsidies available, how do we
16 disseminate that information to everybody in so
17 many languages. And the Chambers were a big
18 help and a part of that. So, thank you so much.

19 Is there any other questions?

20 Seeing none, thank you so much for your
21 testimony.

22 Kindra, if you want to just state your
23 name for the record and proceed with your
24 testimony.

25 MS. MOHR: Sure thing. Good afternoon,

1 everyone. My name is Kindra Mohr, the
2 Government Relations Manager for the Sustainable
3 Business Network for Greater Philadelphia. I
4 know folks talked a lot about the data and
5 statistics earlier today. We also submitted
6 some lengthy testimony that contains our
7 analysis of that data. So, I will skip that for
8 everyone's time management purposes here and
9 just kind of get into it.

10 So, we have had a number of
11 conversations with our members almost on a
12 weekly basis throughout the pandemic. And have
13 really heard that in order to foster the
14 economic resilience and growth that stem from a
15 robust and diverse independent business
16 community, it's really critical that government
17 prioritize and incentivize local independent
18 businesses to start, grow and thrive as we chart
19 this recovery. And as part of this effort, we
20 must intentionally support Black and other
21 minority-owned businesses which really serve as
22 anchors for more equitable and inclusive wealth
23 creation, certainly healthier communities and a
24 greener City.

25 And SBN, our membership and partners

1 support and we advocate for strategies and
2 policies at both the local and the state levels
3 to achieve these goals.

4 So in terms of solutions and things that
5 we have been talking a lot about over the last
6 few months, I will just start with taxes. I
7 mean, we recognize the Uniformity Clause issue.
8 That is something that we are willing to work on
9 and advocate for changes at the state level.

10 You have a partner in us in that.

11 One area of reform is the lack of parity
12 in the City's business tax structure. We are
13 hearing that a lot. A significant portion of
14 the City's revenue comes from business related
15 taxes. And smaller businesses disproportionately
16 bear the brunt of these taxes. And as Pew's
17 report shows between 2015 and 2017, Philly's
18 largest businesses contributed 98 percent of
19 total reported business receipts; yet, only
20 contributed half of the City's overall business
21 tax revenue. Conversely, of course, the small
22 and midsize businesses contributed 2 percent of
23 total reported receipts; and yet, contributed
24 half of the City's overall business taxes.

25 While this may have been slowly shifting

1 and, you know, we love to see more of that, it
2 points to the need for the City to create a more
3 balanced way to draw in revenue. And relatedly,
4 a previous Pew report highlighted that Philly's
5 business tax structure is frequently cited as
6 one reason for the City's relatively weak job
7 creation record over the past few decades. I
8 mean, I think we spoke about this today.

9 You know, only 11 of the 38 largest U.S.
10 cities tax corporate profits or revenue. And
11 only Philadelphia taxes both. So, we would
12 really do well to look at best practices in
13 cities with high rates of local businesses per
14 capita, high rates of business ownership in
15 historically marginalized communities and low
16 rates of poverty and bring those policies to
17 Philadelphia. That's a no brainer. I think
18 everyone is on the same page with trying to do
19 right by that.

20 In addition, our members also call out
21 the inequitable nature of other tax policies. I
22 know it's certainly controversial and not an
23 easy thing to tackle. But we are hearing tax
24 abatement, other local tax credits and
25 incentives that disproportionately favor large

1 multinational enterprises or anchor institutions
2 over local businesses continue to be on the
3 minds of folks struggling to keep their
4 businesses open, particularly in business
5 corridors. And as you probably have noticed,
6 because of increasing financial pressures on
7 local governments, many municipalities are
8 considering changing the voluntary nature of the
9 payments in lieu of taxes or pilots programs to
10 be able to draw in new sources of revenue.

11 Perhaps I will just add a few more, you
12 know, recommendations, solutions that certainly
13 you have heard of from us and others over the
14 coming or the past months.

15 Continued need for financial support
16 through grants and low interest loans. We,
17 also, applaud the City's action early in the
18 pandemic to extend emergency micro loans and
19 other assistance, including efforts to prompt
20 financial institutions to offer loan forgiveness
21 that 20 million that Sylvie mentioned earlier,
22 certainly folks are excited about that.

23 Financial support for fair accessible
24 credits especially to businesses owned by
25 individuals who are from historically

1 marginalized backgrounds will remain an
2 essential component of our recovery. I want to
3 also point out, however, though that our members
4 see access to credit as -- and workforce
5 development as pieces of a larger puzzle -- to
6 solve the larger puzzle here. They are not
7 saying, you know, just access to credit alone is
8 going to get us there. They are seeing it as,
9 you know, one component or one element in a
10 broader holistic set of solutions to bring about
11 a supportive economic ecosystem.

12 Other solutions would include a
13 temporary moratorium on commercial evictions,
14 commercial rent protections, improved zoning
15 codes and intentional focus on local business
16 development which was also discussed today. And
17 of course, better processes, procedures and
18 customer service for business owners interfacing
19 with the City as my colleagues Nick and Jennifer
20 had highlighted. And perhaps this last point
21 would be resolve through the Business Response
22 Team that Sylvie mention.

23 So, we certainly recognize as partners
24 in this journey, there is no single solution
25 that will solve this economic crisis and heed

1 the calls for more equitable inclusive growth.
2 However, we see these recommendations as part of
3 that roadmap toward both short-term relief and
4 long-term sustainable growth.

5 We remain committed to working with you.
6 So, happy to answer any questions that you have.

7 COUNCILMAN SQUILLA: Thank you for your
8 testimony. Thank you, also, for summarizing it.
9 You did have a lot of data in your written
10 testimony, so we appreciate that. And that will
11 be displayed for the record.

12 So, we are talking about -- I think
13 Councilmember Domb had asked a question.

14 Do you see any of the burdens besides
15 the process of doing this, is there burdens as
16 far as taxes on any of these businesses?

17 MS. MOHR: I mean, certainly without
18 having, you know, details as to say if the NPT
19 versus BIRT, like, which ones are the most
20 burdensome, you know, we are just hearing kind
21 of writ large. Like, the City needs to do
22 something to bring about a more equitable tax
23 structure. Whether that's through, you know,
24 creative solutions without changing the
25 Uniformity Clause through incentives or other

1 credits like improving or expanding those
2 problems. Or you know, going right for it and,
3 you know, finding a way to work with the state
4 legislature to get us where we need to be with
5 that clause.

6 So, it's I would say that it's kind of a
7 range of tax related issues that folks are
8 facing. Also, depending on where they are in
9 the City, you know, if they are -- if they are
10 in -- like, close to universities, you know,
11 they may have a very different perspective on
12 pilot then others that aren't right there in
13 that neighborhood and seeing -- you know, seeing
14 it every day.

15 So, it's a tough, tough area to tackle.
16 Reform of taxes are never easy at any time,
17 especially now. But really seeing that and
18 hearing it on a regular basis from the
19 membership.

20 COUNCILMAN SQUILLA: Well, thank you.
21 And we agree it's a tough issue. I wish we had
22 all the answers. But thank you for your
23 testimony.

24 Councilmember Gilmore Richardson.

25 COUNCILWOMAN RICHARDSON: Thank you.

1 Thank you so much, Mr. Chair.

2 Thank you, Kindra, for your testimony
3 and for the work of the Sustainable Business
4 Network. It's been my pleasure to work with you
5 all over the years. Really quickly, I just
6 wanted to talk about our green economy and
7 recovery as we think about how we recover from
8 COVID-19. And for me, growing the number of
9 business owners of color in green industries is
10 something I would like to see.

11 So, are you offering specific supports
12 to business owners of color in green industries?
13 And if so, what are they? And do you have any
14 scalable solutions to making green industries
15 more diverse and more inclusive of people of
16 color? Because I think that will be an
17 important part of our recovery moving forward.

18 MS. MOHR: Thank you for that question,
19 Councilmember. It's a great question. And
20 certainly, with the last six months of civil
21 unrest and the pandemic upon us, SBN has looked
22 to reform its membership model to make it more
23 inclusive. We have changed to a sliding scale
24 model based on businesses revenue, including the
25 last twelve months. So, that would be inclusive

1 of pandemic losses. And our strategically doing
2 outreach to businesses that normally would not
3 have had kind of a seat at the table, but had
4 been, you know, always practicing, you know,
5 sustainability. They just may be calling it
6 something else.

7 So that said, we are kicking off a
8 rebuild series. An annual one-year rebuild
9 series on how to rebuild with equity and
10 inclusion targeting local businesses and sharing
11 practices and learning from them on how to
12 rebuild with the tenants of equity and
13 sustainability and inclusion for the green
14 economy.

15 Towards your point on green
16 infrastructure, as you probably know and others
17 here, you know, we have supported an initiative
18 on green stormwater for several years. And are
19 eager to expand that for a number of reasons.
20 But really do see that the growth in the green
21 economy, whether it's an energy or water
22 infrastructure, green technology in general has
23 a lot of potential not just in Philadelphia, but
24 statewide.

25 There was a recent report that just came

1 out from E2. And they are looking at, you know,
2 some pretty impressive growth rates for green
3 energy across the state far and above, you know,
4 your traditional grey sources of infrastructure.

5 So, that is an area where I think we
6 could invest more in, especially in these
7 training programs. And folks who already have
8 been doing it and have that knowledge and bring
9 them into that conversation.

10 COUNCILWOMAN RICHARDSON: Thank you so
11 much for that response. As a follow up, I
12 wanted to ask you what you think we should be
13 doing from a City government perspective to
14 ensure that we are supporting that type of
15 growth? Because that's an industry where we,
16 typically, don't have a lot of minorities, but
17 particularly African-Americans in that field.

18 How do we try to center them in this
19 process so that, you know, when it's all said
20 and done, we are not looking at the same
21 percentages we are faced with now?

22 MS. MOHR: I think that's a great
23 question. I think it's going to be intentional
24 targeting of folks who have that knowledge and
25 training and expertise. They are out there.

1 And that could be through tax credits or
2 preferential contracting and procurement. It
3 could also be through this protege program and
4 other, sort of, entrepreneurial partnership
5 programs through perhaps the Office of
6 Sustainability or Water. There are these
7 projects and some shovel ready that are out
8 there, of course, dependent on revenues that
9 could involve local contractors from Black and
10 Brown communities.

11 I think it's a matter of intentionally
12 going after those and having those conversations
13 and reaching out to order managers who is
14 involved in this. And we are trying to do the
15 exact same thing. It certainly isn't an
16 overnight thing.

17 But we also want to be mindful. And
18 this is something our partners have expressed.
19 It's not just about training and protege
20 partnerships. Those things are very important.
21 That's one piece of it. But there are folks who
22 have the expertise and can contribute. And
23 perhaps they were just left out of the
24 conversation or having trouble, like, networking
25 and getting into it. So, it's a holistic thing.

1 A lot of things need to be done.

2 COUNCILWOMAN RICHARDSON: Thank you so
3 much for that response. I want to explore that
4 further with you offline at another time.
5 Because I was recently reading an article about
6 the expansion of the landscaping industry, and
7 thinking about contractors in that particular
8 industry and how we can try to help them pivot
9 to working on green infrastructure products,
10 things of that nature and how we can kind of
11 help give individuals the tools to, you know,
12 have a different model within their business.

13 So, I want to talk to you about that
14 more offline so we can figure out the best way
15 to help individuals grow their capacity or even
16 pivot to the green economy. Thank you so much.

17 And thank you, Mr. Chair.

18 COUNCILMAN SQUILLA: Thank you,
19 Councilmember.

20 Councilmember Domb.

21 COUNCILMAN DOMB: Thank you, Chairman
22 Squilla. Kindra, thank you for your testimony
23 on behalf of SBN. And I wanted to just bring up
24 this issue of taxation because I do think it
25 plays -- it's one of the problems with the

1 Philadelphia economy.

2 Clearly, we heard testimony today that
3 said of the top five cities on the east coast,
4 we are the lowest in entrepreneurial business
5 creation in all categories, Black and Brown. In
6 every category, we are the lowest pretty much
7 across the board. But here is an interesting
8 fact that my office researched. Of, I guess, 25
9 or 30 cities across the country, we have a local
10 net income tax, okay, but we also have a state
11 net income tax. And when you add them up, New
12 York City is at 17.2. We are at 16.1. Everyone
13 else is below 10.

14 So if you are thinking about a business
15 here, that is big disincentive. We heard the
16 story of investing in our tax structure, I
17 guess, from Paul Levy. We need to do that.
18 Because right now we are not competitive.
19 Boston is at 8. We are 16.19. Chicago is at
20 9.5. Baltimore is at 8.25. We are really out
21 of the ballpark here. So, I wanted to get your
22 thoughts on that and see if we are on the right
23 track or not.

24 MS. MOHR: Yeah. Thank you for that
25 question, Councilmember.

1 As you heard from my testimony and folks
2 that we have talked to in our memberships,
3 certainly taxes are -- it comes up again and
4 again. And looking back at former testimony
5 that SBN has given in preparation for today,
6 certainly it has been an issue for a long time.
7 And I guess for us, it's not -- you know, it's
8 not necessarily about increasing taxes on one
9 side and, you know, decreasing it for small and
10 midsize businesses. But it's a matter of
11 looking at the parody.

12 You know, where could we build up the
13 revenue base? Maybe it is through expansion and
14 providing other ways for businesses to develop.
15 So that, you know, the burden can be decreased
16 or at least disbursed across a larger segment.
17 I'm not going to say that the businesses in our
18 network are, you know -- are particularly happy
19 that they have to pay both the NPT and BIRT. I
20 mean, certainly that's -- they are against that.
21 They think it's excessive. But realize that,
22 you know, revenue has to come from somewhere.

23 So, happy to explore what those options
24 might look like. You know, obviously, large
25 corporations and other multinationals in the

1 city have resources that small and medium-sized
2 businesses don't have. As Jennifer mentioned,
3 this includes, like, accountants and lawyers who
4 can identify loopholes and take advantage of tax
5 credits that the smaller shops just aren't going
6 to be able to do for lack of time, resources,
7 energy, education. So, it may be a matter of
8 just kind of looking at how they can improve
9 those areas of expertise so that they can take
10 advantage, more advantage, of the tax credits
11 that are available to them.

12 COUNCILMAN DOMB: Thank you today.
13 Thank you for your testimony. Thank you very
14 much. Thank you, Mr. Chair.

15 COUNCILMAN SQUILLA: Thank you,
16 Councilmember Domb.

17 If there is no other questions, thank
18 you, Kindra, for your testimony.

19 Jabari, if you are available, if you
20 want to just state your name for the record and
21 proceed with your testimony.

22 MR. JONES: Sure. So for the record, my
23 name is Jabari Jones. Good afternoon, Mr.
24 Chairman and all the Members of City Council on
25 this call. My name is Jabari Jones. And I

1 serve as the President of the West Philadelphia
2 Corridor Collaborative, which is the largest
3 coalition of small businesses in West Philly.
4 We are comprised of 14 member business
5 organizations that have a combined membership of
6 over 2000 small businesses that lie along many
7 of our mainstream commercial corridors.

8 I want to thank you all for inviting me
9 to testify this afternoon. I want to thank all
10 the Members of this Committee for their hard
11 work in exploring the impact of the pandemic on
12 neighborhood small businesses.

13 The COVID-19 pandemic has touched every
14 corner of our district and it has affected
15 business in every industry. Many of our
16 neighborhood stores are currently on the verge
17 of collapse from a lack of being able to
18 generate revenue for months, some being damaged
19 in recent civil unrest, and others that have
20 suffered significant water damage from recent
21 tropical storms and flooding. Also in our
22 district, the decision of universities and
23 academic institutions that switched to virtual
24 learning has removed over 55,000 college
25 students, faculty and professional staff from

1 our community. These individuals and the spend
2 that they would normally contribute to our
3 economy, which is normally so integral for so
4 many small businesses, specifically along our
5 Lancaster, Baltimore and Woodland Avenue
6 commercial corridors, has caused significant
7 harm for local economy, as well.

8 So, with so many small businesses on the
9 fence of either stabilizing or permanently going
10 out of business, the work of this committee and
11 my colleagues business associations and Chambers
12 of Commerce is more important now than it's ever
13 been. So as we navigate these times and talk
14 about how the City can further help these
15 businesses, I would call on the Administration
16 as well as Members of City Council to consider
17 reviewing and relaxing some of the regulations
18 and the way that City operates as it effects s
19 small businesses so these businesses can start
20 generating revenue as soon as possible and
21 stabilize. And I want to provide three really
22 quick examples of some things that are happening
23 right now in our community that are affecting
24 small businesses that the City and City leader
25 have the ability to help.

1 So, the first is an issue that is
2 happening in Southwest Philadelphia with a
3 business called Industrial Food Truck or IFT.
4 It's a locally owned food truck fabrication
5 facility that also operates a commercial
6 culinary kitchen. That culinary kitchen serves
7 as a kitchen of record for forty small business
8 food truck vendors that operate here in our
9 City.

10 In their situation this May when the
11 City -- City services at the Health Department
12 actually suspended their health inspections
13 during the pandemic, IFT ended up having its
14 license expire in the middle of the time period
15 where the City offices have rolled back those
16 inspections. This immediately put into jeopardy
17 those forty vendor food businesses that cannot
18 operate without a licensed culinary kitchen on
19 record. Furthermore, when the City Health
20 Department did resume its inspection, IFT was
21 denied a license renewal because of a newly
22 installed bathroom that although had the
23 approval of the Office of Licenses and
24 Inspection, it had not received a subsequent
25 second approval from the Health Department.

1 City officials expected the business
2 owner, who was following the normal construction
3 process, to know and understand that they had to
4 seek additional clearances from other
5 departments after receiving a letter of
6 authorization from the Department of Licenses
7 and Inspections during a pandemic where the
8 services of the Health Department had already
9 been greatly limited.

10 As a result of that denial, those 40
11 food trucks and a combined 100 jobs they employ
12 here right now today are unable to operate. And
13 so, that's a hundred people that are in this
14 community that won't be receiving a paycheck
15 this week.

16 I want to thank Councilman Domb's office
17 for his help as he is currently working with us
18 to resolve this issue. But I think this is a
19 prime example of how some of the City's
20 operating apparatus as it affects small
21 businesses works to the detriment of a lot of
22 businesses that are currently struggling to
23 recover. I heard the City to review some of its
24 operations from the perspective of some of these
25 business owners. And now more than ever when

1 these businesses need to generate that revenue
2 in order to stabilize, look at how the City can
3 make some changes that makes it easier for these
4 companies to operate here in our City.

5 The second one relates to restaurants
6 and food businesses that have been hit by the
7 pandemic. City's current regulations cap the
8 occupancy indoors at 50 percent and outdoors,
9 which depends typically on the length of the
10 businesses individuals sidewalk. The City has
11 also established additional restrictions on the
12 operating times of these restaurants requiring
13 most of them to close by 10 p.m.

14 Since these restaurants are already
15 under occupancy restrictions, I would urge the
16 Members of City Council, City leaders to
17 immediately reduce these restrictions to allow
18 restaurants to be open to at least 11 p.m. and
19 develop a long term plan to further reduce these
20 time restrictions dependent on our City's
21 COVID-19 cases as they continue to decline and
22 stabilize. Doing so will allow these
23 restaurants the ability to serve more patrons on
24 any given day, generate more revenue and
25 ultimately help stabilize their financial

1 position, retain employees and be able to
2 continue to operate.

3 The third and final example that I
4 wanted to share today relates to requesting that
5 the City be more intentional with the spending
6 of relief dollars that are meant to help small
7 businesses.

8 As I mentioned earlier, the pandemic
9 affected every industry, but there are some
10 specific industries that have been unable to
11 generate any revenue and some that even today
12 have been unable to reopen. These businesses
13 and these industries should be prioritized with
14 the spending of any additional relief funds and
15 includes businesses like our event spaces,
16 performing arts, music venues, our churches and
17 safe religious institutions, locally owned and
18 small bars that do not sell food that have still
19 not been able to reopen.

20 I would ask that the City be intentional
21 about prioritizing relief to these industries
22 and also to areas geographically that have been
23 disproportionately affected like the
24 neighborhoods that are directly surrounding
25 University City. And I think that that focus in

1 terms of how the City spends a lot of its relief
2 dollars not only means from the grant programs
3 that are meant to assist small businesses, but
4 also from the perspective of where the City
5 awards grant dollars and the programs that the
6 City decides to fund and how those programs need
7 to directly relate to recovery, relief and
8 stabilization of the many commercial corridor
9 businesses that are suffering throughout the
10 City.

11 Thank you, again, for allowing me to
12 testify this afternoon. And I look forward to
13 answering any questions or providing any insight
14 that can help our neighborhood commercial
15 corridor stabilize and recover from the
16 pandemic.

17 Thank you.

18 COUNCILMAN SQUILLA: Thank you, Jabari.
19 Thank you for your testimony. And its -- I
20 guess it's good to hear but bad to hear. Like
21 we mentioned earlier, we need to be able to look
22 at ways where we help people to comply instead
23 of saying, we shut you down because you did
24 something wrong. You know, sometimes we expect
25 all these business owners to know everything

1 about all the regulations and all the
2 departments. As we find out in these positions,
3 it's not true. And we often are trying to help
4 them navigate that. But it would better be
5 coming from individual departments.

6 And it's a challenge, it really is
7 especially during COVID. Some of the challenges
8 you have mentioned, really just should be better
9 ways to handle that. And I think we need to do
10 a better job.

11 Thank you.

12 Councilmember Domb, did you have a the
13 question?

14 COUNCILMAN DOMB: Thank you,
15 Mr. Chairman. Just a quick one.

16 Thank you, Jabari, for your testimony
17 today. And I know I speak on behalf of the
18 Chairman and all my colleagues on Council, and
19 that is thank God that your organization and all
20 the businesses are operating in the City of
21 Philadelphia. Thank God. We want you here. We
22 want you to succeed. Your success is our
23 success.

24 We need to do everything we can to help
25 you. We want you to get through this pandemic.

1 We don't want to lose one business. We want to
2 make sure you all survive. And job creation and
3 employment is so crucial to the economic base of
4 this City.

5 And I speak for all of us when I say
6 this to you. Thank God, thank God you are in
7 Philadelphia and you are operating. We want
8 more people to come to our City. So, I just
9 really appreciate every business owner. I know
10 so does the Chairman and all my colleagues. You
11 have -- all business owners have choices. But
12 those that are open in the City of Philadelphia,
13 really appreciate them functioning here and
14 operating here and supporting our City.

15 So, thank you, Jabari. Whatever we can
16 do to help any of your businesses, I will tell
17 you, any of my colleagues will go out on a limb
18 to help. We want those businesses to do well.
19 That's not just in your district, but in any
20 district in the City, we want those businesses
21 to survive through this pandemic. So, thank you
22 very much.

23 MR. JONES: Thank you, Councilman.

24 COUNCILMAN SQUILLA: Thank you.

25 Is there any other questions for Jabari?

1 And I just want to add one last thing is
2 that as you bring up these examples, I think
3 it's good for us to see as a Council, as we work
4 with our individual departments. Because you
5 know, a lot of times people are out there in the
6 field think that when the department comes to
7 them, they are only coming there for a problem.
8 I think we have to change the mindset.

9 And we have to have a better way of
10 approaching us and say, you know, we are coming
11 here. We see these couple things wrong. This
12 is what you need to do to comply. Do this, I
13 will be back tomorrow, so forth and so on. And
14 then, we will be able to get you back up and
15 running or to do it right there. Have you
16 correct the things if you can right away.

17 There are some things that may need to
18 be fixed and may not take a longer time. But we
19 need to actually work with you so you can tell
20 us what those problems are. And then we need to
21 work with our departments to make sure that they
22 address them the same way. And we are working
23 to help people comply instead of working to help
24 them close down.

25 So, I do appreciate that. I see we do

1 have a quick question from Councilmember Gilmore
2 Richardson.

3 COUNCILWOMAN RICHARDSON: Thank you,
4 Mr. Chair. Just a very quick comment.

5 I just wanted to thank Jabari for all of
6 his work. Just being on the ground and always
7 being accessible to the small business owners on
8 a number of the corridors, particularly in West
9 Philadelphia. And just for all of your work
10 after the civil unrest where we all worked
11 together very diligently to ensure that we could
12 quickly clean up for those corridors so we can
13 notate for the communities that they are open
14 for business.

15 So, thank you very much for your work.
16 And also, to my colleague Councilmember Domb who
17 I know has been working with you and the
18 businesses in that area.

19 Thank you so much.

20 MR. JONES: Thank you, Councilwoman.

21 COUNCILMAN SQUILLA: Thank you.

22 Is there anyone else here to testify on
23 the resolution whose name has not yet been
24 called?

25 Hearing none, are there any other

1 questions or comments from Members of the
2 Committee?

3 COUNCILMAN GREEN: Yes, thank you.
4 Councilmember Squilla, Chair of the Economic and
5 Development Committee. I want to thank
6 Councilmember Domb for this hearing. A lot of
7 great information, especially not only from the
8 various Chambers that are represented as well as
9 Jabari Jones, Nick Shenoy, Jennifer Rodriguez
10 and all of the witnesses, Sylvie Gallier Howard
11 but also the information from Thomas Ginsberg at
12 Pew and Paul Levy, Center City District.

13 So, look forward to having additional
14 conversations on how we deal with this economic
15 crisis, especially as we are talking about the
16 issue of minority enterprise development. And
17 this week is MED Week. So, I encourage everyone
18 who is able to participate in MED Week. This is
19 the 36th annual MED Week. And it provides
20 opportunities to do the very same things that
21 we've been talking about this afternoon.

22 So, thank you, Mr. Chair.

23 COUNCILMAN SQUILLA: Thank you.

24 Any other comments or questions?

25 Seeing none, again, I want to reiterate

1 what Councilmember Green had said about our
2 panel. And you know, we need to work together
3 to make this happen. We can't do this on the
4 silo. Council do it by themselves and the
5 Chambers can't. So, we appreciate your input,
6 and looking forward to continue working with you
7 to resolve these issues and concerns.

8 This will conclude our business before
9 the Committee on Commerce and Economic
10 Development today. Thank you all very much for
11 your attention. And looking forward to future
12 conversations. Thank you.

13 COUNCILMAN DOMB: Thank you very much.

14 COUNCILMAN SQUILLA: Have a good day
15 everyone.

16 (Committee adjourned at 5:24 p.m.)
17
18
19
20
21
22
23
24
25

C E R T I F I C A T I O N

I, hereby certify that the proceedings and evidence noted are contained fully and accurately in the stenographic notes taken by me in the foregoing matter, and that this is a correct transcript of the same.

ANGELA M. KING, RPR,
Court Reporter, Notary Public

(The foregoing certification of this transcript does not apply to any reproduction of the same by any means, unless under the direct control and/or supervision of the certifying reporter.)

Committee on Commerce and Economic Development
October 6, 2020

Page 1

A	111:8 134:3	144:22	56:10 95:7	announcem...	110:3	assistance	107:5
abatement	accounting	adjourned	aims 93:6	2:6	approvers	31:4 35:25	113:14
122:24	107:14	147:16	Allan 1:10	annual 15:21	109:25	84:10 87:14	117:20
ability 13:5	accurately	Adjusted	71:16	30:20 89:24	Approxima...	90:12 92:25	119:15
51:7 70:5	148:4	61:24	alleviation	128:8	88:14 90:22	101:6	134:11,19
115:5	achieve 121:3	Administra...	94:3	146:19	April 50:17	123:19	Avenue 136:5
136:25	acknowledge	36:12	Alliance	answer 31:21	architect	assisted	average
139:23	40:24	105:18	92:13	45:11 54:4	107:2	17:20	12:25 15:21
able 9:2	acquired	116:2,18	Allie 51:6	65:1 69:1	architects	associations	15:22,22,23
31:23 32:1	51:3	136:15	allocated	70:12 125:6	26:3	87:17	15:25 18:20
38:18,25	Acquisition	adults 57:17	91:22	answered	area 16:24	136:11	33:10,11
51:19,20,21	90:21	advance 3:18	allocating	111:19	25:9 26:15	Atlanta 38:3	56:15 62:3
52:17 78:23	acronyms	advantage	83:18	answering	43:23 114:1	38:6,17	62:5 88:8
82:5 103:23	41:18	47:6 49:9	allow 8:9	65:25	121:11	54:17 55:14	avoid 83:5
104:3 106:6	across-the-...	67:24 82:6	93:8 139:17	141:13	126:15	55:21 56:20	awards 141:5
106:7	72:16	134:4,10,10	139:22	answers	129:5	68:1 72:3	aware 7:24
123:10	act 4:9 8:11	advise 75:8	allowed	112:1,3	145:18	72:24 74:7	43:7 115:19
134:6	Acting 87:2	advocate	89:17	126:22	areas 13:17	74:10,14	
135:17	action 37:18	103:5 121:1	allowing 2:23	apart 73:6	22:7 84:18	Atlanta's	B
140:1,19	123:17	121:9	92:22 116:5	apologies	88:23 89:2	55:15	B 112:6
141:21	actions 3:16	advocated	141:11	86:21 95:25	134:9	atmosphere	B-to-B 40:22
144:14	activities	103:6	alter 77:7	apologize	140:22	10:7	41:18
146:18	51:1 91:17	advocating	ambassador	53:19 86:6	argue 81:17	attendance	B-to-C 40:22
absolutely	activity 11:9	100:14	110:18,22	app 26:12	article 131:5	4:22	41:17
22:11 33:24	50:19	affordable	112:19,23	apparatus	arts 140:16	attention	back 3:24
34:1 49:24	actual 33:23	60:3 91:18	ambassadors	138:20	Asian 54:15	30:11	9:17 12:1
83:19 96:19	add 15:11	afraid 117:2	112:24	appears 9:5	54:25 56:9	147:11	17:1 19:18
106:16	22:19 50:6	African-A...	amenities	86:9	56:10	attitude	19:19 20:11
academic	61:8 102:11	28:16 37:1	10:6	applaud	113:23	113:5	21:16,24
135:23	115:1	38:5 50:13	America 64:8	123:17	114:2	attorney	22:2 27:18
accelerate	123:11	51:5,18	American	application	115:24	106:23	35:19 38:8
103:15	132:11	66:20 79:14	64:19 114:4	110:10	116:15,25	attract 38:1	39:16 47:4
104:1	144:1	92:10	amount	apply 101:7	117:8	69:6	48:20,24,25
107:19	added 64:23	African-A...	43:25 63:23	148:15	Asian-Ame...	attracting	58:4,21
access 31:4	addition	55:4 129:17	84:4,5	appreciate	92:11	38:25 44:8	61:23 63:18
35:20,23	89:23 93:4	afternoon	analysis	4:10 42:10	113:21	69:10	65:4,6,7
42:21 51:21	122:20	5:15 8:16	43:18 61:5	74:8 95:18	116:4	audiences	66:4,12
51:22 52:23	additional	87:1 119:25	120:7	99:25 105:1	aside 61:25	52:11	70:19,25
60:3 67:9	30:25 35:9	134:23	analyze	108:15	83:20,22	audio 6:16,18	75:14,25
69:21,24	36:9,22	135:9	104:11	113:18	asked 60:11	63:16	93:9 105:19
87:14 90:19	42:19 51:8	141:12	analyzed	117:21	116:8	August 9:18	110:1 133:4
91:21	84:16 89:6	146:21	54:13	119:11,12	125:13	65:3 70:14	137:15
102:25	91:15	agency 91:6	anchor 79:15	125:10	asking 31:13	authorities	144:13,14
106:20	117:12	107:13	123:1	143:9,13	107:7	116:20,22	background
124:4,7	138:4	agenda 3:19	anchors	144:25	assemble	authorizati...	118:19
accessible	139:11	aggregate	120:22	147:5	89:17	138:6	backgrounds
123:23	140:14	18:7	and/or	approach	assess 37:10	authorizing	124:1
145:7	146:13	ago 32:8	148:18	107:25	assessment	6:12 7:10	backlog
account	Additionally	59:21	anecdotal	approaching	93:16	auto 74:11	109:24
28:24	8:5	agree 84:1	36:6	144:10	104:10	101:23	bad 55:5
accountant	address	113:6	ANGELA	approval	assets 10:8	availability	72:14,15
106:25	42:12 76:7	126:21	148:11	137:23,25	14:11	44:4	141:20
111:10	76:10,14,23	ahead 31:20	Angeles	approvals	assist 39:13	available 8:9	balance 77:8
accountants	81:13 98:15	50:7 52:4	74:10	109:24	141:3	70:13 86:14	balanced

Committee on Commerce and Economic Development
October 6, 2020

Page 2

122:3 ballpark 132:21 Baltimore 14:2 132:20 136:5 barber 40:17 barrier 57:22 57:23 82:8 82:17 118:2 barriers 73:16 108:3 114:6 bars 26:20 140:18 base 29:9 47:25 48:13 67:19 75:21 133:13 143:3 based 24:1 31:25 37:3 50:19 51:22 91:20 97:6 97:6 127:24 baseline 16:1 basic 68:5 basically 76:5 76:24 basis 120:12 126:18 bathroom 137:22 bear 18:3 121:16 becoming 92:21 110:4 beginning 2:6 41:11,14 behalf 131:23 142:17 behaves 108:1 believe 24:9 37:15 50:16 73:21 101:10 Bell 50:24 belt 78:11 benefit 81:19 81:23 91:20 92:2 benefiting 81:24	benefits 61:8 61:17 best 19:25 22:3 40:11 122:12 131:14 better 7:20 42:13 44:9 48:6 49:3 75:25 78:21 84:9 105:4 114:3 116:10 118:16 124:17 142:4,8,10 144:9 beyond 16:21 26:13 30:23 67:5 biased 74:9 bid 53:2 bids 87:18 big 10:10,16 17:18,23 20:9 26:5 30:8 74:6 119:17 132:15 bigger 33:21 49:25 73:8 78:4 83:24 109:1 biggest 43:22 44:2 bilingual 103:16 bill 99:7 111:11 bills 13:4,8 99:3 bind 77:12 bioorganisms 52:16 biotechnolo... 48:10 BIRT 18:7,14 18:21 32:8 34:18 62:20 109:3 125:19 133:19 birth 12:5,9 bit 11:5 42:5	49:8 110:4 Biz 90:17 black 3:12 14:18 15:6 28:9 30:1 37:15 54:14 54:24 55:12 55:13,16 56:8 59:3 59:16,22 60:5,23 65:11 71:3 72:19 73:16 80:3 85:7 97:7,16 98:8 106:15 107:7 108:5 108:9 120:20 130:9 132:5 Black-owned 6:19 7:15 15:10,20 27:9 54:23 55:3,9 57:21 58:6 65:16 72:4 80:20 Black/Bro... 68:16 blue 65:5 board 58:21 70:15 72:15 132:7 body 44:24 body's 3:19 bono 106:18 bookkeeper 106:25 books 107:1 boots 78:8 117:7 borders 22:12 26:14 borne 25:2 Boston 55:14 55:22 56:11 60:16 63:22 63:24 72:23 77:23 78:7 78:10 132:19 Bottoms 38:12	braced 46:19 Bradley 59:24 brainer 122:17 branding 107:12 break 7:1,3 breakfast 105:7 bridge 79:20 briefly 58:9 bring 16:25 24:18 26:6 26:7 75:25 122:16 124:10 125:22 129:8 131:23 144:2 bringing 26:17 53:7 brings 25:23 Broad 89:10 broader 124:10 broadly 76:6 107:24 Brooks 1:11 3:2 5:8,9 brown 37:16 50:18 60:23 97:8,16 106:15 107:8 108:5 108:9 130:10 132:5 Brown-ow... 65:17 72:20 brunt 121:16 bucket 47:4 budget 61:5,6 61:9,11,25 62:8 70:7 71:12 build 10:8 14:10 94:23 103:7 104:23 107:19 115:10 117:18	133:12 building 30:8 44:7 60:8 66:23 75:20 90:25 102:2 104:13,14 104:15 116:14 built 20:14 20:15 burden 82:20 83:8 133:15 burdens 125:14,15 burdensome 114:16 125:20 Bureau 79:25 Burrell 50:24 Busby 67:10 71:3 buses 51:12 business 4:15 7:14 10:4 11:9 12:4,6 13:1,4,19 14:8,14,15 15:24 16:20 16:25 18:6 18:16 19:3 21:24 23:9 24:17 25:23 26:2 27:6 29:13 34:13 34:13 35:17 38:5 39:14 41:10,10,19 41:20,20,21 42:14 45:9 49:21 50:15 54:10,18 55:16,21 56:2,19,23 56:23 57:25 58:14,20 60:7,14 62:1,18 64:15,15 65:9,10 66:20,22 68:9 69:12 69:25 70:11 72:2,3,14 73:4,8,22	74:4,13 75:6 76:11 80:20 82:14 82:16 83:21 88:4,9,16 90:11,24 91:1,3,16 92:2,13,22 92:24 94:7 94:8,13,16 101:4,9,14 102:24 103:1,14 104:10,14 105:22 106:10 107:4,16,21 108:3,11 109:7,11 110:19,21 111:13,24 111:25 112:4,19 114:6,12,14 114:19 115:3,6,10 115:24 118:13,22 118:24,24 120:3,15 121:12,14 121:19,20 121:24 122:5,14 123:4 124:15,18 124:21 127:3,9,12 131:12 132:4,14 135:4,15 136:10,11 137:3,7 138:1,25 141:25 143:1,9,11 145:7,14 147:8 business' 104:12 business-fri... 114:22 115:11 business-to...	105:24 businesses 3:13 6:20 6:24 7:16 7:18 9:20 9:21,25 10:19 12:13 12:23 13:2 13:7,17,20 14:5,16,17 14:19,21,23 14:25 15:2 15:3,4,8,13 15:15,16,20 16:6,8 17:3 17:11 18:1 18:19 21:7 21:22 22:19 23:4,8,12 24:20 25:12 27:9,25 28:1 29:6,8 29:18,25 30:3 31:2 32:24 33:6 33:22 34:3 34:16 37:5 37:16 38:25 39:14 40:3 41:4,9,16 42:12,17 44:8 45:3 46:22 47:7 47:10 50:12 50:13 51:18 55:2,3,9,9 55:12,16,20 55:21 56:2 56:7,8,9,10 56:12,15,17 56:21 57:21 58:7,16,22 58:23,25 59:4,9,11 59:16 60:5 60:23 62:19 62:21,22,23 65:12,16,17 67:13 68:16 68:22 69:10 70:4 72:4 72:10,20,21 73:6,17 79:13,13,14	80:17 81:11 81:12,12 82:18,21 83:3,7,8 85:8,8 87:11,12,17 87:24 88:1 88:5,8,12 88:13,18,21 89:2,7,12 89:14,18,22 90:1,18 91:9,13 93:13,24 95:14 97:17 97:17 98:8 98:9 99:1,6 100:15,18 100:24 101:19 102:3,7,9 102:14,16 102:19,22 102:23 103:4,9,19 104:7,22 105:2,11,13 105:15,21 106:16,20 107:10,20 107:24 108:6,10 109:1,5,9 109:14,17 109:20 111:7 112:2 112:21,22 113:4,24 114:7,21,23 114:25 115:4,8,13 115:14,18 115:18 116:3,9,25 117:14 118:21 120:18,21 121:15,18 121:22 122:13 123:2,4,24 125:16 127:24 128:2,10
--	---	---	--	--	--	---	--

Committee on Commerce and Economic Development
October 6, 2020

Page 3

133:17	41:15 42:21	48:24 49:16	95:22 96:11	49:23 113:5	11:1,8,18	57:22,25	139:16,16
134:2 135:3	44:4 60:4	49:20 54:2	99:22 113:8	144:8	12:3,15	58:8 59:12	140:5,20,25
135:6,12	67:9 69:21	73:9 74:20	127:1	changed	13:13,22	59:17 61:5	141:1,4,6
136:4,8,15	69:24 91:21	74:21,22	131:17	33:17,18	14:2,3	62:4,15	141:10
136:19,19	103:10	87:5 98:4	134:14	34:2,4	16:12,16	65:18 67:25	142:20
136:24	104:14	114:17	145:4 146:4	83:17	17:24 19:2	68:17 69:1	143:4,8,12
137:17	105:12	129:18	146:22	127:23	25:2,18	69:5 70:1	143:14,20
138:21,22	106:12,14	146:12	chaired 50:18	changes	26:14 29:1	72:21 73:9	146:12
139:1,6,10	106:15	centered	Chairman	18:11 19:17	31:1,12	73:11 74:2	City's 6:20
140:7,12,15	107:20	103:8	4:18 5:22	32:3 33:8	35:15 38:3	74:4,13,17	7:16 18:5
141:3,9	capitalize	centers 17:20	21:1 44:23	34:6,24	46:5 47:20	74:20,21,24	88:14 94:10
142:20	47:11 80:12	17:20,21	49:11 50:4	121:9 139:3	54:12,16	75:18 76:8	121:12,14
143:16,18	capitals	27:4	66:10 71:18	changing	55:10,13,20	76:15 79:6	121:20,24
143:20	103:8	central 49:21	108:22	118:6 123:8	56:8,12,17	79:20 80:23	122:6
145:18	capt 52:11	112:6	131:21	125:24	57:8,19	81:19 82:1	123:17
buying 97:7	captive 52:11	CEO 8:23	134:24	characteris...	64:8,20	83:9 84:3	138:19
	care 11:3	100:5	142:15,18	14:14	71:1,4,22	84:20,22	139:7,20
C	26:24 52:19	113:20	143:10	Charitable	72:9,23	85:11,12	City-wide
C 148:1,1	89:13 91:1	certain 21:22	Chairperson	3:19 6:15	74:2 78:3	87:5,14	65:6 75:6
calculate	care-related	21:23 37:18	2:21	7:13 8:22	78:12,14,16	88:3 89:16	civil 89:3
34:3	17:25	49:13	challenge	9:11 114:17	78:20 79:8	89:20 90:19	127:20
call 4:21 8:15	CARES 88:3	certainly	41:12 57:1	chart 12:9	94:8 122:10	92:3,4	135:19
53:14 68:14	88:15	42:5 46:5,5	65:12 81:15	13:1,23	122:13	93:19 94:15	145:10
76:8 82:15	carpenter	47:12 94:5	84:2,23	15:3,7	132:3,9	94:20 97:15	Clark 50:24
110:18,19	107:2	97:19,21	94:21 95:11	17:10 24:8	citizen 52:20	98:4,23	59:24 67:15
122:20	carry 99:8	112:1	95:15 142:6	27:8,17,19	city 1:1 2:9	99:2,8	class 63:14
134:25	cars 57:2	120:23	challenged	27:24 28:6	3:7,18,20	105:3	82:10
136:15	case 3:12	122:22	102:13	28:7 55:25	3:24 6:15	106:18	classified
called 6:4	cases 44:3	123:12,22	challenges	56:5 62:9	7:14 8:24	109:8,11,12	26:16
13:19 15:2	52:12	124:23	19:23 66:5	72:1,12	10:25 11:10	109:13,18	clause 81:10
34:3 76:4	139:21	125:17	84:14 97:15	74:1,3	11:13 13:11	110:1,17	94:22 121:7
137:3	cash 13:5	127:20	103:20	75:13	15:15,25	111:1,13	125:25
145:24	118:24	130:15	142:7	120:18	17:17 19:23	112:25	126:5
calling 3:14	categories	133:3,6,20	challenging	charts 32:23	19:24 20:21	113:22	clean 47:3
10:20 128:5	39:18 72:25	certification	88:2 95:7	Chat 8:8,11	22:6,12,15	114:11,17	145:12
calls 112:3,8	132:5	93:1 148:13	Chamber	51:25 95:25	22:23 23:3	114:19,21	cleaning
125:1	categorized	certified 53:2	36:11 37:8	96:8	24:4,24	115:6,9,16	46:25 47:1
campaign	26:25	92:21 93:3	38:22 92:10	Chicago	25:15,24	116:10	50:10 51:3
89:11 101:4	category	106:8	92:11,12	132:19	28:10,15	118:11	51:10 77:5
CAO 99:13	24:24 39:21	certify 52:25	96:14 100:6	child 11:3	31:2,9 32:3	120:24	91:2
cap 139:7	39:22 40:5	148:3	100:12,19	17:21	32:4 33:4	122:2	clear 71:21
capability	132:6	certifying	103:5	chill 52:14,24	33:16,17	124:19	clearances
106:7	caused 136:6	148:19	113:21	choice 22:8	34:2 37:2	125:21	138:4
capacity	CCD 94:5	cetera 78:9	Chambers	choices 85:2	37:10,14	126:9	clearly 25:16
47:17 48:2	CDBG 91:15	chain 39:22	59:22 71:4	143:11	38:1,2,19	129:13	36:2 59:6
48:18 60:8	91:22	40:7,14,20	87:17 98:2	choose 57:15	39:1 41:3	132:12	62:11 67:8
66:22 70:20	CDC 90:1,2,5	41:4,10,11	98:14 105:6	60:16	42:17 43:5	134:1,24	67:11 69:2
105:20	CDCs 87:17	52:15 106:2	115:23	churches	43:23 45:14	136:14,16	72:18 73:21
131:15	90:4	Chair 1:10	119:13,17	140:16	45:22 48:1	136:18,24	80:11 87:8
capita 14:6	CDFIs 90:23	30:13,17	136:11	churn 23:10	48:23,24	136:24	132:2
60:13,15	center 3:20	39:3,8	146:8 147:5	circles 27:10	49:7,16,20	137:9,11,11	CLERK 5:1
122:14	6:15 7:13	44:17 50:5	change 3:14	cited 55:15	54:2,11,19	137:15,19	5:3,6,8,10
capital 31:16	8:24 10:25	52:1 77:16	27:16 33:16	122:5	56:20,22,24	138:1,23	5:12,16,19
31:18 35:20	20:21 48:23	77:20 85:14	34:12 46:25	cities 4:7 9:23	56:25 57:7	139:2,4,10	5:21,25

Committee on Commerce and Economic Development
October 6, 2020

Page 4

6:11,18,23 7:1,3,5,8 8:17,20 53:15,19 86:4 clients 91:20 climate 60:25 73:4 clinics 17:20 close 28:19 28:21 49:10 126:10 139:13 144:24 closed 115:1 closer 17:9 closure 23:18 closures 49:13 115:20 cluster 17:22 co-strategize 45:25 Coach 90:17 coalition 135:3 coast 72:23 74:11 132:3 code 18:10 33:16,17,19 codes 124:15 coffees 101:23 cohort 10:4 104:4 Collaborati... 135:2 collapse 135:17 colleague 39:11,20 145:16 colleague's 52:2 colleagues 4:10,13 5:23 49:12 75:9 124:19 136:11 142:18 143:10,17 collect 14:12 collected 18:24	collectively 10:2 32:10 92:9 college 44:12 135:24 color 10:12 31:2 32:5 37:25 43:1 70:11 79:13 103:14 127:9,12,16 comb 40:17 40:18 combination 88:18 combined 135:5 138:11 Comcast 10:14 58:17 come 2:19 26:10 27:1 28:19,21 35:9 36:13 37:16 49:24 60:21 63:1 66:4 86:13 116:18 117:14,18 118:19,21 119:2,7 133:22 143:8 comes 19:17 27:6 43:24 121:14 133:3 144:6 coming 26:10 47:16 48:24 48:25 64:17 98:9 123:14 142:5 144:7 144:10 commend 95:12 comment 98:20 145:4 comments 8:6 146:1 146:24 Commerce 1:2 2:3 6:7 6:12 7:11 36:11 42:10	42:23 50:23 87:2,9 92:10,11,13 96:12,14 99:21 100:7 100:13 103:6 105:6 110:23 113:21 116:12 136:12 147:9 commercial 10:25 34:18 48:22 59:6 89:19 90:20 91:2 124:13 124:14 135:7 136:6 137:5 141:8 141:14 commit 65:18 commitment 62:3 68:3 87:23 commitme... 89:24 97:11 committed 87:9 88:3 88:24 95:7 104:18 116:2 125:5 committee 1:2 2:3,14 6:3,7,12 7:11 135:10 136:10 146:2,5 147:9,16 committees 2:9 92:18 committing 91:15 Commonw... 51:10 communicate 115:17 communities 4:16 10:10 30:2 32:5 59:8 87:21 93:14 94:1 94:9 101:14 102:21	107:6 120:23 122:15 130:10 145:13 community 3:10 10:7 27:1 28:16 28:17 38:5 39:14 50:15 58:24 90:4 104:17,23 114:19 115:4,10,24 116:4,16,23 117:8,13,23 118:7 120:16 136:1,23 138:14 commuting 57:12 companies 10:11,16 11:17 13:13 15:17 18:17 18:21 30:9 33:13 35:2 45:17 47:5 53:1 139:4 comparable 56:16 comparativ... 18:12 compare 66:17 compared 9:22 12:3 24:15 29:1 35:1 54:11 54:16 56:20 62:15 72:9 72:10,20 74:1 79:7 94:7 comparison 14:3 46:4 compelling 66:11 77:9 85:1 competitive 62:16 73:22 83:23 132:18	competitive... 63:4 76:15 complain 109:6,6 complaining 109:10 complains 109:8 completely 62:11 completion 35:18 comply 8:11 117:25 118:9 141:22 144:12,23 component 124:2,9 comprise 9:25 comprised 135:4 concentrated 14:19 15:18 concentrati... 25:4 concerned 21:10 116:9 concerning 28:23 74:1 concerns 117:22 118:7 147:7 conclude 147:8 conclusion 57:20 condition 34:13 conditions 10:15 22:20 conducts 9:13 confidence 115:10 116:15 117:18 confident 115:4 confound 76:22 confronting 76:21	confusing 41:18 connect 93:6 connected 25:6 43:2,6 43:11 consenting 8:3 consider 18:25 136:16 considerably 115:7 considered 16:9 considering 79:9 123:8 consistently 12:4 13:10 13:15,21 consists 8:21 53:16 86:4 constantly 53:4 98:11 118:6 constituents 37:1,2 68:12 constitutes 23:23 constraints 70:7 construction 93:5 101:23 138:2 consumer 14:20 40:3 41:19 105:23 contained 148:4 contains 18:23 120:6 contend 16:2 context 23:20 continuation 57:24 continue 49:14 66:2 85:22 108:18 112:11 113:12 123:2	139:21 140:2 147:6 continued 12:20 47:19 92:19 123:15 continues 6:18 continuing 8:2 88:6 90:17 continuum 93:19 contract 18:2 39:24 73:8 83:4 87:14 90:18 93:12 97:12 contracted 90:22 contracting 14:25 60:24 62:23 67:25 68:4 73:12 91:3 98:23 130:2 contractors 130:9 131:7 contracts 92:3,24 93:3 99:8 contrast 11:12 15:23 contribute 130:22 136:2 contributed 121:18,20 121:22,23 contribution 24:3 89:5 control 148:17 controversial 122:22 Convention 79:24 conversation 5:18 30:19 30:22 85:10 129:9 130:24 conversatio...	130:12 146:14 147:12 Conversely 121:21 cooperation 38:10 core 59:25 69:11 75:2 corner 135:14 corners 45:21 corporate 122:10 corporations 101:17 133:25 correct 48:25 72:6 75:15 144:16 148:6 correlating 44:3 corresponds 55:23 corridor 16:8 90:1 91:2 135:2 141:8 141:15 corridors 48:22 59:6 89:19 123:5 135:7 136:6 145:8,12 cosponsors 2:24 cost 106:9 costly 104:2 107:10 costs 102:21 council 1:1 2:9,14 4:10 23:3,4 33:17 62:4 75:23 80:4 82:14 89:16 92:12 114:21 134:24 136:16 139:16 142:18 144:3 147:4
---	---	---	--	---	---	--	---

Committee on Commerce and Economic Development
October 6, 2020

Page 5

Councilman	125:7	countries	100:23	114:5	109:8 112:8	densities	47:17
1:10,10,12	126:20	116:17	101:17,18	culture 61:18	126:14	13:22	deterioration
1:12 2:2,21	131:18,21	118:20	102:20	curate 103:7	139:24	density 13:19	76:8
4:19 5:2,4,5	134:12,15	country	111:23	current 2:8	147:14	13:24 14:3	determine
5:6,7,16,17	138:16	16:21 29:19	creates 47:9	40:22 42:25	DC 60:12	54:10,18	42:24
5:19,21,22	141:18	45:12 55:6	59:15 62:16	100:23	deal 146:14	55:16,17,19	detriment
5:25 6:2,17	142:14	79:22 102:9	creating 12:6	139:7	dealing 99:2	55:21,22	138:21
6:22,25 7:2	143:23,24	119:3 132:9	73:22 80:5	currently 2:5	111:1	56:1,7,9,19	devastated
7:4,7,19	145:21	couple 21:3	87:14 102:1	2:9 68:24	death 12:10	56:21,23	115:3
8:18,25 9:8	146:3,23	29:19 44:25	102:8 117:4	97:23	89:4	57:25 58:14	develop
11:23 19:13	147:13,14	52:25 54:4	creation	135:16	debate 81:17	58:20 59:15	133:14
19:21 20:20	Councilme...	71:19 96:13	87:12 93:20	138:17,22	84:15	69:13 72:2	139:19
21:1,20	2:20,24,25	108:23	102:2	curriculum	debt 18:24	74:13,25	developed
22:5,24	3:1,1,2,2,3	144:11	120:23	103:17	decade 12:11	75:2 108:11	100:19
24:7,11	3:3 4:20	coupled	122:7 132:5	CURTIS	18:9 65:15	Denver 14:4	developing
25:22 27:7	8:13 20:25	101:5	143:2	1:12	decades 19:8	17:8	100:14
27:20,23	30:15,16	course 13:13	creative	curves 40:25	29:19	department	development
30:12,14,17	39:5,6,11	91:25	125:24	custody	100:11	42:11,23	1:2 2:4 6:7
31:23 32:16	39:20 44:20	121:21	creators	52:15	122:7	96:12 99:13	6:13 7:11
32:21 33:18	44:21 50:8	124:17	101:22,22	customer	decides 141:6	99:21	30:21 60:7
35:5,22	50:9 51:24	130:8	credentials	41:23 73:7	decision	110:23	60:14 61:12
39:3,4	52:5 53:10	Court 148:11	97:7	112:13	43:15	116:13	61:18,20
44:19,22	66:8 71:16	courts 61:7	credit 31:4	124:18	135:22	137:11,20	63:2,20
46:7 48:15	77:18,19	61:16	35:23 90:2	customers	decline 22:1	137:25	64:15,16
48:21 49:4	96:9 99:25	cover 97:18	90:6 124:4	26:22 40:11	63:9 139:21	138:6,8	65:9,10
50:3,5,7,9	108:19	COVID	124:7	41:25	decreased	144:6	66:22 67:2
52:1,4,6	111:21	35:16 36:13	credits	115:22	34:16	departments	68:9 75:6
53:9,17,20	125:13	47:7,14	122:24	cut 81:18	133:15	112:7 138:5	77:2,4
53:25 54:4	126:24	48:15 49:7	123:24	84:11	decreasing	142:2,5	80:20 83:21
54:6 60:11	127:19	52:9 83:10	126:1 130:1	cuts 6:16	133:9	144:4,21	90:2,6 91:6
65:1,23	131:19,20	118:5 142:7	134:5,10	63:16 81:14	dedicated	depend 40:8	91:23 94:7
71:14,17,24	132:25	COVID-19	criminal	cutting 81:22	103:13	dependent	94:16
72:7 73:25	134:16	6:24 7:17	61:10		116:1	74:11 130:8	101:13
75:8,13,16	142:12	19:10 40:1	crisis 3:6	D	deep 17:22	139:20	103:1 124:5
77:13,17,20	145:1,16	46:17 67:5	47:9 58:3	Daily 2:15	defensive	depending	124:16
79:1,5,18	146:4,6	87:19 94:11	87:19 94:19	damage	37:9	66:2 126:8	146:5,16
81:5 84:1	147:1	100:17,25	124:25	115:1	defer 49:1	depends	147:10
85:13,15	Councilwo...	114:24	146:15	135:20	defining	139:9	devoted 62:4
86:1,10,18	1:11,11 5:8	127:8	critical 91:7	damaged	84:24	deployed	die 23:9
86:20,24	5:9,10,12	135:13	93:13,23	89:3 135:18	definitely	89:6	difference
95:9,20,23	5:14 39:7	139:21	94:3 120:16	data 14:22	71:7 83:18	depressing	4:6 14:22
96:7,10	42:8 44:16	COVID-20	criticizing	15:19 20:4	98:7	27:8	differences
97:14 98:14	66:9 68:18	46:19	67:16 83:6	23:24 25:16	Della 50:24	depth 43:16	13:12
98:19 99:20	69:16,19	crash 19:10	crossroads	25:17 30:24	59:24 67:15	DEREK 1:12	different 28:6
99:24	71:6,10	create 38:14	3:5	31:25 33:5	democratic	deserve 95:1	31:18 34:24
104:25	95:22,24	38:18 40:4	crucial 69:22	36:16 37:6	116:19	designer	41:12 42:1
106:3	96:5 126:25	53:5 56:18	117:5 143:3	38:24 47:15	demographic	107:12	45:13 48:13
108:15,21	129:10	64:14 80:2	culinary	47:19 49:18	13:18	desperately	54:9 69:3
109:16	131:2 145:3	82:1 90:23	137:6,6,18	54:8 68:20	demonstrat...	110:2	71:22 97:20
110:14	145:20	113:1 114:8	cultivate	70:2,13	51:12	detail 36:18	99:16 114:5
113:7,9	count 10:21	114:13	103:4	120:4,7	denial 138:10	47:13	116:17,17
116:6	11:10 92:23	122:2	cultural	125:9	denied	details	117:9
117:21	counties	created 50:11	118:18	date 93:1	137:21	125:18	126:11
119:1,10	62:15	54:17	culturally	day 47:2	dense 74:17	deteriorated	131:12

Committee on Commerce and Economic Development
October 6, 2020

Page 6

differently 25:5 45:13	disseminate 119:16	129:13 139:22	19:24 dramatically 63:12	143:3 146:4 146:14 147:9	effect 34:11 60:22 114:24	employee 27:12 61:8 61:17	30:21 146:16
difficult 107:10 109:10 110:4	distinction 15:2 64:7	dollar 33:20 dollars 25:24	drastic 114:24	economically 94:14	effected 10:15	employees 9:22 14:23	enterprises 92:6 103:25 123:1
difficulties 109:17	distinguishi... 43:22	26:11 84:17 88:19 90:11	drastically 47:1	economies 25:5	Effectively 18:16	14:24 16:7 27:13 29:15	entertainm... 38:7
difficulty 99:2	distribute 46:16	91:15 92:8 104:3 111:8	draw 27:4 106:23 122:3	economist 16:19	effectiveness 70:3	29:17 56:18 101:20	entire 58:8 59:17 61:6
diligently 145:11	distributed 89:18	141:5 Domb 1:10	123:10 dream 114:4	economy 3:12 6:21 7:15,17	effects 62:12 88:6 100:16	102:11 140:1	entitled 100:20
dining 49:9	distict 3:20	2:20,21 4:20 5:6,7	dual 73:15	10:1 11:4 17:15 20:9	effort 61:14 106:9	employer 15:2,4,15 15:16	entrepreneur 50:18 60:8 104:16
49:15 110:8 112:10,10	6:15 7:14 8:24 20:21	20:25 21:1 21:20 22:5	dubious 64:6 due 2:8 70:6 94:11 115:2	22:11 24:4 24:21 25:6 25:7,21	115:25 116:1 120:19	102:19 104:21	entreprene... 16:15 45:5 51:1 66:22
direct 33:15 40:3 87:13 148:17	49:21 54:2 87:5 98:4 135:14,22	22:24 24:7 24:11 25:22 27:7,20,23	dynamic 83:9	37:25 40:7 41:4,23 73:10,11	efforts 39:25 84:11 92:14	employers 58:11 79:6	87:15 92:7 93:17 130:4 132:4
directly 140:24 141:7	143:19,20 146:12	30:12,15 39:20 71:16	E E 148:1 E2 129:1	79:16 80:11 80:21,21 81:16,24	115:16 123:19 Eichel 35:7	employment 78:7 101:15 113:25 114:13	entreprene... 16:9
Director 50:23 87:3	57:12 64:10 76:21	72:7 73:25 75:8,13,16 77:13,18	eager 128:19 earlier 110:6 120:5	82:13 85:7 95:4 100:17 101:1 102:4	eight 117:11 either 31:6 35:6 67:21	enable 16:25 encourage 114:23	entreprene... 14:11 38:1 42:25 43:1
disabled-o... 92:6,16	disturbing 56:6	96:9,10 97:14 98:14	140:8 141:21	113:25 127:6 128:14,21	74:19 136:9 either/or 85:2 85:4,9	146:17 encouraged 97:8	51:5 102:1 103:9 104:6 104:21 107:8
disadvantage 62:16	dive 35:8 diverse 50:15	98:19 99:20 99:25 108:19,21	early 92:16 123:17	131:16 132:1 136:3 136:7	58:2 61:2 elder 11:3 element 124:9	encouraging 114:18 endangering 115:21	114:12 entreprene... 30:1 42:20 42:22,24
disadvanta... 88:12 93:25 107:6 108:9	105:6 108:5 120:15 127:15	109:16 110:14 113:7	eased 49:8 easier 114:12 139:3	ecosystem 10:13 12:5 42:24 87:16	eleventh 64:22 eliminate 62:11	ended 137:13 ends 58:4 energy 128:21	43:5,16 45:3 91:12 101:11 103:16
disbursed 133:16	diversity 17:24 92:23	145:16 146:6 147:13	echo 19:14 39:10	104:16,19 124:11 Eds 11:4	elimination 110:8 emails 112:3 emerge 10:14	129:3 134:7 engages 9:14 engine 102:4 engineers 17:6	entry 108:3 environment 73:23 82:25 83:2,23
discussed 124:16	divide 29:1 doctor's 17:5	138:16 dominant 45:15,16,17	east 72:23 74:11 132:3	79:9 educate 85:6 115:13	95:3 emergency 2:9 69:25 123:18	85:4 102:24 ensure 69:24 70:10 89:14 92:1 94:15	112:19 115:11 117:5
discussion 5:24 30:19	doctors' 17:19	49:21 Donna 51:6 double 57:22	15:14 36:14 37:11 61:12 61:17,20	educated 44:13 114:5 education 41:13 43:25	emerging 92:17 93:2 emphasis 48:5 60:6,9	95:4 112:18 129:14 145:11	Epps 50:23 equal 14:9 52:23 55:2
dish 40:12	Document 11:22	134:12,16 142:12,14	easy 122:23 126:16	92:7 93:17 103:4 104:16,19	63:2 66:21 67:8 68:9 90:14	ends 58:4 energy 128:21	45:3 91:12 101:11 103:16
disincentive 132:15	documented 52:16	145:16 146:6 147:13	echo 19:14 39:10	104:16,19 124:11 Eds 11:4	elimination 110:8 emails 112:3 emerge 10:14	129:3 134:7 engages 9:14 engine 102:4 engineers 17:6	entry 108:3 environment 73:23 82:25 83:2,23
disparities 55:10 72:2 75:1 80:23 98:7	doing 3:9 30:24 36:11 37:8 38:22	148:13 Domb's 8:14 138:16 dominant 45:15,16,17	eCommerce 90:15 economic 1:2 2:4 6:7,13	79:9 educate 85:6 115:13	95:3 emergency 2:9 69:25 123:18	85:4 102:24 ensure 69:24 70:10 89:14 92:1 94:15	112:19 115:11 117:5
disparity 28:22 55:7 72:19	49:10 51:14 71:2 74:9 80:11 81:17	49:21 Donna 51:6 double 57:22	15:14 36:14 37:11 61:12 61:17,20	educated 44:13 114:5 education 41:13 43:25	emerging 92:17 93:2 emphasis 48:5 60:6,9	95:4 112:18 129:14 145:11	Epps 50:23 equal 14:9 52:23 55:2
displayed 4:24 125:11	82:23 83:6 104:14	65:12 doubled 35:3 doubling 87:23	63:2 77:2,3 83:20 84:9 84:11,12,18	44:2,5,9 61:13 76:13 80:9 119:8	63:2 66:21 67:8 68:9 90:14	92:1 94:15 95:4 112:18 129:14	55:3 Equally 61:13
disproporti... 121:15	106:5,9 108:1 109:7 110:16	doubt 66:6 Downtown 73:9	90:2,6 91:6 91:25 94:2 94:4 95:2	80:9 119:8 134:7 educational 64:12 119:4	employ 138:11	ensured 92:3 ensuring 39:12 93:23 entering 64:22	equipment 47:24 equitable
disproporti... 87:20 122:25 140:23	116:10,13 125:15 128:1 129:8	downward	120:14 124:11,25				

Committee on Commerce and Economic Development
October 6, 2020

Page 7

91:21	evictions	110:9	64:3 70:7	family-sust...	139:25	flow 13:5	148:5,13
120:22	124:13	expanding	extrapolate	57:4 69:7	financially	Floyd's 89:4	foreign 46:9
125:1,22	evidence	59:8 91:2	21:16 22:2	far 21:9	12:23	flu 66:4	foresee 19:17
equity 24:2	148:4	126:1		45:19 57:9	financials	flying 25:18	forever
41:15 91:11	evolution	expands	F	58:7 74:4	104:11	focus 17:12	108:12
106:14	47:6	41:25	F 148:1	94:6 116:9	financing	22:17,17,22	Forgivable
128:9,12	evolved 52:14	expansion	fabrication	125:16	35:20 83:22	24:22 39:23	90:10
especially	EVP 92:17	133:13	137:4	129:3	102:25	40:22,23	forgive 49:17
11:1 32:4	92:20	60:5 131:6	face 57:22	fashion 78:25	find 30:25	63:4 68:7	forgiveness
36:21,25	exact 23:16	133:13	65:12 114:5	fashioned	47:15 72:22	82:2 83:19	123:20
37:25 38:16	45:10	94:25 119:3	faced 129:21	101:18	142:2	84:16	formation
43:1 50:12	130:15	141:24	facilities	faster 65:14	finding 126:3	124:15	12:10 19:3
79:13 81:19	exactly 19:20	expectation	52:10	78:17	findings 22:9	140:25	56:3
94:9 115:14	55:24 58:23	8:2	facility 137:5	103:22	23:1,5	focused 9:20	formed 10:13
116:15	68:14 69:1	expected	facing 9:14	fate 78:14	fines 115:20	17:4,14	former 50:23
117:8 118:5	examine 6:14	138:1	26:25 126:8	favor 122:25	finite 84:4	26:21 80:5	133:4
119:14	examines	expedited	fact 14:15	favorable	firm 26:2,3	87:22 98:13	forming
123:24	7:12	110:7	17:25 28:13	102:23	firm's 106:19	focuses 22:6	96:21
126:17	example 15:1	expediter	28:15 36:16	fear 115:10	firmly 101:10	focusing	forms 31:18
129:6 142:7	15:6 20:7	107:3	37:3 44:3	116:21,21	firms 17:7	51:16	48:11
146:7,15	25:22 26:1	expenditures	47:20 56:14	116:24	54:13,15,19	folks 17:18	formula 34:4
essential	28:12 102:6	62:7	97:21	feasible 37:23	54:21,24	40:25 41:2	forth 144:13
46:17 124:2	138:19	experience	101:14	feature 8:8	58:19 59:7	118:11	fortunate
essentially	140:3	97:7	102:13	8:12 51:25	59:15 64:14	120:4 123:3	3:17 60:20
30:6 31:14	examples	experiences	103:21	federal 51:19	69:22 80:2	123:22	fortune 84:9
77:7	71:4 136:22	4:15	112:20	82:6	80:3,16	126:7 129:7	forty 137:7
establish	144:2	expertise	132:8	fee 110:8	92:16 93:6	129:24	137:17
91:12	excellent 21:5	105:13	factor 14:1	111:15	93:7,9,21	130:21	forum 98:21
established	excessive	129:25	18:11 34:1	feedback	97:12,22	133:1	forward 3:24
139:11	133:21	130:22	34:4	109:12	101:23	follow 35:8	5:18,23
establishm...	excited	134:9	factors 33:25	feel 67:1	102:19	36:9 42:6	18:4 37:7
12:7	123:22	expire 137:14	43:22 44:14	feet 7:8	104:21	68:19 113:3	66:7 78:23
establishm...	excuse 6:22	explanation	faculty	FEMA 50:19	106:20	119:6	127:17
10:22,24	9:24 12:1	27:15	135:25	50:20 51:9	first 8:15,21	129:11	141:12
13:24 14:8	12:22 78:19	explore 131:3	fade 6:18	fence 136:9	9:18 10:5	following 2:5	146:13
18:19 19:7	executed 93:2	133:23	failed 64:4	fewer 56:19	33:19 41:17	88:10 138:2	147:6,11
estate 90:20	exempted	exploring	failing 64:12	56:24 94:8	45:7 70:12	follows 2:7	foster 87:11
91:23	62:19	135:11	failure 64:13	101:19	86:13	food 11:2	120:13
estimates	exempting	exporters	failures 31:15	field 129:17	114:10	14:20 52:15	found 2:17
90:3	82:18	26:5	fair 57:9 92:2	144:6	137:1	65:2 70:18	10:18 11:6
et 78:8	exemption	exposure	109:15	figure 98:25	Fiscal 60:12	78:8 137:3	13:21 16:10
ETA 35:19	33:20	52:18	123:23	108:10	90:9	137:4,8,17	17:2 18:7
ethnic 56:4	exemptions	expressed	fairly 40:16	131:14	fit 107:23	138:11	19:1,6
117:9	18:10 34:11	130:18	fall 19:17	film 38:8,16	fits 117:10,11	139:6	24:11 31:13
evaluation	83:6	expressly	20:23 59:18	38:20	five 55:10,20	140:18	43:20,21
91:14	exist 59:4	22:14	66:3 80:18	final 93:16	56:8 58:10	foods 109:22	47:19 48:8
event 140:15	existing	extend	fallen 4:8	140:3	71:21 72:22	fool 49:9	76:19
eventually	90:23 115:7	123:18	falling 11:12	finances	74:2 132:3	force 11:11	foundation
91:19	exists 47:25	extends 17:22	familiar	12:22 94:10	fixed 144:18	36:12 50:16	107:16
everybody	expand 41:22	22:11	36:10,17	financial 13:6	flexibility	50:22 51:2	Founder
11:21 74:12	49:12 67:13	extent 20:17	51:11 97:2	17:7 19:4	106:13	96:21	113:20
119:16	128:19	30:2 37:21	111:25	26:2 34:12	flooding	force's 51:13	four 11:11
everyone's	expanded	45:24	families 10:9	123:6,15,20	135:21	forcing 111:7	54:16 62:17
120:8	18:10 40:24	extraordin...	57:9	123:23	Florida 50:21	foregoing	fourth 60:25

Committee on Commerce and Economic Development
October 6, 2020

Page 8

fraction 102:9 112:23 fragile 70:22 Francisco 17:9 Franklin 38:11 frankly 68:8 frequently 67:15 122:5 friend 49:2 106:22,22 106:24,24 friendly 112:18 117:4 friends 49:5 front 90:8,24 fruitful 12:6 full 66:15 107:11 fully 63:3 76:19 148:4 function 48:18 functioning 143:13 functions 61:20 fund 62:6 88:16 89:1 89:5 90:21 91:13 101:9 141:6 funded 90:9 90:10 93:17 funding 87:13 88:4 90:13 91:14 94:25 fundraise 104:2 fundraising 89:6 funds 140:14 further 39:13 85:18 115:2 115:20 131:4 136:14 139:19 Furthermore 137:19	future 93:23 147:11 FY19 92:3 FY20 90:14 FY21 90:11 91:4 G gain 49:17 62:21 66:1 66:1 gained 65:4 gaining 65:6 Gallier 53:16 86:5 87:2 146:10 garment 78:5 gathered 63:11 Gautier 5:10 genders 16:11 general 4:2 4:13 24:4 26:13 62:6 102:8 128:22 generally 12:15 24:3 26:24 generate 46:21 135:18 139:1,24 140:11 generated 15:13 generating 136:20 geographic 45:20 geographic... 140:22 George 50:24 89:4 getting 24:23 110:3 117:24 130:25 gig 15:1 Gilmore 1:11 2:25 5:12 39:6 44:20 66:8 71:15	126:24 145:1 Ginsberg 8:22 9:6,9 9:11 11:25 19:19 20:2 21:4,11,21 22:10 23:6 24:10,25 25:25 27:17 27:21,24 30:18 31:10 32:14,19,22 33:24 35:13 39:2,8 40:6 43:6 45:10 47:8 48:17 49:1,18 146:11 give 25:22 27:14 29:2 36:6 51:7 131:11 given 94:10 133:5 139:24 gives 54:20 global 25:7 25:21 globally 17:6 27:3 go 19:18 35:19 37:23 38:8,19 39:16 43:15 45:1 48:22 50:7 52:4 63:6 66:12 85:21 95:21 100:8 108:12 117:15 143:17 goals 91:4 92:23 121:3 God 142:19 142:21 143:6,6 goes 66:3 77:3,4,6 going 11:19 18:3 21:24 31:20 32:10 32:13 37:7	49:1,22 55:4 58:5 62:17 66:7 68:11 73:7 75:14 77:11 81:23 82:15 84:17 85:10 87:4 88:11 110:15,18 111:20 112:11,14 112:15 115:5 117:24 118:13,14 124:8 126:2 129:23 130:12 133:17 134:5 136:9 Goldman 107:18 good 3:14 5:14 11:24 17:11 20:3 20:18 31:21 80:3,12 81:15 87:1 102:25 108:21 110:11 119:25 134:23 141:20 144:3 147:14 goods 10:6 16:18 gotten 65:7 75:21 government 14:12 33:17 41:21 45:4 46:1,10 95:1 120:2 120:16 129:13 governments 123:7 Governor 50:22 governors 38:13 GPHC	101:10 GPHPC 103:3 104:18 grabbed 49:25 graduated 103:18 graduates 103:21 graduating 30:6 grant 88:8,25 101:8 117:16 141:2,5 grants 87:13 88:11,19 90:7 123:16 grateful 4:11 great 3:18 9:6 11:25 12:16 19:14 19:15 23:1 47:22 80:10 83:11 112:20 127:19 129:22 146:7 greater 30:8 36:10 55:10 60:3,6,23 63:2,4 65:9 65:16 66:21 68:8 74:14 100:6,12,15 100:18 113:25 120:3 greatest 101:15 greatly 138:9 green 1:12 3:1 5:16,17 12:17 13:10 30:16,17 31:23 32:16 32:21 33:18 35:5,22 39:3,5,11 50:5,8,9 52:7 53:7 54:4 60:11	77:19,20 79:1,5,18 81:5 84:1 85:13 127:6 127:9,12,14 128:13,15 128:18,20 128:22 129:2 131:9 131:16 146:3 147:1 greener 120:24 grew 29:20 29:22 57:5 57:9 64:18 64:20,21,21 grey 129:4 grocer 109:21 grocers 101:24 grocery 40:13 gross 12:25 18:12 33:1 34:10,25 35:2,4 109:2,4 grossing 15:18 ground 94:24 117:7 145:6 group 12:24 13:10 28:3 56:4 86:11 groups 117:9 grow 4:3 16:25 18:2 23:8 37:24 38:1,15 39:1 65:14 68:15,22 78:16,24 79:12,20,21 79:22 83:24 84:20 85:7 85:7 102:5 102:10 103:5 107:4 107:17 114:8 120:18 131:15	growing 11:16 20:12 29:18 35:1 38:25 39:24 40:7 62:22 67:19 73:10 73:11 78:21 80:8 85:11 127:8 grown 57:3 82:22 growth 4:8 9:23 11:1 11:15 12:13 17:8 18:12 20:14 32:11 34:9 36:24 37:20 40:4 43:5 58:7 59:14 61:1 64:23 65:16 65:18 69:12 73:18 74:4 74:5 75:20 76:4 77:11 83:1,9 84:18 92:12 92:19 93:20 93:25 94:2 94:13,24 97:18 101:12,15 102:4 103:7 113:25 114:10,20 114:23 120:14 125:1,4 128:20 129:2,15 guess 19:21 19:25 20:22 21:8,23 24:17 27:11 71:22 72:1 72:12 73:25 74:4 86:12 98:21 116:8 132:8,17 133:7 141:20 guidance 89:11,13 93:8	guiding 95:2 H hairstylists 40:15,20 half 12:18 55:17,23 59:21 62:6 63:13 72:8 90:11 92:8 121:20,24 halfway 70:17 hampers 101:12 hand 28:12 handle 13:5 142:9 hands 10:9 happen 25:25 115:5 147:3 happened 36:21 37:10 happening 20:4,6 21:17 23:13 23:14 33:16 34:22 47:14 68:24 136:22 137:2 happens 22:22 23:10 23:11,21 25:2,15 46:14 50:2 111:7 happy 19:12 125:6 133:18,23 hard 21:11 21:13 40:23 52:9,10,12 69:24 91:20 95:16 106:10 114:14 115:9 135:10 harder 114:15 harm 136:7 Harold 50:23 Harrisburg
---	---	--	---	---	---	--	---

Committee on Commerce and Economic Development
October 6, 2020

Page 9

51:15,16	23:17,21	higher 12:12	hope 54:4	imagine	improvement	115:21	140:9
health 2:8	24:5,5	12:12 13:6	hopefully	26:20	82:15 90:8	123:6 133:8	industry-se...
13:1 19:4	37:20,22	13:14 16:24	85:21	immediate	112:12,16	Increasingly	107:25
46:10 58:3	39:1 42:13	23:14 25:9	hospitality	35:16	improving	101:25	industry-sp...
97:4 118:1	43:13 48:5	25:14,20	11:2 59:1	immediately	126:1	incredibly	89:13
137:11,12	51:9 67:3	28:14,18	79:2 80:25	137:16	In-Store	56:5 95:6	inequitable
137:19,25	68:22 75:9	31:1 37:5	hospitals	139:17	90:10,20	incrementa...	122:21
138:8	81:25 84:17	41:3 44:1	17:18 27:4	immigrant	incentives	101:18	inequity
healthcare	85:5,20	54:21	46:11	89:9 115:13	38:14 70:9	Independe...	101:12
11:2 17:13	88:1,5 89:2	highest 10:23	hosted 59:20	116:16	122:25	92:13	inflation
26:22,24	89:12 91:12	19:8 64:7	Hotels 26:9	immigrants	125:25	independent	61:24
27:3 45:15	95:4 100:24	highlight	hour 2:19	114:3	incentivize	9:13 14:25	information
45:18,22	103:4	111:22	111:8	impact 6:23	120:17	120:15,17	26:12 35:9
48:12 58:13	104:20	highlighted	house 83:14	7:17 15:14	incentivized	India 118:22	36:2,3,7,17
59:1 79:3	105:11	55:5 122:4	Howard	33:21 36:13	33:6	indicate 24:1	36:20 38:23
80:9 81:1,4	108:6 111:3	124:20	53:16 86:5	43:4 84:21	include 28:11	indicated	50:6,14
healthier	114:7,8	highlights	86:25 87:2	90:16	34:18	12:24	51:24 52:2
85:12	116:3,10	100:9	95:19 96:4	100:25	124:12	indicator	52:3 71:8
120:23	117:12,19	hire 47:11	96:19 97:19	109:1	included 2:14	13:4 16:9	77:23
hear 9:7	117:20	51:21 97:12	98:17 99:11	135:11	includes 15:1	20:18	119:16
105:10	118:11,14	111:8	99:23	impacted	17:6 41:21	indicators	146:7,11
108:16	119:14,18	hiring 30:7	111:21	97:24	50:23 134:3	19:9 68:21	infrastruct...
141:20,20	131:8,11,15	97:6 98:2	113:6	impacting	140:15	indispensa...	79:10
heard 8:13	136:14,25	Hispanic	146:10	87:20	including	9:25	128:16,22
21:21 40:15	138:17	14:18 15:11	huge 57:22	impacts 52:8	12:7 16:11	individual	129:4 131:9
98:24,25	139:25	15:21 28:4	75:1 78:5,6	impatience	54:16 92:16	142:5 144:4	infused
99:18	140:6	28:7,8 30:1	78:8 80:22	64:3	93:2 123:19	individuals	106:15
120:13	141:14,22	54:15,24	hugely 78:15	implication	127:24	67:3 105:9	initial 35:10
123:13	142:3,24	56:12 92:12	hundred	44:6	inclusion	123:25	36:1
132:2,15	143:16,18	100:6,12,15	33:20 104:3	importance	128:10,13	131:11,15	initiative
133:1	144:23,23	100:19	111:8	10:3 39:11	inclusive	136:1	9:12 36:13
138:23	helped	102:14	138:13	important	93:25 94:2	139:10	51:9 79:16
hearing 2:7	117:25	Hispanic-o...	hurt 115:20	3:4 10:16	95:4 120:22	indoor	99:12,18
2:15,23 6:4	helpful 36:1	101:4	hyper-focu...	15:12 18:3	125:1	112:10	100:22
6:6,13 7:12	36:15 37:23	historic 73:16	102:5	23:7,13,20	127:15,23	indoors 139:8	128:17
7:21,24,25	39:1 42:9	historical		25:10 30:19	127:25	Industrial	initiatives
68:15	66:6 71:3	38:4 57:23	I	37:7 39:23	inclusively	137:3	50:11 84:10
109:19	helping 82:13	historically	idea 21:8	42:15 44:24	65:14	industries	inmate 52:20
110:5	85:11 102:5	18:1 84:3	46:24 47:8	61:7,13	income 18:6	23:17 26:6	input 147:5
121:13	107:15	88:12 93:25	96:15	67:2 71:11	62:18 63:13	68:23 69:6	Inquirer 2:16
122:23	helps 23:21	122:15	108:25	76:16,18	82:16 88:23	78:22 81:3	insanely 85:3
125:20	117:7	123:25	111:12	83:25 84:2	89:2 109:2	127:9,12,14	insight
126:18	Henon 3:1	hit 52:9,10,12	identify	87:8 110:25	132:10,11	140:10,13	141:13
145:25	hey 117:17	139:6	37:21 134:4	127:17	increase 77:3	140:21	inspection
146:6	hierarchy	hold 6:13	identifying	130:20	77:5 92:15	industry	137:20,24
hearings 2:11	106:1	7:12	16:5	136:12	94:12	17:24 23:24	inspections
2:13,17	high 12:7	holistic	IFT 137:3,13	impoverish...	108:10	38:9,15	137:12,16
heavily 46:9	14:2 17:8	124:10	137:20	81:25	109:23	40:9 58:18	138:7
97:24	19:5 23:18	130:25	illustrate	impressive	115:16	78:6,7 80:1	installed
heed 124:25	25:3,3,18	home 16:24	29:5	129:2	increased	93:11 108:1	137:22
held 105:7	42:21 48:11	hometown	illustrates	improve 70:8	62:20 90:12	108:2,4,8	instance
Hello 86:23	75:2,4 84:6	9:15	14:22	83:13 134:8	increasing	129:15	52:24
help 3:18 4:5	84:15	hone 93:9	image 4:24	improved	18:20 24:23	131:6,8	instantly
20:11 23:4	122:13,14	honor 79:24	74:9	124:14	114:10	135:15	20:16

Committee on Commerce and Economic Development
October 6, 2020

Page 10

Institute 43:20	22:9 introduce	117:6 121:7 126:21	118:16 122:6	Kaufman 43:20	63:8 67:3 68:9,25	knowledge... 36:19	62:22 124:5 124:6	
institutions 10:8 79:7 123:1,20 135:23 140:17	9:17 introduction 8:14 introductions 93:10	131:24 133:6 137:1 138:18 146:16	142:10 143:2 jobs 10:2,5 11:12 14:10	keep 76:11 93:10 123:3 keeping 70:3 Keisha 38:12 KENDRA 1:11	69:4,23 70:6,14,16 70:18 72:1 72:22 73:21 75:10 78:5 79:23 81:7 81:10 84:7	knowledge 111:23 129:8,24 known 16:19 16:22 27:3 37:14 79:11 79:19	133:16 largest 57:8 58:11 64:8 64:19 66:16 121:18 122:9 135:2	
instructed 22:16	invariably 111:14	issued 3:21 issues 9:14 22:14 61:8 61:11 63:3 81:7 98:21 126:7 147:7	48:14 55:3 56:19,25 57:4,5,6,10 57:13 63:10 63:10,16,23 64:5,14,24 65:2,6 67:19,20 68:10 69:4 69:7 74:19 78:13,16,20 78:22 82:1 84:20 85:11 101:16,17 102:1,11,20 138:11	Kerry 50:21 key 9:14 73:23 117:6 keys 101:11 102:2 kick 86:25 kicking 128:7 kind 21:17,23 21:24 22:2 23:12 29:12 29:13,24 30:2 31:11 40:18 41:15 44:2 65:17 74:9 75:21 97:3 112:6 116:19 118:21 120:9 125:20 126:6 128:3 131:10 134:8	84:25,25 87:7 95:11 95:17 97:9 97:25 98:2 98:7,11 99:8,11,16 100:9,16 102:24 105:8 109:3 109:22,25 110:15,23 111:2,4 112:13,24 116:16 117:8,10,17 117:22 118:3,4,8,8 118:9,12,19 118:21,23 118:24 119:4,11 120:4 122:1 122:9,22 123:12 124:7,9 125:18,20 125:23 126:2,3,9 126:10,13 128:4,4,16 128:17 129:1,3,19 131:11 133:7,9,12 133:15,18 133:22,24 138:3 141:24,25 142:17 143:9 144:5 144:10 145:17 147:2 knowing 72:18	L L&I 112:8 118:1 LA 38:21 labor 11:10 68:21 labs 17:21 48:16 lack 58:15 80:15 98:16 121:11 134:6 135:17 lacking 31:8 lag 56:15 lagging 39:19 39:21 42:19 42:22 72:25 80:17 Lancaster 136:5 Lance 38:12 landscaping 131:6 language 114:5 115:15 118:1 languages 119:17 large 11:16 13:13 17:2 17:12 28:16 35:2 65:10 81:11 93:6 101:17 122:25 125:21 133:24 larger 14:17 18:17 22:21 28:17 33:14 57:9 58:6 59:11 62:21	Larry 35:6 laser 87:21 late 50:17 lately 39:24 latest 15:19 Latin 37:1 Latin-X 98:8 Latino 101:3 102:1 104:22,23 107:7 Latino-own... 100:24 112:21,22 Latinos 102:6 LatinX 101:8 103:15 104:1 107:19 Laughs 86:24 Laughter 119:1 launched 88:17,25 89:11 93:4 Law 2:5 lawyers 134:3 layered 73:18 lays 94:24 leader 48:10 136:24 leaders 4:15 66:20 139:16 leading 12:20 99:13 100:13 112:15 leads 94:8 103:10 League 79:16 80:11 leap 30:8 learn 14:11 45:16 71:5	
intelligencer 2:16	97:11 105:16,17	J Jabari 86:7 86:15 134:19,23 134:25 141:18 142:16 143:15,25 145:5 146:9 janitor 47:3 Jenn 108:20 108:22 113:10,11 Jennifer 86:5 86:15,22,23 95:21 100:2 100:5 105:1 116:8 117:6 124:19 134:2 146:9 jeopardy 137:16 Jerry 59:24 Joanne 50:24 job 4:8 10:25 11:15 55:2 58:7 60:9 61:1 63:18 63:21,25 64:1,23 65:18,19 66:23 67:16 67:18 68:6 68:7,13 69:12,13 74:25 75:3 78:21 80:3 83:1,9,11 101:21,22 102:2 114:9 114:10	Johnson 3:2 5:19 46:7 Jones 1:12 2:25 5:21 5:22 44:21 44:22 48:15 48:21 49:4 50:3,9 51:24 52:1 52:5,6 86:8 134:22,23 134:25 143:23 145:20 146:9 journey 124:24 JR 1:12 judgment 61:19 June 65:3 89:1 jurisdictions 31:7 36:22 37:22 38:24 justice 61:10 Justine 112:6	Kindra 86:7 86:15 119:22 120:1 127:2 131:22 134:18 kinds 21:22 46:15 59:15 83:8 KING 148:11 Kirkland 50:21 kitchen 137:6 137:6,7,18 kits 89:17 know 10:20 19:16 23:22 24:23 35:5 39:19 45:10 47:6 48:7 49:2 51:6 57:1 59:23 62:10,25	knowledge... 36:19 knowledge 111:23 129:8,24 known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19
intend 9:19 35:19	105:18 129:6	141:18 142:16 143:15,25 145:5 146:9 janitor 47:3 Jenn 108:20 108:22 113:10,11 Jennifer 86:5 86:15,22,23 95:21 100:2 100:5 105:1 116:8 117:6 124:19 134:2 146:9 jeopardy 137:16 Jerry 59:24 Joanne 50:24 job 4:8 10:25 11:15 55:2 58:7 60:9 61:1 63:18 63:21,25 64:1,23 65:18,19 66:23 67:16 67:18 68:6 68:7,13 69:12,13 74:25 75:3 78:21 80:3 83:1,9,11 101:21,22 102:2 114:9 114:10	Johnson 3:2 5:19 46:7 Jones 1:12 2:25 5:21 5:22 44:21 44:22 48:15 48:21 49:4 50:3,9 51:24 52:1 52:5,6 86:8 134:22,23 134:25 143:23 145:20 146:9 journey 124:24 JR 1:12 judgment 61:19 June 65:3 89:1 jurisdictions 31:7 36:22 37:22 38:24 justice 61:10 Justine 112:6	Kindra 86:7 86:15 119:22 120:1 127:2 131:22 134:18 kinds 21:22 46:15 59:15 83:8 KING 148:11 Kirkland 50:21 kitchen 137:6 137:6,7,18 kits 89:17 know 10:20 19:16 23:22 24:23 35:5 39:19 45:10 47:6 48:7 49:2 51:6 57:1 59:23 62:10,25	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19
intensive 103:15 104:5 107:18	invested 75:17 investigate 46:2 investigating 46:3 investing 4:2 61:19 75:10 75:18,19 76:4 87:10 91:4 92:8 132:16 investment 81:18 83:21 89:15 91:11 94:13 98:16 investments 31:5 36:22 87:25 89:23 91:8 93:22 invited 7:23 59:21 101:7 inviting 113:18 135:8 involve 130:9 involved 36:4 43:9 50:25 96:16,20 130:14 Israel 45:1,12 issue 35:24 36:19 59:19 64:13 67:12 70:24 81:10	141:18 142:16 143:15,25 145:5 146:9 janitor 47:3 Jenn 108:20 108:22 113:10,11 Jennifer 86:5 86:15,22,23 95:21 100:2 100:5 105:1 116:8 117:6 124:19 134:2 146:9 jeopardy 137:16 Jerry 59:24 Joanne 50:24 job 4:8 10:25 11:15 55:2 58:7 60:9 61:1 63:18 63:21,25 64:1,23 65:18,19 66:23 67:16 67:18 68:6 68:7,13 69:12,13 74:25 75:3 78:21 80:3 83:1,9,11 101:21,22 102:2 114:9 114:10	Johnson 3:2 5:19 46:7 Jones 1:12 2:25 5:21 5:22 44:21 44:22 48:15 48:21 49:4 50:3,9 51:24 52:1 52:5,6 86:8 134:22,23 134:25 143:23 145:20 146:9 journey 124:24 JR 1:12 judgment 61:19 June 65:3 89:1 jurisdictions 31:7 36:22 37:22 38:24 justice 61:10 Justine 112:6	Kindra 86:7 86:15 119:22 120:1 127:2 131:22 134:18 kinds 21:22 46:15 59:15 83:8 KING 148:11 Kirkland 50:21 kitchen 137:6 137:6,7,18 kits 89:17 know 10:20 19:16 23:22 24:23 35:5 39:19 45:10 47:6 48:7 49:2 51:6 57:1 59:23 62:10,25	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	
intentional 60:19 80:6 124:15 129:23 140:5,20 intentionally 80:1 120:20 130:11 interact 24:18 interest 85:19 88:20 123:16 interested 71:7 interesting 3:22 24:12 45:11 47:8 105:12 132:7 interface 111:13 interfacing 124:18 interfere 86:22 Interise 103:12 international... 37:15 interpret	105:18 129:6 invested 75:17 investigate 46:2 investigating 46:3 investing 4:2 61:19 75:10 75:18,19 76:4 87:10 91:4 92:8 132:16 investment 81:18 83:21 89:15 91:11 94:13 98:16 investments 31:5 36:22 87:25 89:23 91:8 93:22 invited 7:23 59:21 101:7 inviting 113:18 135:8 involve 130:9 involved 36:4 43:9 50:25 96:16,20 130:14 Israel 45:1,12 issue 35:24 36:19 59:19 64:13 67:12 70:24 81:10	141:18 142:16 143:15,25 145:5 146:9 janitor 47:3 Jenn 108:20 108:22 113:10,11 Jennifer 86:5 86:15,22,23 95:21 100:2 100:5 105:1 116:8 117:6 124:19 134:2 146:9 jeopardy 137:16 Jerry 59:24 Joanne 50:24 job 4:8 10:25 11:15 55:2 58:7 60:9 61:1 63:18 63:21,25 64:1,23 65:18,19 66:23 67:16 67:18 68:6 68:7,13 69:12,13 74:25 75:3 78:21 80:3 83:1,9,11 101:21,22 102:2 114:9 114:10	Johnson 3:2 5:19 46:7 Jones 1:12 2:25 5:21 5:22 44:21 44:22 48:15 48:21 49:4 50:3,9 51:24 52:1 52:5,6 86:8 134:22,23 134:25 143:23 145:20 146:9 journey 124:24 JR 1:12 judgment 61:19 June 65:3 89:1 jurisdictions 31:7 36:22 37:22 38:24 justice 61:10 Justine 112:6	Kindra 86:7 86:15 119:22 120:1 127:2 131:22 134:18 kinds 21:22 46:15 59:15 83:8 KING 148:11 Kirkland 50:21 kitchen 137:6 137:6,7,18 kits 89:17 know 10:20 19:16 23:22 24:23 35:5 39:19 45:10 47:6 48:7 49:2 51:6 57:1 59:23 62:10,25	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	
intentional 60:19 80:6 124:15 129:23 140:5,20 intentionally 80:1 120:20 130:11 interact 24:18 interest 85:19 88:20 123:16 interested 71:7 interesting 3:22 24:12 45:11 47:8 105:12 132:7 interface 111:13 interfacing 124:18 interfere 86:22 Interise 103:12 international... 37:15 interpret	105:18 129:6 invested 75:17 investigate 46:2 investigating 46:3 investing 4:2 61:19 75:10 75:18,19 76:4 87:10 91:4 92:8 132:16 investment 81:18 83:21 89:15 91:11 94:13 98:16 investments 31:5 36:22 87:25 89:23 91:8 93:22 invited 7:23 59:21 101:7 inviting 113:18 135:8 involve 130:9 involved 36:4 43:9 50:25 96:16,20 130:14 Israel 45:1,12 issue 35:24 36:19 59:19 64:13 67:12 70:24 81:10	141:18 142:16 143:15,25 145:5 146:9 janitor 47:3 Jenn 108:20 108:22 113:10,11 Jennifer 86:5 86:15,22,23 95:21 100:2 100:5 105:1 116:8 117:6 124:19 134:2 146:9 jeopardy 137:16 Jerry 59:24 Joanne 50:24 job 4:8 10:25 11:15 55:2 58:7 60:9 61:1 63:18 63:21,25 64:1,23 65:18,19 66:23 67:16 67:18 68:6 68:7,13 69:12,13 74:25 75:3 78:21 80:3 83:1,9,11 101:21,22 102:2 114:9 114:10	Johnson 3:2 5:19 46:7 Jones 1:12 2:25 5:21 5:22 44:21 44:22 48:15 48:21 49:4 50:3,9 51:24 52:1 52:5,6 86:8 134:22,23 134:25 143:23 145:20 146:9 journey 124:24 JR 1:12 judgment 61:19 June 65:3 89:1 jurisdictions 31:7 36:22 37:22 38:24 justice 61:10 Justine 112:6	Kindra 86:7 86:15 119:22 120:1 127:2 131:22 134:18 kinds 21:22 46:15 59:15 83:8 KING 148:11 Kirkland 50:21 kitchen 137:6 137:6,7,18 kits 89:17 know 10:20 19:16 23:22 24:23 35:5 39:19 45:10 47:6 48:7 49:2 51:6 57:1 59:23 62:10,25	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	
intentional 60:19 80:6 124:15 129:23 140:5,20 intentionally 80:1 120:20 130:11 interact 24:18 interest 85:19 88:20 123:16 interested 71:7 interesting 3:22 24:12 45:11 47:8 105:12 132:7 interface 111:13 interfacing 124:18 interfere 86:22 Interise 103:12 international... 37:15 interpret	105:18 129:6 invested 75:17 investigate 46:2 investigating 46:3 investing 4:2 61:19 75:10 75:18,19 76:4 87:10 91:4 92:8 132:16 investment 81:18 83:21 89:15 91:11 94:13 98:16 investments 31:5 36:22 87:25 89:23 91:8 93:22 invited 7:23 59:21 101:7 inviting 113:18 135:8 involve 130:9 involved 36:4 43:9 50:25 96:16,20 130:14 Israel 45:1,12 issue 35:24 36:19 59:19 64:13 67:12 70:24 81:10	141:18 142:16 143:15,25 145:5 146:9 janitor 47:3 Jenn 108:20 108:22 113:10,11 Jennifer 86:5 86:15,22,23 95:21 100:2 100:5 105:1 116:8 117:6 124:19 134:2 146:9 jeopardy 137:16 Jerry 59:24 Joanne 50:24 job 4:8 10:25 11:15 55:2 58:7 60:9 61:1 63:18 63:21,25 64:1,23 65:18,19 66:23 67:16 67:18 68:6 68:7,13 69:12,13 74:25 75:3 78:21 80:3 83:1,9,11 101:21,22 102:2 114:9 114:10	Johnson 3:2 5:19 46:7 Jones 1:12 2:25 5:21 5:22 44:21 44:22 48:15 48:21 49:4 50:3,9 51:24 52:1 52:5,6 86:8 134:22,23 134:25 143:23 145:20 146:9 journey 124:24 JR 1:12 judgment 61:19 June 65:3 89:1 jurisdictions 31:7 36:22 37:22 38:24 justice 61:10 Justine 112:6	Kindra 86:7 86:15 119:22 120:1 127:2 131:22 134:18 kinds 21:22 46:15 59:15 83:8 KING 148:11 Kirkland 50:21 kitchen 137:6 137:6,7,18 kits 89:17 know 10:20 19:16 23:22 24:23 35:5 39:19 45:10 47:6 48:7 49:2 51:6 57:1 59:23 62:10,25	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	known 16:19 16:22 27:3 37:14 79:11 79:19	
intentional 60:19 80:6 124:15 129:23 140:5,20 intentionally 80:1 120:20 130:11 interact 24:18 interest 85:								

Committee on Commerce and Economic Development
October 6, 2020

Page 11

learned 46:8 46:9,20 104:5 learning 40:25 104:6 104:10 128:11 135:24 leave 3:9,11 led 33:23 left 3:10 15:3 28:12 29:10 130:23 legacy 57:23 legal 2:16 106:23 107:13 legislative 3:19 115:17 117:1 legislators 76:5 legislature 126:4 lending 91:16 91:24 length 139:9 lengthy 120:6 lessons 46:8 46:20 let's 21:24 48:22 82:2 letter 138:5 level 21:18 24:1 31:8 37:5 38:11 43:25 63:21 67:25 68:1 81:14 84:15 104:8 116:15,17 121:9 levels 31:1 63:19,25 64:1 78:1 85:4 121:2 leverage 94:11 Levy 8:23 49:2,17 53:18,23 54:1,1 67:7 68:25 69:18 70:12 71:9	71:23 72:6 72:17 74:6 75:12,15 76:2 78:4 79:4,17,23 82:2 84:24 85:17,24 86:16,19,21 132:17 146:12 liabilities 32:15 liability 18:8 18:15,17,21 20:16 34:15 liaison 112:7 license 137:14,21 licensed 51:3 137:18 licenses 52:21,23 137:23 138:6 licensing 51:7 51:19 109:25 lie 135:6 lieu 123:9 life 61:12 76:11 114:3 light 87:19 limb 143:17 limited 57:24 70:5 87:22 115:15,25 138:9 line 12:12,12 12:14,17 13:6,10,11 65:5 lined 4:12 lines 13:14 linings 60:20 list 86:2,15 listen 4:14 77:13 listening 3:15 98:21 lists 66:18 literally 52:11 little 11:5 25:5 27:15	67:6 live 63:15 living 17:20 loan 90:10 91:13 123:20 loans 88:20 91:19 123:16,18 local 3:12 7:14 10:1,9 10:15,17 14:12 17:12 22:19,20 26:19,22,25 27:6 37:25 38:11 39:24 45:25 46:1 46:21 59:7 69:21 70:13 81:14,16 90:23 91:3 95:1 97:8 120:17 121:2 122:13,24 123:2,7 124:15 128:10 130:9 132:9 136:7 local-orient... 16:20 local-traded 16:20 locally 17:4 17:14 26:21 46:15 89:21 137:4 140:17 located 88:22 101:24 locked 26:4 locus 29:25 long 36:5 49:22 63:9 75:20 79:25 85:20 95:5 100:10 111:9 133:6 139:19 long-term 125:4 longer 47:4	144:18 look 9:19 31:19 33:5 35:19 42:3 47:12,13 48:17,19,20 52:7,21 58:10,17,19 58:21 62:8 64:19 67:17 69:3 71:1 75:17,24 76:5 78:23 79:5 94:18 105:5 108:12 110:16 122:12 133:24 139:2 141:12,21 146:13 looked 11:13 11:18 12:15 12:22 14:13 18:5 27:14 33:9 48:1 54:8,8,10 54:23 55:13 71:21 127:21 looking 5:18 5:23 16:4 29:6 31:11 31:25 35:14 36:16 38:20 47:5 56:3 68:20 69:2 70:25 79:12 104:2 109:14,20 109:23 110:2 129:1 129:20 133:4,11 134:8 147:6 147:11 looks 16:17 25:17 74:3 loopholes 134:4 Los 74:10 lose 41:23 143:1	loss 49:16 65:4 losses 128:1 lost 63:9,10 63:13,22 65:2 78:12 78:19 lot 16:7 20:15 21:14 24:5 30:4,10 34:21,23 40:24,25 41:3,8 43:13,17,20 45:21 47:18 50:20 58:15 63:19 78:19 95:17 96:25 97:9 99:1 99:15 105:2 105:18,19 105:21 106:13,18 109:16 116:13 118:7 119:12 120:4 121:5 121:13 125:9 128:23 129:16 131:1 138:21 141:1 144:5 146:6 love 122:1 low 12:4 23:18 28:25 44:12 58:14 58:20 59:14 69:12 72:9 88:23 89:2 97:17 122:15 123:16 lower 14:3 15:14,18 25:11,13 33:7 61:25 83:8 lowered 82:20 lowering	82:12 lowers 66:14 lowest 13:22 24:14 55:12 55:19 56:1 56:7,9 57:17 132:4 132:6 luck 11:20 M M 148:11 Mackenzie 96:22 97:14 97:20 98:6 Mackenzie... 96:14 main 43:3 49:5,17 mainstream 135:7 maintenance 46:25 major 4:6 9:22 10:2 82:17 84:14 majority 10:4 40:2 84:8 88:11 93:6 96:24 114:2 majority-o... 55:8 makers 26:12 makeup 13:18 making 10:16 40:12 81:14 114:11 127:14 man 111:15 management 90:1 102:24 120:8 Manager 120:2 managers 130:13 Manayunk 49:6 manufactu... 89:21 manufactu... 47:17,21,24 47:25 48:2	63:23 64:5 77:24 78:2 78:8,13,20 map 45:20 March 64:22 65:7 marginalized 122:15 124:1 margins 109:23 MARK 1:10 market 16:24 25:11 31:15 40:19 42:14 68:21 marketing 101:5 104:12 105:16 106:6 107:13 markets 25:9 25:12,14,14 match 103:9 material 42:5 materials 106:6 math 29:2 matter 14:7 41:13,13,14 68:7 75:7 85:20 130:11 133:10 134:7 148:6 matters 16:23 29:12 60:17 117:1 mature 102:15 Mayor 38:11 38:11,12 76:6 McMonagle 6:3,9 8:14 53:13 86:1 McMongale 4:21 mean 19:22 21:13 46:23 48:5 63:6 67:11 70:24 72:8 73:5	74:6,7,16 83:10,15 99:15 110:14 111:6 121:7 122:8 125:17 133:20 Meaning 12:5 means 44:6 48:6 56:16 56:18 58:14 65:15 74:23 80:13 141:2 148:16 meant 140:6 141:3 measure 16:14 27:24 54:17,20 measureme... 11:9 measures 19:3,5 22:12 MED 30:21 146:17,18 146:19 media 26:12 49:10 median 11:13 12:14,19 13:11 17:17 28:15 medical 17:21 medium 39:14 medium-size 64:15 medium-siz... 42:16 56:1 59:9 134:1 meds 11:3,4 17:14,15,22 45:9 79:10 meet 77:10 103:20 meeting 2:10 7:23 8:3 50:17 59:20 66:19 70:10 meetings
--	--	--	--	--	--	---	--

Committee on Commerce and Economic Development
October 6, 2020

Page 12

96:24 member 52:7 53:7 71:14 135:4 members 4:22 8:6,9 120:11 122:20 124:3 134:24 135:10 136:16 139:16 146:1 membership 113:22 120:25 126:19 127:22 135:5 memberships 133:2 men 16:11 mention 124:22 mentioned 18:20 39:20 52:22 69:20 75:10 117:6 123:21 134:2 140:8 141:21 142:8 mentor 93:12 mentor-pro... 93:5 mentoring 93:7 Merchant's 89:5 Merchants 89:1 merit 46:6 merits 43:17 message 55:1 messaging 72:13 metro 28:11 43:23 micro 101:8 115:18 116:3 123:18 microbial	46:24 Microsoft 2:10 8:9 mid-sized 9:21 middle 63:13 82:10 111:15 137:14 midsize 10:19 12:23 19:7 121:22 133:10 midsized 33:22 Mike 50:18 million 15:22 15:25 62:3 63:13 88:3 88:14,16,24 89:7 90:11 90:13,22 91:4,11,16 91:22 92:4 92:8 93:23 102:8,16 123:21 mind 18:3 mindful 130:17 minds 123:3 mindset 144:8 minimize 52:18 80:10 80:14 minorities 129:16 minority 19:4 30:21 58:22 60:5,13 67:24 68:3 69:21 72:14 80:2,19 83:21 85:8 87:20 88:13 88:21 89:8 89:21 91:12 91:13 92:5 92:15,21 94:9 97:12 114:18,21 114:25 115:3	146:16 minority-b... 98:23 minority-o... 3:13 6:20 7:16 15:17 59:4,16 70:4 73:17 87:11,24 88:1 91:9 92:1 93:7 93:21,24 97:22 100:18 102:22 120:21 minus 12:9 minute 9:16 mispronun... 86:7 mission 37:13 114:7 mixes 28:4 mobility 94:4 model 34:13 41:10 80:12 80:25 81:1 127:22,24 131:12 models 108:3 moderate 88:23 modest 18:12 34:8 modestly 35:1 102:10 Mohr 86:7 119:25 120:1 125:17 127:18 129:22 132:24 Mom 16:7 moment 20:5 22:4 67:12 money 16:25 24:19 56:16 60:17 61:24 69:13 75:17 82:9 88:15 117:7 monopolies 53:5	months 121:6 123:14 127:20,25 135:18 mop 47:3 moratorium 124:13 morning 105:6 Mother 46:18 move 3:23 30:5 48:21 57:15 67:4 71:11 97:13 105:22 110:12 moved 63:15 moves 20:10 35:15 moving 66:6 68:12 106:1 127:17 multicultural 115:24 multinatio... 123:1 multinatio... 133:25 multiple 74:8 multiplying 10:24 municipalit... 123:7 Museums 26:16 music 38:7 38:21 140:16 muted 5:1,2 8:17,19 N N 148:1 name 9:1 53:21 54:1 87:1 100:2 100:4 112:5 113:15,19 119:23 120:1 134:20,23 134:25 145:23 Narasimha	113:19 nation's 101:21 national 17:5 21:14,15 25:7 68:1 72:18 103:13 nationally 22:1 25:21 37:14 58:18 58:20 nature 46:18 122:21 123:8 131:10 navigate 136:13 142:4 navigating 109:18 Nearly 89:20 necessarily 26:4 67:16 98:6 133:8 necessary 104:4 necessities 46:10 need 40:4 46:19 52:22 52:22 58:4 58:5 65:8 65:13,14,18 69:9,10 73:19 75:5 75:7 76:7 76:10,14,22 77:6,9,10 83:1,18,19 83:20,22 84:5,25 85:5,5,6,7 85:11 87:21 94:20 95:6 97:10 102:12,23 103:8 104:6 105:11,13 105:15,16 105:17,18 106:5,7,8 107:4,24 108:4,7,16	108:17 111:14 112:24 115:13 116:24 117:9 118:10 119:7,9 122:2 123:15 126:4 131:1 132:17 139:1 141:6 141:21 142:9,24 144:12,17 144:19,20 147:2 needed 106:14 112:23 needing 106:14 needle 97:13 needs 48:5 70:11 106:16 111:10 115:16 119:4 125:21 negative 60:22 neighborho... 10:7 59:5 63:15 75:5 76:21 89:19 91:23 126:13 135:12,16 141:14 neighborho... 74:24 101:25 102:12 114:13 140:24 net 11:15 12:10 18:5 33:1 34:9 109:2 132:10,11 network 104:16	107:3 120:3 127:4 133:18 networking 105:7 130:24 networks 103:1,7 106:21 never 46:14 62:5 116:13 126:16 new 38:21 40:17,18 55:14 60:15 63:22,25 64:14 68:20 70:6 72:23 77:24 78:5 78:6,10 90:21 93:4 100:23 101:2,16,17 102:11 110:2 115:8 119:7,7 123:10 132:11 newer 20:21 newly 137:21 news 2:16 55:5 Nick 86:5,15 113:14 124:19 146:9 nightmare 111:2,3,5 nine 112:2 non-emplo... 15:3,8,13 29:17 30:5 non-Hispanic 28:4,9,9 non-partisan 9:13 non-profit 79:7 113:23 113:24 normal 23:23 101:2 138:2 normally 128:2 136:2 136:3	North 89:10 notable 13:16 45:19 Notary 148:11 notate 145:13 note 2:19 8:7 62:20 94:5 noted 21:6 42:20 66:13 148:4 notes 148:5 notice 2:15 noticed 123:5 NPT 18:15 18:21 34:18 125:18 133:19 number 10:23 13:20 16:3 18:18 19:8 20:11 21:9 22:1 24:12 28:1 28:18 29:2 29:16,16,19 32:13,15 34:23 50:25 54:13,14,18 55:8,12 56:10,18 58:6 60:2 65:19 66:17 67:9,11 72:2,21 74:18 79:2 90:5 117:2 120:10 127:8 128:19 145:8 numbers 16:4 18:23 19:22 20:21 21:19 23:16 30:23 32:9 32:20 33:7 44:15 62:13 67:22 70:15 71:25 75:25 nurturing 104:19 O
--	--	---	---	--	---	---	--

Committee on Commerce and Economic Development
October 6, 2020

Page 13

objects 97:4	99:20	107:15	49:14 110:6	141:25	133:11	104:20	51:22 52:18
obligation	110:14	138:24	110:6,8	143:11	part 10:1	130:20	57:14 60:21
60:18	113:7	opine 31:24	112:10	145:7	11:4 17:14	parts 64:4	63:11,14
obvious 55:6	132:10	32:1	outdoors	ownership	20:5,8,9	path 92:21	64:12 66:16
obviously	old 47:18	opinion 24:22	139:8	19:4 24:2	40:7 42:1	patrons	67:19 68:10
26:15 27:2	101:18	25:1	outlined	122:14	42:15 48:12	139:23	80:22 82:10
47:18 48:13	older 13:25	opportunities	93:22		50:15,22	pattern 12:20	82:10,11
57:14 65:8	once 118:3	31:5 36:24	outlook	P	51:8,13	15:10	83:3 85:5,6
65:25 76:22	one-on-one	38:20 45:5	103:25	p.m 1:6	67:3 73:14	patterns	85:6,11
85:21	90:18	45:9 46:16	outreach	139:13,18	73:24 84:22	49:19	93:10 98:24
133:24	one-tenth	46:21 47:10	128:2	147:16	96:21	Paul 8:23	103:14
occupancy	62:10	50:12 51:17	outside 10:25	PA 88:4	119:18	29:3,4 49:2	107:3,5
139:8,15	one-year	52:8 55:2	16:24 24:18	packages	120:19	49:17 53:18	110:17
occur 2:23	128:8	68:13 69:25	25:8,14	40:13	125:2	53:19,20	111:4 112:2
91:18	ones 21:4	73:13 75:3	26:15 59:13	page 122:18	127:17	54:1 65:23	118:19
occurred	22:21,25	80:5 92:2	overall 4:7	paid 34:19,20	participants	66:10 71:18	119:7
32:4	33:14 54:5	146:20	16:13 24:4	pandemic	8:1 92:22	74:1 75:8	127:15
October 1:6	100:23	opportunity	58:24 61:1	10:21 12:21	103:18	77:21 85:19	138:13
OEO 92:3,19	125:19	3:7 4:12	72:10,20	25:19 46:7	participate	86:11 87:6	141:22
93:4	ongoing 9:19	9:10 19:12	73:4 121:20	52:16 60:21	146:18	132:17	143:8 144:5
offense 37:12	89:24 91:14	44:25 54:3	121:24	63:1,18,24	participated	146:12	144:23
offensive	94:16	54:20,22	overcome	64:25 76:3	96:24	pay 24:2	people's
37:24	open 12:6	65:22 74:23	115:9	88:7 90:16	Participating	32:25 33:7	52:15
offer 2:13	20:11 61:3	80:2 85:25	116:24	94:14 97:24	101:6	57:5 69:6	111:23
42:16	65:20 70:4	92:1 102:20	overlooked	103:21	participation	99:7,9,14	perceive
123:20	110:2	opposite	10:1	120:12	57:16,18	99:15 107:8	19:24
offering	118:15	26:19	overnight	123:18	92:15	107:11	percent 11:11
42:11	123:4	options	130:16	127:21	particular	109:15	11:13 15:5
127:11	139:18	102:25	oversight	128:1	22:18 28:3	111:15	15:6,8,9
office 91:25	143:12	133:23	92:18	135:11,13	30:20 40:5	133:19	17:3,5,15
105:19	145:13	orange 12:14	owe 33:4	137:13	57:1 131:7	paycheck	18:14,15
111:25	opening	13:11	owed 33:12	138:7 139:7	particularly	138:14	21:25 24:13
117:16	23:18	order 6:5	33:23	140:8	23:12 25:10	paying 10:5	26:23 27:11
130:5 132:8	117:15,25	8:10 37:17	owned 10:11	141:16	39:24 54:11	12:7 13:3,7	27:12 28:12
137:23	opens 110:21	75:25 97:13	15:5,9,22	142:25	100:17	82:5 99:3	28:19,23,25
138:16	operate 25:5	104:7,22	28:2 36:25	143:21	123:4	payments	34:17 56:21
Officer 8:22	45:12	109:22	50:13 51:18	panel 8:15,21	129:17	123:9	57:4,6,11
offices 17:5	115:13	112:18	79:14 88:21	53:15 86:3	133:18	peer 94:7	57:17 61:6
17:19	137:8,18	120:13	88:22 89:8	86:4,9	145:8	peer-based	61:11 62:6
137:15	138:12	130:13	89:9 103:14	98:20 147:2	partly 28:11	104:5	62:10,14,15
officials 9:14	139:4 140:2	139:2	123:24	Panelist 9:5	partner 91:6	peers 13:11	63:20,25
138:1	operates	organization	137:4	panels 4:12	121:10	16:15	64:1,2,11
offline 131:4	136:18	103:13	140:17	papers	Partnering	104:15	64:18,20
131:14	137:5	113:23	owner 138:2	106:24	89:10	Pennsylvania	65:4 70:19
oh 5:25 53:19	operating	142:19	143:9	paperwork	partners	1:5 51:10	70:20 74:19
78:19	10:22	organizatio...	owners 14:10	109:11,18	120:25	pensions 77:1	74:20,21
okay 7:19	138:20	3:21 90:4	14:14,15,18	parallel 68:8	124:23	people 10:5	76:25 77:1
12:2 21:20	139:12	92:9 104:11	16:5 70:11	paramount	130:18	10:11 14:10	77:2 78:2
22:24 24:7	142:20	113:24	90:24 92:20	67:12	partnership	15:5,6 16:4	78:12 88:20
30:12 35:5	143:7,14	135:5	114:2	Parker 3:3	88:17 89:1	26:6,10,17	88:21,22
44:16 68:18	operations	oriented	115:14	parks 61:12	96:3 119:13	27:1,4 28:2	89:8,9
71:6 81:5	101:6	25:21	124:18	76:12	130:4	30:7 36:4	102:16
85:13 86:19	103:24	ought 64:2	127:9,12	parody	partnerships	37:25 38:19	121:18,22
96:5 98:19	105:17	outdoor 49:9	138:25	121:11	39:13 87:16	44:1 50:25	139:8

Committee on Commerce and Economic Development
October 6, 2020

Page 14

percentage 25:3 28:2 32:7,8 33:13 44:12 66:14,16	Phila 72:22 Philadelphia 1:1,5 3:5,17 4:2,7 9:12 9:15,20 10:21 11:7 12:4,17 13:2,21 14:4,15 15:4 17:3 17:23 18:1 18:16 19:1 20:13 21:7 21:18 22:6 22:23 24:13 24:18,20 25:11 27:3 28:17 29:22 31:3,9 32:3 32:4 34:15 36:10 37:2 37:11,14 38:2 39:15 39:19 44:11 45:8,20 48:9 50:20 51:17 54:14 55:11,11,18 55:22 56:24 57:10 60:14 63:8 64:2 64:13 65:13 66:14 71:5 73:3,5,18 74:19 75:19 78:1,11 79:10,21,24 82:1 84:21 88:6 93:21 94:6,15 97:16 99:9 100:6,12,15 100:19 102:17 113:22 114:1,2,19 120:3 122:11,17 128:23 132:1 135:1 137:2 142:21 143:7,12 145:9	Philadelphi... 13:9,15 15:20 47:16 48:2 58:10 59:14 Philadelphi... 4:13 16:10 16:13 philanthro... 94:12 Philly 117:16 135:3 Philly's 121:17 122:4 phlcouncil.... 2:18 phone 49:5 picked 33:14 72:22 PIDC 88:17 91:5,9,22 PIDC's 91:16 pie 4:3 28:12 29:11 83:18 83:24 piece 130:21 pieces 124:5 pilot 103:14 126:12 pilots 123:9 Pittsburgh 51:15,16 pivot 40:22 42:13 109:20 131:8,16 pivoting 41:17 pizza 83:13 place 25:10 26:4 37:15 41:24 48:4 63:1 96:25 99:12 places 14:9 14:16 17:8 26:6,10 44:8,9 49:24 59:2 92:20 placing 66:20 plan 35:11 110:24	139:19 planning 94:17 plans 103:20 plateauing 12:18 play 6:20 7:16 20:23 plays 46:18 94:2 131:25 please 4:21 4:22 6:9 8:15 86:2 pleased 103:17 pleasure 127:4 plenty 117:19 plus 54:14 100:25 pocket 47:4 82:9 pockets 82:9 point 19:9 45:11 47:23 49:11 50:6 50:14 52:1 52:2 53:24 60:25 67:14 68:5,6,11 69:11 78:5 78:10,18,22 79:2 80:6 80:15 81:2 81:6 82:18 112:6 124:3 124:20 128:15 pointing 19:9 points 37:13 61:3 63:5 122:2 pol 103:5 polarized 85:3 police 61:16 policies 3:8 10:15 22:20 43:3 70:9 103:6 121:2 122:16,21 policy 9:12 22:23 35:14 38:19 61:22	62:24 81:9 81:17 84:7 84:14,18 policymakers 10:17 18:25 46:1 political 85:3 poor 82:4,9 101:13 Pop 16:7 population 16:10 28:20 28:21,25 29:9 37:4 44:1,5,12 54:19 102:8 portion 29:8 91:19 121:13 position 76:20 140:1 positioned 103:3 positioning 100:25 positions 142:2 positive 19:10,16 63:19 85:22 103:24 possibilities 40:10 possibility 47:12 possible 2:11 4:4 89:15 136:20 post 46:7,17 post-COVID 46:21 52:17 95:3 post-indust... 78:16 posted 33:2 pot 34:15 potential 54:22 128:23 potentially 3:23 93:11 poverty 14:1 14:2,4 19:5 42:21 58:3	63:11,12 64:7,10,11 64:12,16 75:5 76:8 76:22 81:20 84:6,16,22 94:3 114:11 122:16 PPE 47:24 89:17 PPEs 46:12 46:23 practices 3:8 122:12 128:11 practicing 128:4 pre-COVID 11:7 12:3 15:19 20:14 23:17 83:16 pre-pande... 9:23 19:2 21:8 50:1 precure 51:8 predictable 111:17 113:3 preferential 130:2 preliminary 70:2 preparation 133:5 prepare 106:6 prepared 94:21 103:19 109:22 preparedne... 90:15 preparing 42:23 67:19 68:10 presen 19:14 presence 108:9 present 1:9 4:23 5:5,7,9 5:17,23 6:4 presentation 9:3 19:15 21:5 53:12	53:22 65:24 66:13 71:19 81:9 presenter 53:14 President 8:23 54:2 59:22 100:5 113:20 135:1 press 36:8 pressures 123:6 pretty 14:23 23:15 45:19 49:20 99:18 129:2 132:6 previous 122:4 price 107:8 107:12 pride 45:2 primarily 16:18 primary 64:6 97:3 prime 138:19 printing 78:7 prior 2:16 8:5 98:1 priorities 76:7,17 prioritize 120:17 prioritized 140:13 prioritizing 140:21 priority 94:16 112:17 prisons 52:9 52:13 privacy 8:2 private 9:19 31:7 36:23 37:20 39:13 58:11,15 60:17,24,25 68:2 80:16 81:3 94:11 97:10 privilege 82:16	pro 106:18 probably 12:19 26:9 26:20 30:10 33:21 41:2 46:2 70:19 84:13 109:5 110:23 123:5 128:16 problem 59:15,17 69:14 72:16 72:19 73:3 73:15,18 103:1 144:7 problems 73:19 126:2 131:25 144:20 procedures 118:21 124:17 proceed 9:2 53:21 66:7 100:3 113:15 119:23 134:21 proceedings 148:3 Proceeds 76:4 process 19:16 23:9 52:14 53:1,2,6 96:20,23 99:6,16 109:7 110:10,22 111:20 112:12,16 116:19 117:24 119:4,8,8 125:15 129:19 138:3 processes 110:20 113:2 124:17 procurement 39:25 79:15
---	--	---	---	---	---	--	---

Committee on Commerce and Economic Development
October 6, 2020

Page 15

99:13	130:7	31:16 36:23	142:13	126:7	37:6,24	18:13 34:25	141:15
103:10	promising	37:19 39:12	145:1	rate 12:5,9	38:9 40:8	35:3,4	recovered
130:2	43:12 99:19	60:7,16	questions 8:6	12:10,10	42:18 47:17	62:18 82:16	97:22
produce	promoting	61:4,6	19:12 21:4	42:21 56:2	49:24 55:5	109:2,4	recovery
40:19 64:14	100:13,14	66:21 81:16	35:23 39:17	63:12 64:7	63:6 64:17	121:19,23	16:1 36:12
products	promotional	84:9 91:20	53:11 54:5	64:10,20	68:14 69:24	received	65:13 70:17
131:9	101:4	148:11	61:3 65:21	75:5 78:17	70:5 71:21	137:24	95:2 115:12
professional	prompt	published	65:25 69:1	84:6,22	72:9,13,14	receiving	120:19
12:8 26:2	123:19	2:15	71:19 77:22	97:18 99:3	75:3 81:24	71:8 138:5	124:2 127:7
135:25	properly	pulling 44:23	85:16,18	102:7	81:25 83:5	138:14	127:17
proficiency	117:1	punctual	96:13	114:11	84:20 87:7	Recession	141:7
115:15	property	13:1,7	108:24	rates 23:18	87:7 97:5	12:16 47:22	recreation
profit 33:3	34:19	purchase	113:9	23:18,19	98:12,13	64:18	61:18 77:4
79:8	proportion	90:24	119:19	43:24 57:18	100:8	recessions	red 114:16
profitable	17:12	purchased	125:6	122:13,14	105:11	97:23	redo 119:9
105:25	proposed	89:21	134:17	122:16	106:10	Recharge	reduce 58:2
profits 18:5	80:25	purpose 8:12	141:13	129:2	107:9,15	36:11	139:17,19
122:10	prosper	purposes	143:25	ratings 12:25	108:4 109:5	recognize 3:4	reduced
program	94:20	120:8	146:1,24	ratio 54:18	110:1,25	67:14	61:17
88:5,25	prosperity	pursue 114:4	quick 21:4	54:21,23	117:20	105:16	reducing
89:6 90:2,8	93:24 95:5	put 10:8	22:24 52:14	raw 18:23	120:13,16	121:7	81:18
90:10,12,17	protect 115:6	39:23 48:4	52:24 71:19	re-skill 67:4	120:21	124:23	114:11
91:2,14,17	protections	51:25 70:22	77:22 95:25	reach 25:13	122:12	recognized	reduction
92:17,20	124:14	84:7 91:19	96:13	25:13,14	126:17	8:10 82:14	33:23 62:5
93:5,8	protege 130:3	115:17	108:23	57:20	127:5	recognizing	64:16 77:6
101:8	130:19	137:16	136:22	reached 19:7	128:20	8:5 63:3	Reed 38:12
103:16	protests	puts 26:23	142:15	reaches	132:20	recommend	refer 43:7
104:9	115:2	putting 30:7	145:1,4	45:19	136:21	70:8	reference
112:20	proud 58:13	82:9	quickly 4:4	reaching 25:9	142:6,8	recommen...	31:3 32:2,6
130:3	provide 3:7	puzzle 20:9	39:10 42:18	102:16	143:9,13	58:1 60:6	36:1 37:3
programmi...	31:16 36:24	124:5,6	54:7 61:3	130:13	reason 17:11	62:25 83:16	38:7,20
42:11	48:14 51:9		99:10 127:5	read 4:1 6:9	17:23 22:8	recommen...	77:24 79:1
programs	51:17,23	Q	145:12	86:2 97:20	36:8 64:3	59:25 66:18	79:2 81:8
40:4 70:1,3	84:19 93:18	quality 61:12	quite 42:5	readily 71:11	122:6	69:20 93:18	81:11
70:6,8 82:7	136:21	76:10	59:3 64:11	reading	reasonable	96:17	referring
89:25 90:3	provided	102:25	quo 58:5	131:5	8:1 22:22	123:12	19:20 32:14
90:19	31:6 36:3	quarters 61:9	quorum 6:3	ready 130:7	reasons 19:6	125:2	refining
100:23	45:6 89:11	quasi-gove...	quote 74:18	real 90:20	42:22 57:11	record 8:7	104:12
104:1	100:7	92:4		91:23	64:6 116:25	9:1 42:10	reflect 13:17
107:18	providers	question 20:1	R	realigned	128:19	53:21 100:3	reflecting
123:9 129:7	10:6 103:11	20:3,25	R 148:1	100:22	rebound 63:7	113:15,19	28:15
130:5 141:2	provides	21:3 27:7	race 28:3	realistic	63:17 65:13	119:23	reflects 28:11
141:5,6	146:19	30:4 31:13	racehorses	37:18	70:21,22	122:7	28:13 58:23
progress	providing	35:21 42:19	84:8	realities 16:2	rebuild 92:18	125:11	reform
99:17	36:20 59:11	45:7 60:12	races 16:11	reality 95:6	92:23 128:8	134:20,22	121:11
113:12	87:13 89:13	65:1 69:17	racial 56:4	realize 74:17	128:8,9,12	137:7,19	126:16
progressive	92:24	95:21 98:20	racism 73:16	133:21	recalibrate	recorded	127:22
82:4 94:23	133:14	108:20	rag 47:4	realized	100:20	7:25 8:4	regard 38:9
project 91:23	141:13	111:18,19	raise 104:3	60:22	103:19	recover 23:5	44:10
projected	public 2:7,8	116:8	raised 54:5	really 4:5	recall 24:12	23:23 48:3	regarding 6:8
103:23	2:12,13,13	125:13	ramping	17:12 23:7	75:14 98:17	94:14	35:7 97:16
projections	2:14 6:6	127:18,19	29:20	23:13 25:16	98:18	100:24	region 16:19
19:22	7:24,25	129:23	ran 40:17	27:14 29:5	receipts	127:7	16:21 22:7
projects	14:13 31:6	132:25	range 57:7	29:7,12,20	12:25 18:6	138:23	22:13 24:19

Committee on Commerce and Economic Development
October 6, 2020

Page 16

51:5 56:25	136:17	122:4	57:11 63:14	restore 88:25	95:22,24	112:16	133:5
59:12 69:7	released 6:14	128:25	66:15 76:11	restrictions	96:5 126:24	146:9	scalable
79:21	7:13 9:18	reported 33:1	94:4,25	49:8 139:11	126:25	role 6:19 7:15	127:14
100:16	76:3	34:9 35:2,4	resilience	139:15,17	129:10	60:18 61:21	scale 23:14
106:17	relevant 23:2	110:5	120:14	139:20	131:2 145:2	62:24 94:3	25:12 27:2
region's	relief 70:1	121:19,23	resilient	result 18:10	145:3	roll 4:22	29:14 45:13
101:22	88:5,16	reporter	41:22	18:13 33:15	right 3:5,8,15	rolled 137:15	93:8 102:22
regional	101:9 125:3	148:11,19	resolution	34:14 51:21	3:25 7:5,9	Ron 67:10	102:23
22:11	140:6,14,21	reporting	2:22 6:8,10	57:16 66:18	11:21 15:7	71:3	104:22
Registry	141:1,7	30:23 33:4	6:11 7:10	97:24	21:9 29:11	roots 30:7	108:7
92:19	religious	reports 3:21	8:16 145:23	100:16	31:12 32:16	RPR 148:11	127:23
regressive	140:17	represented	RESOLUT...	138:10	32:21 35:22	rules 118:5,6	scaling
82:3	rely 46:9	62:3 146:8	1:16	results 85:23	41:9 48:4	run 10:11	102:20
regular 23:9	remain 66:5	represents	resolve	resume	62:9 68:11	40:9 104:4	103:13,22
126:18	102:14	57:14	124:21	137:20	69:22 71:23	running	107:11
regulations	124:1 125:5	reproduction	138:18	retail 107:8	75:12 77:13	114:14	scarce 83:18
35:17 49:13	remained	148:15	147:7	retailers 59:6	79:4 82:3	118:3	Scott 59:24
114:16,22	90:3	requesting	resources	retails 40:11	82:24 83:12	144:15	screen 4:24
115:19	remote 2:7	140:4	3:18 30:25	retain 140:1	83:14 86:25	rust 78:11	9:3,16
118:23	2:11	requests	84:4 87:22	Retool	106:2,3		11:19,22
136:17	remotely	109:13	89:12 94:12	100:20	109:16	<u>S</u>	53:23 86:12
139:7 142:1	2:10 105:8	require 43:17	103:10	revenue	110:3,14	s 1:12 136:18	scribble
regulatory	removed	requirement	115:25,25	14:12 15:14	111:9,15	Sach 107:18	25:25
35:15 38:14	135:24	115:17	117:12	60:4 110:3	119:10	safe 12:19	Sean 5:2 6:17
rehab 17:20	Renaissance	requires 2:5	134:1,6	121:14,21	122:19	140:17	6:22,25
reinforced	89:10	47:24	respond	122:3,10	126:2,12	safely 89:14	8:18,19
98:11	renewal	111:14	47:23	123:10	132:18,22	115:14	season 66:4
reintegration	137:21	requiring	responding	127:24	136:23	safety 61:6	71:12
101:1	rent 13:3	139:12	117:1	133:13,22	138:12	61:10	seat 128:3
reiterate	124:14	research 3:22	response	135:18	144:15,16	115:21	seating 110:6
146:25	reopen 88:25	4:14 6:14	5:11,20 6:1	136:20	riots 115:2	sales 15:21	second 24:14
relate 141:7	89:14	7:12 9:12	40:1 68:19	139:1,24	rise 59:18	15:23 33:3	53:15 60:6
related 42:19	140:12,19	9:13 10:18	100:20	140:11	80:18	34:4,10,20	67:14 104:4
97:4,5	reopening	20:6 23:16	111:24	revenues	rises 64:10	102:17	107:22
121:14	20:7 89:12	24:25 25:1	112:4	33:2 56:15	rising 11:14	San 17:8	137:25
126:7	repair 101:24	25:2 29:4	124:21	130:8	12:16,17	sanitation	139:5
relatedly	repeat 87:5	30:18,24	129:11	reverse 56:22	risk 49:22	50:11 51:3	section 81:16
122:3	replace 64:4	31:24 36:2	131:3	57:12 74:15	57:14	51:9,14	sector 9:20
relates 139:5	report 16:3	36:20 37:6	rest 65:8	review	115:21	61:13 76:12	17:13,16
140:4	16:17 18:23	37:21 43:19	restart	138:23	roadmap	save 85:10	20:14 24:24
Relations	22:5,12	43:21 68:21	100:21	reviewing	125:3	saw 10:23	25:23 29:14
120:2	23:2 29:24	97:25	115:7	39:17	roasters	19:22,23	31:7,16
relationship	31:20 32:20	102:17	restaurant	136:17	101:23	31:25 48:1	36:23 37:19
105:24	32:23 33:7	researched	20:7 40:9	rich 82:10	robust 58:7	67:22 83:10	37:20 45:15
relationships	34:24 39:9	132:8	70:17 73:6	106:21	60:25 68:2	saying 9:17	45:16,18
46:11	39:17 42:20	resell 40:13	101:3	Richardson	78:24 80:21	24:16 67:17	46:4 58:12
relative 4:6	48:8 55:5	resells 40:14	restaurants	1:11 2:25	80:21 83:1	72:13 75:18	58:15 60:7
11:1	58:22 70:22	resident	17:4 20:8	5:13,14	95:4 120:15	76:24 83:15	60:17,17,24
relatively	76:2,24	13:20 56:25	21:25 26:20	39:6,7 42:8	Rodriguez	118:7,13,14	61:1,4
12:24 17:2	96:14,18	72:3	48:24 101:5	44:16,20	86:5 100:4	124:7	66:21 68:2
27:5 34:8	97:15 98:5	residents	101:7,24	66:8,9	100:5 105:5	141:23	79:12,19
44:11 99:9	98:6,10,15	10:9 13:25	110:7 139:5	68:18 69:16	106:4 109:4	SBN 120:25	80:16 81:3
122:6	114:18	54:21,24	139:12,14	69:19 71:6	109:19	127:21	94:11 97:11
relaxing	121:17	55:13 57:2	139:18,23	71:10,15	111:6	131:23	108:1,2

Committee on Commerce and Economic Development
October 6, 2020

Page 17

sectors 12:7 13:12 15:19 18:3 24:1,2 24:9,13,17 25:4 38:6 46:2 47:21 80:8,17 108:5,8 secure 93:10 see 4:7 7:5 11:21 12:15 13:9,18 19:16 20:6 20:20,22 21:21 27:9 29:3,15 31:13 34:8 34:25 38:15 38:17 44:14 49:18 50:1 53:24 56:11 57:18 65:5 65:25 68:22 72:24 74:13 105:3 110:9 110:12 113:5 116:9 117:17 122:1 124:4 125:2,14 127:10 128:20 132:22 144:3,11,25 seeing 27:19 53:13 76:1 107:14 113:11 119:20 124:8 126:13,13 126:17 146:25 seek 87:11 114:3 138:4 seeking 90:19 seen 29:16 70:1 84:3 segment 31:15 133:16 selected 103:12 self-employ...	16:5 104:21 self-employ... 16:12 sell 16:18 82:25 140:18 selling 25:8 26:15 58:18 59:7,12 109:22 senior 8:22 52:10,19 sense 20:15 27:6 31:14 40:21 41:25 44:18 49:25 111:19 sentiments 39:10 separate 28:5 separately 56:4 SEPTA 47:1 51:12 September 70:14 series 128:8,9 serve 27:1 48:6 91:20 120:21 135:1 139:23 serves 48:13 113:23 137:6 service 45:18 59:7 61:10 61:16 63:3 65:2 110:7 112:13 124:18 services 10:6 11:3 12:8 14:13,20 16:18 25:8 26:4 59:11 60:10 61:7 66:24 70:18 76:23 77:1 83:19 93:19 94:25 107:9 107:13,14 112:1 137:11	138:8 serving 16:23 40:10 79:24 set 16:3,4 22:14 43:12 61:25 83:20 83:22 93:15 124:10 seven 117:11 seven-month 103:15 share 9:3,16 11:10,19 17:2 25:20 27:18 41:3 49:25 77:3 77:5 140:4 shared 11:22 53:23 sharing 86:16 128:10 Shenoy 86:6 113:17,20 116:12 118:18 119:2 146:9 shifted 18:16 shifting 121:25 Shirley 38:11 shocking 71:25 shocks 13:6 shoes 78:8 shop 40:18 shops 101:24 134:5 short 113:18 short-term 125:3 shouldering 18:14 shovel 130:7 show 9:3 23:17 28:6 38:16 55:25 77:23 showed 25:16 32:7 75:13 75:16 showing 4:14 61:23 shown 82:21 shows 12:9	13:1 15:4,7 17:10 25:18 29:23 32:23 56:6 72:1 94:5 102:18 121:17 shrinking 18:9 shut 20:17 118:14 141:23 side 62:9 94:18 133:9 sidewalk 139:10 significant 84:5 113:5 121:13 135:20 136:6 significantly 29:22 55:18 58:6 77:25 110:10 signify 8:10 Silicon 41:7,7 silo 147:4 silver 60:20 similar 15:11 38:21 49:9 54:8 59:17 Similarly 56:12 80:9 simple 54:17 55:1 58:1 62:25 111:16 113:3 simpler 94:23 simplified 110:11 simply 13:20 27:25 28:1 43:25 57:20 59:3 63:5 64:11 65:8 105:20 simultaneo... 73:20 single 34:4 98:10,10 124:24 single-sales 18:11	SIP 90:19 sir 113:17 sitting 97:1 situation 62:12 75:10 137:10 six 97:3 127:20 six-month 103:25 size 28:24 88:8 sizes 107:23 skills 26:3 93:9 97:6 skip 87:4 120:7 slice 34:23 slicing 4:4 slide 32:6,17 sliding 127:23 slight 34:8 slightly 28:14 56:10 77:7 slip 10:19 slow 59:14 69:12 73:18 99:4 115:7 115:8 slower 13:10 13:15 18:2 slowest 56:2 slowly 12:17 48:25 64:21 65:5 97:22 121:25 small 9:21 10:18 11:9 12:23 14:5 14:14 16:6 17:3,19 18:21 19:7 20:8 23:4 33:21 34:16 39:13 42:16 45:9,12,17 50:15 56:1 58:23,25 59:8 60:13 62:19 64:15 65:9 80:17 81:12 82:18 83:3,6	87:10,23,25 88:4,5,16 89:25 91:8 91:16 93:8 93:13 94:6 94:13,15 95:14 99:1 99:6 101:8 101:14,19 102:3 107:24 110:19 111:7 114:20 115:3 116:3 118:22 121:21 133:9 134:1 135:3,6,12 136:4,8,19 136:24 137:7 138:20 140:6,18 141:3 145:7 smaller 12:13 13:17 14:16 14:21 15:13 18:17,18,19 22:19 23:8 34:6 37:5 62:23 93:7 102:14,15 121:15 134:5 SMB 11:15 SMBs 10:20 11:10 13:9 16:17 17:16 17:25 18:7 32:5 36:25 45:22 snapshot 13:23 so-called 29:17 social 17:13 26:24 45:18 45:23 60:9 61:7,10,16 63:3 66:23 83:19 103:8 104:14 106:12,21	107:19 sold 26:13 sole 73:23 solid 49:20 solution 73:23,24 124:24 solutions 121:4 123:12 124:10,12 125:24 127:14 solve 73:19 80:19,23 99:1 124:6 124:25 solving 69:14 101:11 103:2 somebody 40:17 73:8 96:8 109:8 111:14,16 somewhat 12:5 16:14 29:25 soon 136:20 sooner 85:9 sorry 5:3 8:20 19:19 41:18 82:15 86:17 sort 12:18 21:14 23:19 35:1 87:4 96:21 97:6 98:9 130:4 sorts 105:8 source 10:2 46:15 101:15 sources 110:2 123:10 129:4 South 117:16 Southwest 137:2 space 36:5 spaces 140:15 speak 4:4,25 96:16 116:20	142:17 143:5 speaker 60:2 68:6 speakers 59:23 67:9 speaking 27:5 76:6 specific 25:23 36:18 42:1 43:17 48:18 48:18 127:11 140:10 specifically 39:18 42:4 54:23 84:5 98:3 136:4 spectrum 48:12 speed 99:5,14 spend 26:11 31:11 60:13 60:16 83:12 136:1 spending 60:15 61:5 61:11,16 69:13 76:25 92:5 140:5 140:14 spends 141:1 spent 61:9 split 17:9 spoke 122:8 sprawling 74:11 spread 45:21 Squilla 1:10 2:2,22 4:19 5:2,4,5 6:2 6:17,22,25 7:2,4,7,19 8:18,25 9:8 11:23 19:13 19:21 20:20 21:2 30:14 39:4 44:19 50:7 52:4 53:9,17,20 53:25 54:6 65:1,23 71:14 77:17 85:15 86:1
---	---	--	---	--	---	---	--

Committee on Commerce and Economic Development
October 6, 2020

Page 18

86:10,18,20	startled	stormwater	125:23	62:2 102:23	34:5	99:21 100:1	146:15,21
86:24 95:9	72:21,24	128:18	132:16	suffer 99:7	sure 3:9	123:21	talks 15:25
95:20,23	startup 43:24	story 47:18	structured	suffered 63:8	22:10 23:15	124:22	29:4
96:7 99:24	45:2 60:4	132:16	75:11 96:23	78:15	28:20 47:10	146:10	tapes 114:16
104:25	73:5 114:20	straight	struggle	135:20	52:22 53:4	synergy 45:3	targeted
106:3	114:23	64:23	105:3	suffering	53:23 67:7	45:8	89:25
108:15	startups	strain 94:10	struggling	85:3 141:9	69:18 71:20	system 51:4,8	targeting
113:9 116:6	67:13 94:9	strategic	123:3	sufficiently	79:17 86:4	74:22	128:10
117:21	115:8	104:13	138:22	61:19	88:10 93:15	systems	129:24
119:1,10	state 2:5 7:14	strategically	students	suggest 67:21	96:19 98:25	42:25 43:3	task 36:12
125:7	9:1 34:21	128:1	135:25	suggesting	100:4	45:23	50:16,22
126:20	53:20 100:2	strategies	studied 11:8	59:18 70:16	107:20		51:2,13
131:18,22	113:15	40:6 121:1	13:23	75:23 96:17	118:4	T	96:21
134:15	119:22	strategy	studies 35:7	summarizing	119:25	T 148:1,1	tax 4:3 18:6,6
141:18	121:2,9	46:13 60:19	97:20,21	125:8	134:22	table 128:3	18:7,10,17
143:24	126:3 129:3	64:16 76:9	study 22:14	summer	143:2	tackle 112:14	18:24,24
145:21	132:10	100:20	35:10 42:3	51:13	144:21	122:23	32:15,15,25
146:4,23	134:20	104:12	42:4,24	Sunshine	surprise 48:9	126:15	33:5,7,12
147:14	State's 94:22	stream 9:5	43:14 56:5	8:11	57:21 59:3	take 4:22	33:16 34:20
stabilization	statement	Street 49:5	71:21 72:18	supervision	60:1 61:21	19:12 28:24	38:14 61:21
141:8	37:17 80:18	Street's 49:17	82:19,21	148:18	74:7	40:23 47:6	62:4,14,17
stabilize	statements	streets 49:10	94:5	supplied	surprised	48:20 68:10	62:18,24
136:21	3:14 106:8	77:5 112:8	studying 3:15	46:16	36:7	70:17 82:6	63:4 70:9
139:2,22,25	statewide	strength	stunned	suppliers	surrounding	83:15 104:7	75:11,24
141:15	88:4 128:24	20:15,16	74:12	13:3	74:14	110:20	77:6 81:9
stabilizing	static 82:25	41:5 58:12	subcommit...	supplies	140:24	134:4,9	81:11,22
136:9	statistics	58:22,24	96:25	89:20	survey 21:18	144:18	82:3,3,4,5,8
staff 50:22	120:5	80:10	submitted	supply 39:22	surveys	takeaway 4:1	82:11,12,16
135:25	status 58:5	strengthen	120:5	40:7,14,20	21:14,15	73:2	82:17 83:8
stages 93:16	109:12	92:7 93:9	subsequent	41:4,9,11	survival	taken 37:19	84:11,18
stand 3:23	stay 118:15	strengtheni...	137:24	106:2	114:6	49:8 148:5	90:2,6,14
standardized	steady 90:4	87:15	subside 66:2	support 2:22	survive 114:8	takes 34:15	94:19,23
113:2	103:24	104:19	subsidies	42:25 69:21	143:2,21	34:19 111:9	98:15,16
stark 15:10	stem 120:14	strengths	95:14	87:25 88:7	suspended	talk 46:12	109:2,5,9
starkly 14:23	stenographic	80:13	119:15	89:16,25	137:12	66:25 67:5	121:12,21
start 4:2 9:17	148:5	strong 11:2	suburb 56:22	90:3,6,18	sustainability	73:5 97:15	122:5,10,21
23:8 30:6,7	step 31:16	20:13 38:4	suburban	91:17 93:19	128:5,13	105:12,21	122:23,24
30:7 41:4	114:10	46:5 58:12	22:7 74:5	93:20 103:6	130:6	106:1,12,13	125:22
43:15 55:4	steps 37:19	58:25,25	suburbs	120:20	sustainable	106:14	126:7 130:1
86:10	82:17 99:16	59:1 79:9	56:20,24	121:1	120:2 125:4	107:23	132:10,11
102:14	Steven 59:23	104:15	57:3,6,8,13	123:15,23	127:3	117:19	132:16
107:4	stimulating	108:6	62:18 68:10	supported	sustaining	127:6	134:4,10
114:12	77:11	stronger 66:4	74:2,12,14	88:18 90:5	57:9	131:13	taxation
120:18	stimulus	68:3	succeed 59:9	128:17	Sweeney	136:13	131:24
121:6	84:12	strongest	80:7 142:22	supporting	59:24	talked 24:8	taxes 18:8
136:19	stop 65:20	46:4	succeeding	39:12 87:10	switched	50:10 58:9	33:5,23
started 41:9	stopped	strongly	59:10 80:8	129:14	135:23	81:7 84:12	34:3 62:1
50:16 64:24	86:16	64:25	success 92:17	143:14	switching	120:4 133:2	75:20 81:14
starting 71:1	store 40:13	structure 4:3	93:15	supportive	41:19	talking 29:13	81:18 83:2
102:6	90:8,24	75:24 94:19	142:22,23	116:20	Sylvie 53:16	33:19 49:23	109:3,6,15
107:11	stores 135:16	94:23 98:15	successful	124:11	68:25 86:5	98:22	121:6,15,16
109:21	stories 40:16	98:16	31:1 37:5	supports	86:13 87:2	105:23	121:24
114:14	storms	121:12	38:22 101:1	127:11	95:9,21	121:5	122:11
117:23	135:21	122:5	successfully	supposed	96:1,11,13	125:12	123:9

Committee on Commerce and Economic Development
October 6, 2020

Page 19

125:16	testifiers	85:14,15,19	130:25	105:15	102:7	32:24 33:12	trains 47:2
126:16	86:11	85:23,24	144:1	106:22,24	103:21	Tom 8:25	trajectory
133:3,8	testify 7:23	86:20 89:16	things 3:23	107:1,3	109:9	9:10 11:23	19:25
team 22:13	8:16 116:5	95:8,9,10	17:7 20:6	108:4,7,13	136:21	87:6	transcript
22:13 95:12	135:9	95:16,19	21:22 26:11	109:4,14,21	thrive 37:16	tomorrow	148:6,14
96:2 111:24	141:12	96:1,4,5,10	33:16 34:21	110:11,24	120:18	144:13	transit 74:22
112:4,9	145:22	96:11,11	34:21 36:15	111:6,24	time 3:13 4:9	tools 131:11	translate
124:22	testimony	99:20,21,22	38:6 41:6	112:17	8:8 11:6	top 79:6	14:9 28:23
Teams 2:10	2:13 7:21	99:23,24	42:2 44:25	113:4	23:10 31:11	132:3	translates
8:9	9:2 66:11	104:24,25	45:1 47:9	116:12,14	34:7,10	topic 22:18	56:14
technical	77:14,21	108:22,22	47:15 48:16	117:4	35:18,24	22:21 87:8	treatment
12:8 31:4	87:3 95:10	113:7,8,11	52:13 71:2	118:10,16	36:5 38:10	total 18:14	46:25
35:24 87:13	100:1,3,7	113:17	98:4,5	122:8,17	42:12 49:22	28:1 33:12	tremendous
90:12 92:25	105:1	116:5,6	105:10	125:12	51:12 55:19	33:13 34:14	3:6
101:6	108:23	119:18,20	108:13	127:7,16	66:15 74:18	34:15 54:13	trend 49:14
technologies	113:16	125:7,8	111:16	129:5,12,22	79:25 80:24	55:7 88:15	trends 32:1
26:13	116:7	126:20,22	121:4	129:23	88:2 100:10	89:7 102:18	trick 113:1
technology	119:21,24	126:25	130:20	130:11	106:9	121:19,23	tropical
26:12 40:24	120:6 125:8	127:1,2,18	131:1,10	131:24	111:10	totaling	135:21
42:13 53:5	125:10	129:10	136:22	133:21	120:8	93:22	trouble 106:5
128:22	126:23	131:2,16,17	144:11,16	138:18	126:16	totally 113:6	130:24
television	127:2	131:18,21	144:17	140:25	131:4 133:6	touched	truck 137:3,4
83:13	131:22	131:22	146:20	142:9 144:2	134:6	135:13	137:8
tell 24:5	132:2 133:1	132:24	think 3:4	144:6,8	137:14	tough 126:15	trucks 138:11
33:15 64:9	133:4	134:12,13	21:7 23:2,3	thinking	139:20	126:15,21	true 101:16
110:25	134:13,18	134:13,14	23:16,22	74:10 94:17	144:18	trace 52:17	102:3 142:3
143:16	134:21	134:15,17	24:14 27:10	104:13	timeliness	track 3:24	Trust 3:20
144:19	141:19	135:8,9	27:21 29:3	131:7	13:15	132:23	Trusts 6:15
telling 4:16	142:16	138:16	29:7 32:7	132:14	timely 13:2	tracked	7:13 8:23
29:11	testing 48:16	141:11,17	32:16,17	third 12:19	30:22	59:10	9:11 114:17
temporary	thank 2:2,21	141:18,19	35:25 36:15	140:3	times 15:24	tracking	try 3:7 7:7
124:13	2:24 4:17	142:11,14	37:4,6,23	thirty 38:8	55:17,22,23	21:15	21:16 27:18
ten 7:8 11:12	4:18,19	142:16,19	38:3 40:15	Thomas 3:3	62:17 72:8	traded 16:23	42:6 68:22
64:8	5:15 6:2	142:21	41:6,7	8:21 146:11	74:8 84:8	17:6 24:8	77:10 95:13
tenants	7:20 8:13	143:6,6,15	42:14 43:4	thought	97:1 102:7	24:13,23	112:11,14
128:12	8:25 9:4,6,9	143:21,23	43:7,9,11	110:15	136:13	25:4,20,23	117:17
tend 10:14	9:9 11:25	143:24	46:6 53:17	thoughts	139:12	26:1,5,16	129:18
14:20 18:1	19:11,13	145:3,5,15	53:18 59:5	79:11,19	144:5	39:21 58:18	131:8
22:19 31:19	21:1,4	145:19,20	60:20 61:21	132:22	title 6:9	trading 58:20	trying 23:22
35:8 107:23	30:12,13,13	145:21	62:12,24	thousand	today 2:23	traditional	37:10 38:23
119:6	30:14,17,18	146:3,5,22	65:17 66:1	13:25 33:20	4:11,17	78:11 129:4	82:25 98:25
tended 23:17	39:3,4,7,8	146:23	66:4,6 67:7	72:5 88:8	7:22 63:24	tragic 89:4	122:18
tends 105:25	44:16,17,19	147:10,12	67:17 68:5	104:3	76:1 77:14	trail 16:12	130:14
tenuous	44:22,23	147:13	69:9,9	thousands	103:22	56:13,17	142:3
12:24	50:3 52:6	Thanks 89:4	70:15,24	17:19	108:23	train 69:4	Tuesday 1:6
term 75:20	53:7,8,9,9	thin 75:3	71:3,10	102:11	120:5 122:8	85:6	tuition 26:7
95:5 139:19	54:2 65:21	thing 23:19	72:3,17	three 15:24	124:16	training	turn 104:20
terms 70:25	65:23,24	31:12 44:3	73:2,14	47:2 56:11	132:2 133:5	41:14 60:9	turned 20:16
75:3 91:18	66:9,10	82:24	74:16 75:14	61:9 67:8	134:12	66:23 67:16	47:20
96:22 98:3	68:18 69:16	107:22	78:4 82:11	67:11 76:6	138:12	67:18 68:6	turning 40:12
112:12	71:6,9,13	117:10,11	82:12,19	76:14,16	140:4,11	68:8 69:10	TV 38:16,16
121:4 141:1	71:14,17,18	119:3,25	84:14,24	77:7 83:25	142:17	69:14 129:7	twelve 11:8
territory	77:14,15,16	122:23	96:7 98:1,5	84:2 97:4,5	147:10	129:25	12:15 19:2
22:23	77:17,20,21	130:15,16	99:15	100:11	told 22:16	130:19	127:25

Committee on Commerce and Economic Development
October 6, 2020

Page 20

twenty 58:11 61:15	33:6 76:19 117:3	up-skill 67:4	virtual 135:23	129:12 131:23	120:22	women-ow... 89:22 92:22	17:19 21:12 22:4 38:13
twenty-five 57:8	118:12 138:3	urge 139:15	Virtually 1:5	132:21 140:4 145:5	weather 88:6	Woodland 136:5	45:22 50:19 51:4 63:14
twenty-six 64:19	understand... 26:9 85:1	urgent 115:12	virus 66:3	wants 109:21	web 107:12	word 119:14	69:23 82:4 96:22
twice 14:5	understand... 23:11,20	use 8:8 34:5 37:24 51:7	vision 95:2	Washington 55:14 60:3	website 51:25	words 4:23	110:24 112:10
two 3:17 15:24 18:8	48:23	utilized 42:13	voice 100:13	60:12 67:10 67:23 72:24	week 30:20 30:21,22	101:21	115:23 117:13
22:24 27:10	understates 10:3	V	volume 72:19	wasn't 20:5 67:16	59:20,20 66:19 98:22	work 30:24	119:13 125:5 131:9
55:17,22	10:3	vacuum 59:5	voluntary 123:8	watch 20:19	101:2,3 138:15	35:12 37:8 39:9 42:15	138:17 144:22,23
66:17 67:11	undertake 105:20	Valley 41:7,8	W	water 128:21	146:17,17 146:18,19	43:3,7 44:24 50:21	145:17 147:6
72:8 76:10	106:10	valuable 24:20	wage 62:1,14 62:17 82:2	130:6 135:20	weekly 50:17 120:12	51:8,14,20 52:7 53:3	147:6 works 35:14
102:10	undertaken 92:14	value 25:9,11 25:14	82:5,8,12	waterfront 78:6	well-known 55:7	54:9 56:3 66:15,16	92:1 138:21
type 35:11 37:6,17	undertook 101:3	109:15	wait 20:22 53:17	way 3:25 19:25 23:1	went 18:13 18:21 27:21	85:22 86:14 87:9 91:5	world 16:22 27:5 41:25
38:9,23	unemployed 30:6	valued 16:24	waived 83:2	28:4,5 29:7 34:2 41:2,5	33:12 47:1 63:12 72:17	92:25 93:11 94:22,24	83:17 94:18 94:20 95:3
40:8 50:10	unemploy... 58:3 75:4	variety 11:8 19:3	wake 89:3	41:17,20,22 43:9 46:18	87:6 88:16 92:5	95:7,13,16 95:17 96:2	worse 55:11 73:3,4
70:8 78:2	unfortunate 52:8	various 21:12 51:4 92:14	want 2:24 3:8 42:7 49:12	48:14 49:16 61:23 62:2	weren't 82:23	97:10 99:5 105:2,19	worth 30:10 33:2 46:3
81:17,22	unfortunat... 20:3 22:3	146:8	51:23 53:13 58:2 63:5	62:8 67:23 79:12 80:14	West 135:1,3 145:8	106:11,18 106:19	wouldn't 17:1 26:18
84:10 94:19	28:22 31:10	vast 40:2 84:7 88:11	67:20 69:6 69:8 71:20	85:21 93:18 101:18	White 15:5,9 16:11 28:8	107:25 108:17,18	Wrapping 19:1
104:5	31:21	vendor 92:17 99:14,14	80:1,10,12 83:5 86:13	108:2 111:18	54:15 56:6 80:22 98:8	110:17 111:9,10	writ 125:21
129:14	unheard 30:9	137:17	86:21 95:12 95:16	122:3 126:3 131:14	106:19,20 White-owned 15:23 55:8	112:2 113:12	writing 87:3 100:8
types 14:18 31:5 32:2	uniformity 81:10 94:22	vendors 93:2 137:8	105:21,22 106:11	136:18 144:9,22	Wholesalers 26:14	114:21 115:9 116:2	written 125:9
41:6 46:17	121:7	ventilators 46:12	110:9 111:22,22	ways 21:12 25:15 31:13	wide 17:22 wider 16:23	118:10 119:12	wrong 141:24 144:11
typically 129:16	125:25	venues 140:16	116:7 118:9 118:12	34:24 40:21 69:3 70:8	willing 121:8 windfall 83:12	121:8 126:3 127:3,4	X
139:9	uniquely 103:3	verge 135:16	124:2 130:17	81:13 133:14	windfall 83:12	135:11 136:10	Y
U	unit 112:3	versus 14:24 15:2,9	131:3,13 134:20	141:22 142:9	winter 20:23 66:3	144:3,19,21 145:6,9,15	yeah 20:20 32:19 39:2
U&O 34:19	universities 26:5 45:4	48:23 56:22 56:24,25	135:8,9 136:21	we're 72:8,11 we've 50:17	wish 8:10 11:20	147:2 worked 35:6	72:6,17 74:6 76:2
U.S 122:9	52:25	57:7 74:2 125:19	138:16 142:21,22	76:7 80:23 100:9	126:21 wishes 117:20	92:6 145:10 worker 48:13	78:4 96:10 99:11
ultimately 59:12 84:21	126:10	vertically 45:16	142:25 143:1,1,7	146:21 146:25	witnesses 7:22 8:7,15	workers 15:1 17:16	132:24 year 18:22,22
139:25	135:22	vibrantly 73:10,12	144:1 146:5 146:25	weak 59:2 81:4 122:6	146:10 Wolf's 50:22	workforce 57:16,18	26:1 60:12 62:4 64:18
unable 86:12 138:12	University 73:11 74:20	Vice 1:10	wanted 39:10 39:16 40:19	wealth 10:8 30:8 102:3	woman 112:5 women 14:18	67:2 91:3 124:4	64:21,23 90:9,21
140:10,12	unnecessary 114:15	video 9:5 86:9	42:9 66:12 96:1 127:6	102:21 104:23	15:11 88:22 92:5,15	working	91:10 103:12
under-repr... 101:13	unrest 89:3	view 2:12					
underlying 34:12	127:21	viewers 8:1					
underperfo... 19:2 114:20	135:19	vigilante 53:4					
underperfo... 11:7	145:10	violating 115:19					
underspends 94:6	unshare 86:12						
understand 2:4 10:17							
23:7 29:8							

Committee on Commerce and Economic Development
October 6, 2020

Page 21

107:1	88:15	33:11	48 90:4,5	98 121:18			
year's 33:2	13,700 65:4	2016 13:23	499 9:21				
61:25	14 135:4	2017 11:10	4R 36:13				
years 12:20	140 56:21	11:11 18:9					
32:8 33:10	143 56:23	47:16	5				
33:11 36:5	15 103:18	121:17	5 93:3				
38:8 61:15	15,000 88:9	2018 57:5	5:24 147:16				
81:8 119:5	16 13:25	2019 62:8	50 18:15				
127:5	16.1 132:12	2020 1:6	34:16 61:5				
128:18	16.19 132:19	2021 60:12	76:25 139:8				
York 38:21	17 64:1	21 46:19 90:9	53 74:18				
55:14 60:15	17.2 132:12	22 64:2 78:1	54 15:8				
63:22,25	18 13:24	2200 18:22	55,000				
72:23 77:24	103:18	23 17:15 77:1	135:24				
78:5,6,10	186 89:7	23,000 10:22	58 18:14				
132:12	19 17:5 24:13	21:6	88:22				
Yup 24:10	26:23	24.6 72:11					
	19.3 62:3	25 132:8	6				
Z	1970 63:10	25,000 88:19	6 1:6 15:6				
zero 14:24	63:21,25	250 101:19	27:11 28:12				
27:12 88:19	64:1 77:25	26 57:4	28:19,23,25				
zones 10:25	78:13	27 63:24	6.60 60:13				
zoning	1990 10:24	286,000 63:9	60 70:20				
124:14	63:18		60,000 90:9				
	1996 61:24	3	600 92:4				
0	62:2 75:14	3 60:2 102:16	62 57:6				
0 62:15	83:7	3-1-1 112:1	65 65:4 70:19				
0.59 60:15		3.43 60:16	65/35 17:9				
0.92 60:15	2	3.8 62:14	66 88:20				
	2 60:2 91:16	30 15:9 21:25					
1	102:15	27:12 132:9	7				
1 60:2 62:6	121:22	300,000	7 33:10 88:14				
62:10,15	2,500 88:19	89:15	91:4 93:2				
90:22 91:11	2.1 91:22	32 88:21	70 70:20				
102:16	2.4 64:20	33 93:1	105:9				
1.2 15:22	2.6 15:25	3400 18:22	700 102:18				
1.3 88:24	2:36 1:6	35,100 57:6	75 15:5 89:8				
1.5 64:18	20 63:20 88:3	36,400 65:2					
89:7 90:13	123:21	36th 30:20	8				
1.8 72:7	20,000 88:9	146:19	8 132:19				
10 74:21	2000 88:17	37 57:17	8.25 132:20				
132:13	107:19	38 122:9	81 17:3				
139:13	135:6	39 11:11	84,000 64:24				
10,000 89:17	200446 1:16		85 78:12				
100 138:11	6:8,11 7:10	4	85,000 64:24				
100,000	8:16	4 102:8	854,000				
63:11 88:20	2005 18:9	4.7 72:4	15:21				
11 122:9	33:9	40 21:25					
139:18	2008 83:7	64:11	9				
12,500	2009 57:5	138:10	9.5 132:20				
102:18	2010 62:2	42 57:11	90 78:12				
112:21	63:10	74:20	900,000				
12.1 72:11	2015 121:17	44 11:13	90:14				
13 61:11 77:2	2015/17	46 93:22	91 89:8				