

SURVEYING SMALL BUSINESSES: COVID & Reopening the Kansas Economy

■ EXECUTIVE SUMMARY

Kansas business members of the National Federation of Independent Business (NFIB) were asked questions regarding their actions and expectations about the COVID crisis. The questions aim to gauge the level of urgency these businesses face in reopening and their greatest concerns moving forward; this paper summarizes and contextualizes their responses. The data suggests that most of the concern lies generally with getting customers back and dealing with customer relations as they resume operations.

- 74% of businesses thought that the closing of non-essential business was too restrictive.
- 40% of businesses don't expect to return to pre-crisis levels of economic activity this year.
- 57% of businesses felt that property tax or income tax relief was more important than a reduction of regulations to help rebound.
- 60% of businesses are concerned most about "getting customers back."
- 62% of businesses think that complying with COVID guidelines will not be difficult.
- 70% of businesses are concerned about increased liability.
- 76% of businesses were fearful or uncertain that there will be permanent closures of businesses within their industry within Kansas (48% yes, 28% uncertain, and 24% no).
- Appendices 3 and 4 have free response comments from businesses.

■ OPINION & COMMENTARY

This survey was conducted at a time of extreme policy uncertainty as Governor Kelly began the process of phasing out her statewide lockdown. Known as the "Ad Astra" plan, the reopening outline allowed Kansas businesses and activities to reopen in "Phases."¹ However, the implementation of the "Ad Astra" plan became "chaotic."² Kansas businesses had to contend with a never-before-seen "Phase 1.5," and then after that an aptly named "Modified Phase 2." Then, roughly three weeks into the "Ad Astra" plan, Governor Kelly

removed all enforcement to follow it.³ Now Governor Kelly has established a task force to plan a faster economic recovery for the state.⁴ This survey provides insight into how Kansas businesses can take action and help bring about a full economic recovery.

Kansas businesses seem confident that they can open safely. The general sentiment from the data was that the shutdown was too restrictive and unfair to small businesses. Businesses seem optimistic about dealing with the details of reopening but wonder if customers will be there when they do. If the healthcare system has reached a point where it can handle new cases with proper treatment, then the economy should reopen with individuals choosing the level of protection that they think is right for their circumstances.

At the county level, a gradual reopening with potential delays only makes for more uncertain decision-making and a prolonged recovery for the economy. The survey responses suggest that government restrictions on private activity, absent transparent and objective benchmarks, are creating uncertainty that is expected to lead to permanent business closures within various industries. There is already a tremendous amount of uncertainty regarding liability from new COVID cases; although this may have been mitigated by new state law passed after the survey was completed. Businesses are confident they can implement measures to reduce exposure but fear that "one case" offers significant risk. This type of fear will ultimately lead to fewer start-ups and government policy should try to head off these concerns where it can.

¹ Governor of the State of Kansas, *Ad Astra: A Plan To Reopen Kansas*, May 26, 2020, <https://covid.ks.gov/wp-content/uploads/2020/05/Reopen-Kansas-Framework-v7.pdf>

² The Kansas City Star Editorial Board, *Kansas Gov. Laura Kelly's conflicting orders on reopening after COVID-19 add to chaos*, May 21, 2020, <https://www.kansascity.com/opinion/editorials/article242878131.html>

³ KSNT.com, *Governor vetoes state coronavirus bill, giving counties authority on social distancing and restrictions*, May 26, 2020, <https://www.ksnt.com/health/coronavirus/governor-vetoes-state-coronavirus-bill/>

⁴ Kansas Office of the Governor, *Governor Kelly Announces Strengthening People and Revitalizing Kansas (SPARK) Taskforce to Lead State's Economic Recovery*, May 19, 2020, <https://governor.kansas.gov/governor-kelly-announces-strengthening-people-and-revitalizing-kansas-spark-taskforce-to-lead-states-economic-recovery/>

■ DETAILED SUMMARY OF RESULTS

The survey questions can be separated into four main areas.

Customer Safety – Assessing Kansas business concerns about their ability to provide a COVID-19 safe environment for their customers and clients.

Worker Safety – Assessing whether Kansas businesses can implement measures to limit COVID-19 for their employees.





Government Response to COVID-19 – Assessing the impact of government COVID-19 mitigation measures on their operations and bottom line.

Barriers to Reopening – Assessing issues of reopening and their expectations about the future.





“Essential businesses” were businesses that, by Kansas law and/or executive action, could remain open during all phases of the COVID crisis and 87% of the businesses polled were in this category. It was a bit surprising to find that the respondents defined as “non-essential” did not vary much in their responses to survey questions when compared to essential businesses. I expected to see non-essential businesses with responses that were more urgent for reopening and/or more negative, but that did not stand out from the summary data. It appears that all businesses, whether labeled essential or not, felt the negative impact in similar ways.

Are Kansas businesses concerned about managing the health and safety of their customers above what they already do? Yes. The majority of businesses remain concerned about managing COVID-related issues with their customers. Bear in mind that some of these businesses do not deal physically with their customers (i.e., manufacturer). 24% of the respondents reported being in construction, manufacturing and mining, and whole-sale. Customer-related questions like 4, 8, and 13 touch on this issue. The survey found that 64% of businesses were moderately or very concerned about items related to the health and safety of workers and customers. Question 5 highlights the biggest concern of getting customers back: 43% were very concerned and another 23% moderately concerned. The general message seemed to be that businesses can do what is needed to meet safety standards, but are unsure about how many customers they will have to serve.





4. Managing customers' health and safety concerns:

| ITEM | RESPONSES |
|--------------------------------|---|
| Very concerned | .35 (24%)  |
| Moderately concerned | .57 (40%)  |
| Not too concerned | .32 (22%)  |
| Not at all concerned | .20 (14%)  |





8. Being able to stock up on hand sanitizer and disinfectant supplies:

| ITEM | RESPONSES |
|--------------------------------|---|
| Very concerned | .35 (24%)  |
| Moderately concerned | .57 (40%)  |
| Not too concerned | .32 (22%)  |
| Not at all concerned | .20 (14%)  |

13. Require your customers and employees to social distance by at least 6 feet:





| ITEM | RESPONSES |
|--------------------------------|---|
| Very difficult | .19 (19%)  |
| Moderately difficult | .27 (28%)  |
| Not too difficult | .40 (41%)  |
| Not at all difficult | .12 (12%)  |

5. Getting customers back:





| ITEM | RESPONSES |
|--------------------------------|---|
| Very concerned | .61 (43%)  |
| Moderately concerned | .32 (23%)  |
| Not too concerned | .26 (18%)  |
| Not at all concerned | .22 (16%)  |

Do businesses feel they can implement measures to appropriately lower risks of COVID spread for their employees? Yes. In terms of day-to-day operations, there was less concern overall in being able to provide a safe environment for employees as indicated by ‘keeping the workplace sanitized’ and having ‘ample supply of face coverings’ questions. Question 3 responses suggest that employers care about managing the health and safety of their employees and responses to questions 8-9 and 14-19 demonstrate that most business owners think they can adequately implement safety measures provided by health-care experts.

3. Managing employees' health and safety concerns:

| ITEM | RESPONSES |
|--------------------------------|---|
| Very concerned | .34 (24%)  |
| Moderately concerned | .54 (38%)  |
| Not too concerned | .39 (27%)  |
| Not at all concerned | .16 (11%)  |

19. Provide training to your employees on proper COVID-19 CDC Guidelines:

| ITEM | RESPONSES |
|--------------------------------|---|
| Very difficult | .12 (12%)  |
| Moderately difficult | .25 (26%)  |
| Not too difficult | .43 (45%)  |
| Not at all difficult | .16 (17%)  |

What are the early perceptions of how changes in government policy will affect businesses? Questions 6-7, 11-12, and 29 all address issues related to government policy. Responses to questions 6 and 7 show concern about the level of new regulations as well as the increased liability of ongoing operations. 64% and 70% of respondents respectively found these items at least moderately concerning with increased liability being most important. Most businesses were not concerned about accessing credit programs the government has created. The responses for question 12 regarding complying with new regulations on sick leave were evenly distributed in concern. Compliance with laws and norms of any new rules regarding social distancing and face coverings was met with less concern. Responses to question 29 suggest that in terms of taxes and regulation relief, 57% of businesses felt that property tax or income tax relief was more important than a reduction of regulations. 25% of the responses were 'other' where free responses suggest that consumer confidence and expectations were among chief concerns (*see appendix for all free responses*).

6. New workplace safety regulations:

| ITEM | RESPONSES |
|----------------------|-----------|
| Very concerned | .40 (29%) |
| Moderately concerned | .48 (35%) |
| Not too concerned | .38 (28%) |
| Not at all concerned | .12 (9%) |

7. Increased liability:

| ITEM | RESPONSES |
|----------------------|-----------|
| Very concerned | .51 (36%) |
| Moderately concerned | .48 (34%) |
| Not too concerned | .28 (20%) |
| Not at all concerned | .13 (9%) |

29. What is the single most important thing government could do to help you after the economy is "re-opened"?

| ITEM | RESPONSES |
|---|-----------|
| Lower property taxes | .40 (29%) |
| Lower state income taxes | .39 (28%) |
| Temporarily waive regulations | .18 (13%) |
| Temporarily waive inspections and/or permitting | .08 (6%) |
| Other | .35 (25%) |

What do Kansas businesses expect the future to hold and when? Questions 20-25, 27, and 30 address this question. The responses to questions 20 and 21 show support for an immediate opening of the Kansas economy. Almost 75% of the respondents thought that the closing of non-essential business and stay-at-home orders were too restrictive. Kansas businesses were overwhelmingly in favor of reopening Kansas immediately and question 22 indicates that there was little concern about government lifting restrictions too early.

This is consistent with their belief that they can create a safe and healthy workspace for their employees and customers.

60% of the businesses surveyed believe that they will be back to pre-crisis levels of economic activity by the end of 2020. Since most of the businesses surveyed

20. When do you think is the appropriate time to lift the non-essential business and stay-at-home restrictions in your state or city?

| ITEM | RESPONSES |
|---|-----------|
| Immediately | .99 (70%) |
| In the next 30 days | .22 (16%) |
| 1-2 months | .05 (4%) |
| 3-4 months | .00 (0%) |
| Whenever health experts believe it's safe | .15 (11%) |

23. Do you think the non-essential business closure order in your state or city is:

| ITEM | RESPONSES |
|------------------------|------------|
| Appropriate | .32 (23%) |
| Too restrictive | .104 (74%) |
| Not restrictive enough | .04 (3%) |

24. Do you think the stay-at-home or stand-in-place order in your state or city is:

| ITEM | RESPONSES |
|------------------------|------------|
| Appropriate | .30 (22%) |
| Too restrictive | .102 (73%) |
| Not restrictive enough | .07 (5%) |

25. How long do you think it will take before your business is back to near pre-crisis levels of economic activity?

| ITEM | RESPONSES |
|-------------------|-----------|
| It is now | .31 (22%) |
| By July | .19 (13%) |
| By December | .35 (25%) |
| Sometime in 2021 | .37 (26%) |
| Between 2022-2024 | .07 (5%) |
| After 2024 | .03 (2%) |
| Other | .10 (7%) |

28. Getting customers back:

| ITEM | RESPONSES |
|----------------------|-----------|
| Very concerned | .61 (43%) |
| Moderately concerned | .32 (23%) |
| Not too concerned | .26 (18%) |
| Not at all concerned | .22 (16%) |

30. Please rank the following, where 1 is of most concern and 4 is of least concern:

| ITEM | 1ST | 2ND | 3RD | 4TH |
|--|------|-----|-----|-----|
| Significant economic recession | .88% | 48% | 6% | 0% |
| Continued government restrictions on businesses operations | .34% | 64% | 37% | 5% |
| Resurgence of COVID-19 infections | .20% | 27% | 62% | 29% |
| Other | .0% | 3% | 34% | 57% |

were considered essential, some businesses surely benefited disproportionately from the activities required to continue during the crisis. 22% stated that they are already back to pre-crisis levels. A fear that there will be permanent closures of businesses within their industry within Kansas was stated by 48% of the businesses along with 28% stating that they were uncertain about the issue in question 27. Permanent business closures are certainly something policymakers should consider carefully. Responses to Question 28 establishes that fear of recession was the dominating sentiment among the businesses polled when asked for the biggest impediment to full operations. The final question reinforces again that a significant recession is the number one concern with 60% of Kansas businesses ranking it first when asked to rank a list of concerns. Government restrictions was a distant second with 23% first-place votes. This suggests that businesses can accept some well-defined government COVID restrictions, but feel restrictions on economic activity only worsens the chances of working out of an impending recession. Appendix 4 provides additional free responses to this question that add color to the data.

■ CONCLUSION

Kansas businesses are ready to be back in business. By reading the free responses from the surveys, policy makers should be very careful in hampering business activity. The responses suggest that continuing barriers to business activity have social costs higher than social benefits. A 'free market' would have customers choosing the businesses they want to patronize given the level of protection they offer along with the goods and services they sell. The survey shows that most businesses are confident they can adhere to the guidelines set forth by health-care experts to minimize risks of COVID spread through doing business. They believe that they can adjust operations to keep employees' risks of exposure low. Low-cost measures – like local governments requiring masks – do infringe on individual freedom but pale in comparison to the costs of shutting down businesses. As more is known about the spread of COVID, more focused policy efforts directed at vulnerable populations can be done as needed leaving more individuals free to choose the level of risk they are comfortable taking. Some of the free responses express how they think the government has not been fair in its application of law changes with respect to curbing COVID spread. Kansas businesses are ready to stay open!

■ APPENDIX 1

Opening statement for the survey questions:

"I am Russ McCullough, Professor, and Founder of the Gwartney Institute at Ottawa University. It goes without saying that Kansas businesses are navigating through a near unprecedented calamity. As Kansas slowly exits public health and economic crisis, we at the Gwartney Institute are interested in how this has affected your business and what government can do to further help. This survey is done with the assistance of the Kansas Policy Institute and the National Federation of Independent Businesses."

■ APPENDIX 2

Survey Profile

There was a broad representation of Kansas industries. There were 148 respondents which represent a 6% response rate among the Kansas business members of the National Federation of Independent Business (NFIB).

32 Industry (primary business activity):

| ITEM | RESPONSES |
|--|-------------|
| Construction | 14 (10%) ■ |
| Manufacturing & mining | 11 (8%) ■ |
| Transportation, communication, public utilities | .8 (6%) ■ |
| Wholesale | .8 (6%) ■ |
| Retail | .20 (14%) ■ |
| Agriculture | .18 (13%) ■ |
| Financial, insurance, real estate . | .19 (14%) ■ |
| Services | .14 (10%) ■ |
| Professional services | .12 (9%) ■ |
| Other | .15 (11%) ■ |

■ APPENDIX 3

Free responses to Q29 and Q30

29. What is the single most important thing government could do to help you after the economy is "re-opened"?

30. Please rank the following, where 1 is of most concern and 4 is of least concern: Significant economic recession; Continued government restrictions on businesses operations; Resurgence of COVID-19 infections; Other

- 1 A little of all
- 2 Anything to keep country from failing
- 3 Consumer confidence and support for small business
- 4 Consumer confidence to spend money due to fear of recession
- 5 Consumer fear is a tremendous hurdle now, people are literally afraid to leave their own homes. Conquering that fear with rational, common sense is going to be a big deal.
- 6 Covid resurgence is a joke. the numbers are inaccurate. This is a huge political scam. I had to answer other as there are so many things that should be on the list aside from COVID.
- 7 Customer fears about all of the above.
- 8 Customers too scared to come out of their house
- 9 Eliminating the fear to get out. For us, fear of traveling, as well.
- 10 Employees are not going to work because they can make more money on unemployment
- 11 Exhausting financial resources before I can revive my business
- 12 Financial tightening by banks

- 13 Finding employees to work
- 14 Funding SBA so that banks can fund business needs
- 15 Get government away from us. Let environment take its course. Economy will lift the boat.
- 16 Government - particularly the state - using data regarding the virus to prolong "pandemic" controls. With increase in testing... confirmations will increase - there isn't more disease. I want impact numbers on medical facilities to be protected but fear mongering.
- 17 govt overreach
- 18 Grant's for small business is the single biggest help for us.
- 19 Health concerns for our patients that have lost their jobs and their health insurance. Also concerned that people with other serious illnesses have not received treatment.
- 20 High taxes.
- 21 I believe any resurgence of Covid-19 will be able to be delt within the medical profession. So much so that other things like mental heath of citizens will be a bigger problem than Covid-19 in the near future.
- 22 I only listed "Other" 4th because you didn't give me an option ...
- 23 Increased taxes to cover huge deficits.
- 24 It was one of the 4 options so it had to be used. I used as #3 because between the economic recession and government restrictions, it's going to be a long hard road ahead.
- 25 Lawsuits and OSHA Liability for employees or customers who get the virus
- 26 Long term changes in socializing.
- 27 Loss of jobs and businesses
- 28 Loss of the very small service businesses
- 29 low consumer confidence
- 30 Low oil prices
- 31 None. We are busy! Please open up and bring it on!!!
- 32 Not having enough business due to COVID-19 fears.
- 33 nothing else to rank
- 34 Other - Jobs, peoples ability to work, our business many customers will not be able to catch up in what they owe, they will lose there stuff because of economic depression.
- 35 People's fear of being out and their loss of money to do the extra planning I provide
- 36 PPP
- 37 Restrictions on freedom.
- 38 Slow return to normal
- 39 Taxes on any earned & spent income is killing middle class Americans & needs to be significantly lowered or cut out on small business operations
- 40 The courts must open up to do my job.
- 41 The funding for small businesses is an absolute disaster. I have paid my taxes and owned a small business for 6 years and got absolutely no help or funding. How this was handled by the government and State is mind boggling. I don't feel it is safe to go back to work as a salon owner but I have to take the risk in order to keep my doors open. Fingers crossed I don't get sick. The State should absolutely help with Mortgage and Commercial Leases.
- 42 the government is using this alleged "pandemic" to manipulate the facts by skewed statistics for an outcome that benefits control of the ignorant and fearful general public.
- 43 The question only has 4 possible responses and other is included in that so the person taking the survey is require to use the "other" selection
- 44 The ridiculous double standard of we have to close but can't reopen until everyone is exposed but no one is exposed because everyone is closed so we need to close down longer. This feels like the left's way of destroying all small businesses especially mom and pops and creating complete dependence on the government who by the way has no money to begin with and how are we going to pay for this anyway
- 45 These were difficult to rank- I worry about a resurgence of infections, because that will cause an entire new group of government restrictions which will further hurt the economy so all of these are very inter-connected
- 46 To many people on extended and expanded unemployment benefits. They make a lot more money to stay home.
- 47 Trying to get workers to apply for a position. Unemployment benefits are to high for them to look for work.
- 48 We don't know what we don't know!
- 49 We fear government overstepping its authority to shut things down again.
- 50 We need to open businesses back up in Kansas. We know how to do the social distancing, hand washing, disenfectents, ect. ect. We need to just protect the elderly and health compromised. We are adults and they know how to do that the Government doesn't need to be our keeper any longer.. Get over it and get the economy going and be safe! Try to pass some legislation that protects business owners from Legal issues resulting from COVID 19. This is important so Lawyers and individuals will not drag this out for another decade!!!!
- 51 Worker availability
- 52 worried about litigation from employees and customers. we need to have congress limit the liabilities small business owners face or many will not bother to come back.
- 53 Zombies
- 54 Customers too scared to come out of their house
- 55 Eliminating the fear to get out. For us, fear of traveling, as well.
- 56 Funding SBA so that banks can fund business needs
- 57 PPP
- 58 Restrictions on freedom.
- 59 The funding for small businesses is an absolute disaster. I have paid my taxes and owned a small business for 6 years and got absolutely no help or funding. How this was handled by the government and State is mind boggling. I don't feel it is safe to go back to work as a salon owner but I have to take the risk in order to keep my doors open. Fingers crossed I don't get sick. The State should absolutely help with Mortgage and Commercial Leases.
- 60 The ridiculous double standard of we have to close but can't reopen until everyone is exposed but no one is exposed because everyone is closed so we need to close down longer. This feels like the left's way of destroying all small businesses especially mom and pops and creating complete dependence on the government who by the way has no money to begin with and how are we going to pay for this anyway
- 61 These were difficult to rank- I worry about a resurgence of infections, because that will cause an entire new group of government restrictions which will further hurt the economy so all of these are very inter-connected

■ APPENDIX 4

Additional Comments

Free response questions for the final question #34

- 1 A significant boost to small business would be to lower or drop payroll taxes on businesses with less and 50 employees. This would boost Main Street businesses.
- 2 Biggest concern is my potential liability for employees who contract the virus and blame it on the workplace.
- 3 Common sense is needed not more government restrictions.
- 4 Encourage people in high risk (metro or industry) area to address the problem with masks & other methods but let the low risk area operate as normal. Also, the stats are designed to scare people because active cases are not disclosed, only the cumulative numbers. Overall these restrictions are in place for less than 1/2 of 1% of the population.
- 5 Everything was too restrictive!!

- 6 Health experts working at the Federal, State & local levels need to clearly explain how they will determine when to open or close businesses, schools, etc. so the people know and can give feedback to their elected officials.
- 7 I am a sole proprietor, I have no employees to instruct or educate, no need for any other measures for safety other than the excessive cleaning and sanitizing I'm already doing. "Hot Spots" and people who are high risk need to be monitored and regulated somewhat, everyone else needs to get back to life. Again, common sense.
- 8 I think KS must open schools in fall so we won't get behind in education. Don't need extra curricular, but classroom teaching for our youth's future
- 9 I'm concerned about people's health but feel if business owners (not government) practice common sense self regulation and responsible safety protocols we will be okay. We are business owners and I think we know best how to run our business in a safe manner. One size doesn't fit all.
- 10 Increased business activity to solidify the job market is most important to my business. This will loosen up bank financing approval for my homeowners
- 11 My fear is this self-induced depression causes far more serious illnesses than the original Covid-19. We average 35,000 deaths from Influenza each year. We have had years of over 75,000 deaths. We have caused the worst economic recession in recent history over maybe 80,000 deaths. Politics and greed, I'm afraid may be the culprit. There are a lot of people in politics that are glad this happened to President Trump.
- 12 My store was an essential since day one I went ahead and closed for almost 3 weeks. Then I went broke so I reopened I ordered masks gloves and hand sanitizer set up plexiglass around each showcase put signs on the door that no one could enter without a mask and for their shopping convenience we sold them masks were free with purchase these were three ply medical masks so I reopen around April 18 scared to death not knowing what I'm dealing with but I did it. I've been open ever since the first week I went through 600 masks so I called up the company said I know that I have masks and ordered more Hand sanitizer I carry for sale and for employees and personal use 2 ounce for ounce 8 ounce and 16 ounce I feel safe because of the plexiglass and I'm only allowing four people in my store at a time I think all stores should follow the same guidelines that I set up for my store. My next step is getting thermometers and checking customers temperatures before they come in the shop but I just don't know if that's taking it too far thank you thank you for all you do for small businesses have a good day. PS I can't believe we're going through a pandemic it's a nightmare but you got to do what you got to do.
- 13 Need to open up immediately. People need to eat, work, pay the bills. Politicians must not sacrifice the economy on the altar of their own personal power. If they do, they must be driven and shamed from office.
- 14 Never before has there been such an overblown reaction to a problem with so little attention to the use of common sense. the disease is very real the response is lacking good judgement by those who clearly should know better.
- 15 People in government are attempting to change our democratic republic to Socialism (Communism) and using virus as vehicle to scare population into believing in extending shut down until we experience economic ruin!
- 16 Small businesses are concerned about PPP running out. Another 8 week period should be put in place. More money should have been put towards the PPP to keep workers employed rather than free money for unemployment. People are making twice as much money on unemployment than when they're working. Not real fair for the people like us that keep working through all of this.
- 17 Thanks for everything you are doing behind the scenes and on the front line
- 18 The govt reaction is filled with overreach couples with paranoia. We can close down for every flu bug that shows up. It's a fact of life. We have to learn to live with it.
- 19 The wholesale hijacking of our economy and shut down has little to do with this flu bug. It's more politically driven and the fear mongering and hysteria driven by the biased "lamestreet" fake news purveyors. The current Nazi governor needs to go. ALL small business is essential to the owner's livelihood.
- 20 This has been so misunderstood from the beginning and understandably so, but now there is no excuse. Let humans be humans and take care of themselves. We will live through it and get on with our lives now! Quit trying to control everyone.
- 21 This will go down in history as one of the biggest Farces in history.
- 22 We must learn to live with this virus now in our country. Americans are a people of stamina against all enemies. We will persevere! However, the continued economic destruction of our country will be the most challenging to overcome!
- 23 You missed the elephant in the room! The complete overreaction to the situation.

■ ABOUT THE AUTHOR

Russ K. McCullough, Ph.D. is the Wayne Angell Chair of Economics at Ottawa University in Kansas. He is also the Founder/Director of the Gwartney Institute for Freedom, Justice, and Human Flourishing –A “think and teach” tank that serves students and explores empirical evidence from social institutions around the world as well as the intersection of ‘Faith and Economics’ – a weekly podcast. He joined OU in 2011 after earning his Ph.D. in Public Economics from Iowa State University; he taught many classes at ISU while pursuing many entrepreneurial endeavors. While working on his dissertation in 1997, he was offered co-ownership in a real estate firm he worked at while in school that specialized in college student housing. Property management and real estate sales eventually grew into having a few agents under his brokerage license. Shortly thereafter his daily activities focused more on real estate development which included multi-family housing, commercial mixed-use buildings and subdivisions. Real estate served as a catalyst into other business ventures with partners including a construction company, a restaurant, a boutique hotel and an equestrian center. Dr. McCullough brings a unique blend of real-world experience and academic rigor to his interactions with student audiences around the world.



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