

**DECEMBER 2022** 

# **Bering Strait Business Resilience Data Report**

Presented to Kawerak, Inc.



Photo: Wikipedia Commons



Prepared by The University of Alaska Center for Economic Development

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#### I. Overview

## **Project Background**

In 2022, Kawerak received a grant from the U.S. Economic Development Agency to conduct economic resiliency planning for the Bering Strait region. As part of this effort Kawerak conducted a survey of businesses in the region to gather information about the current business climate, experiences during the pandemic, expectations for the future, needs for supportive services, and preparedness for both economic and environmental shocks.

The University of Alaska Center for Economic Development prepared this report as an analysis of business conditions in the Bering Strait region and a summary of findings from the business survey. It should be noted that, as with many regions of Alaska, there can be some limitation on available data in the Bering Strait region. This report uses a variety of sources of piece together a picture of the region's economy from a small business perspective.

#### **Key Findings**

The Bering Strait region is home to approximately 700 businesses and nonprofits, of which about onequarter have employees. Some characteristics of businesses in the region include:

- Retail is the most common type of business with employees with 30 retail businesses in the region.
- Looking at both employer firms and non-employer firms, the Agriculture, Forestry, Fishing, and Hunting industry is the largest by the total number of businesses in the region.
- Health care/social assistance is the largest employment sector. Approximately 1,100 individuals are employed in the industry in the region.
- Compared to other rural regions of the state, the Bering Strait region is more entrepreneurial by some measures such as the number of businesses per capita.
- Overall there was low participation in pandemic relief programs in rural areas, including the Bering Strait region: 73 PPP loans were awarded to businesses in the region and 32 AK CARES grants.

The regional business survey was conducted between July and August 2022 and received 45 complete responses, a moderate response rate for online survey in rural areas of Alaska. Key findings from the business survey include:

- The majority of businesses responding to the survey employ fewer than five employees and have been in operation for fewer than five years.
- 55% of the businesses responding to the survey were owned by Alaska Natives either as an Alaska Native Corporations or majority owned by an Alaska Native owner.
- Businesses hace slightly positive views about the region's economic and business climate.
- Many businesses did not access pandemic relief programs, but of those that did most received funding.
- Businesses report having difficulty hiring staff and sourcing inventory or supplies.

## II. Background Data

#### Businesses in the Nome Census Area

#### Fast Facts:

- About 700 businesses and nonprofits in the region
- About one-quarter have employees
- Retail is the most common type of business
- Health care/social assistance is the largest employer

Businesses and nonprofits make up two of the three core slices of a local economy, with government being the third. In the Bering Strait region, there are roughly 700 businesses and nonprofits. Of those, only one in four have employees. The majority are sole proprietorships, meaning the business is operated solely by the owner as the only employee.

#### Employer businesses by sector in the Bering Strait region in 2020

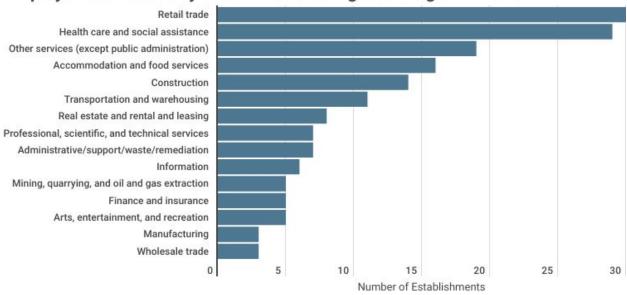


Figure 1: Employer businesses by sector in the Bering Strait Region in 2020 Source: US Census Bureau, County Business Patterns 2020.

Health Care and Social Assistance and Retail Trade lead as the largest sectors for employment in the region. Health Care and social assistance far outstrips any other sector in the region by employment with nearly 1,100 jobs. Most of these jobs are in Nome, where the Norton Sound Regional Hospital is a large employer; however, the Norton Sound Health Corporation operates local clinics in 15 villages across the region.

Following the Health Care sector, Retail Trade employs roughly 360 people in the region. Grocery stores operate in many of the communities in the region. As a hub for the region, Nome is home to a larger variety of stores, gift shops, and convenience stores.

## Healthcare and social assistance lead in employment

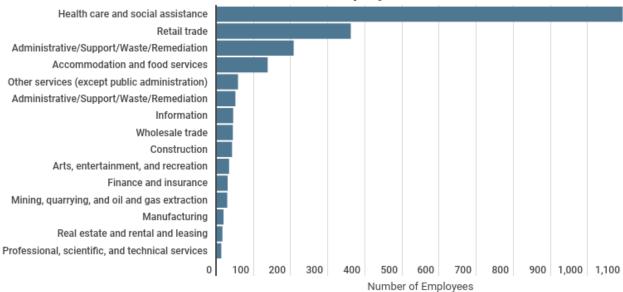


Figure 2: Healthcare and social assistance lead in employment Source: County Business Patterns, Nonemployer Statistics, 2019.

Looking at the quantity of businesses by sector, however, the Agriculture, Forestry, Fishing and Hunting sector is the largest in the region by number of establishments. In the Bering Strait region, these businesses are commonly hunting or fishing guiding operations or commercial fishers. All of the roughly 120 businesses in the Agriculture, Forestry, Fishing, and Hunting sector are sole proprietorships with no

employees. This reflects the relatively large number of self-employed residents involved in commercial fisheries.

#### Bering Strait region businesses by sector in 2019

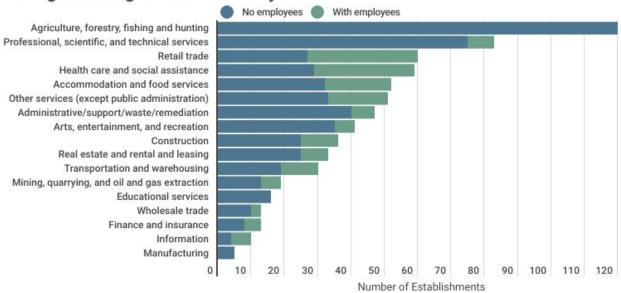


Figure 3: Bering Straits business by sector in 2019
Source: US Census Bureau, County Business Patterns and Nonemployer Statistics 2019.
Note: Industries with asterisk are industries for which employer data was suppressed or not available.

## Comparison to Other Regions in Alaska

#### **Fast Facts**

- More businesses per 1,000 population than other rural regions of the state
- Average business is larger than the statewide average
- More businesses were started in 2021 compared to other rural regions

The Bering Strait region is likely more entrepreneurial than other rural areas in Northern and Western Alaska. Looking at the number of businesses per 1,000 population, the Nome Census Area ranks higher than five other rural regions with 68.6 businesses per 1,000 people in the region.

### How many businesses per 1,000 population?

Includes businesses with and without employees. 123 Juneau Alaska (statewide) 108 102 Anchorage 85 Yukon-Koyukuk 69 Nome 61 Kusilvak Bethel Northwest Arctic 37 North Slope 20 160 180 200

Figure 4: How many businesses per 1,000 population?
Source: County Business Patterns, Nonemployer Statistics, 2019.

There is still room for growth, however. The Nome Census Area is ranked 24<sup>th</sup> out of 29 regions of Alaska overall. One common denominator among the highest-ranking regions, like Bristol Bay and Petersburg is tourism and summer fisheries traffic compared to population. Nome has a growing tourism industry, with more frequent cruise ship stops, which may present an opportunity for local businesses to open or grow to meet a growing demand from the visitor industry.

#### How many businesses per 1,000 population?

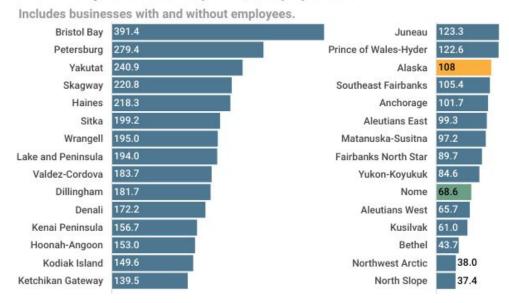


Figure 5: How many businesses per 1,000 population?
Source: County Business Patterns, Nonemployer Statistics, 2019.

When compared to other regions of the state, the Nome Census Area ranks high compared to other rural regions, with an average business payroll of \$753,000 at businesses with employees.

## Average business payroll: higher than other rural areas

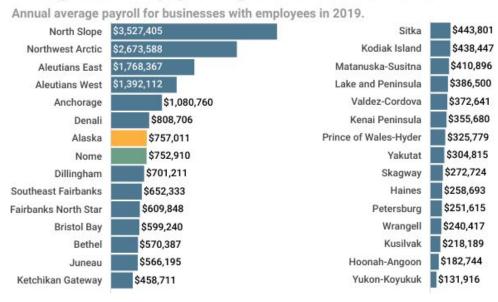


Figure 6: Average business payroll: higher than other rural areas Source: County Business Patterns, 2019.

The average business payroll in the Nome Census Area is just slightly below the statewide average of \$1,081,000, which is driven by the high payroll of resource rich regions like the North Slope or Northwest Arctic.

### Average business payroll: above the state average

Annual average payroll for business establishments with employees in 2020.



Figure 7: Average business payroll: above the state average Source: County Business Patterns, 2020.

Employers businesses in the Bering Strait region employ an average of 13 people per business. This is slightly higher than the statewide average. Compared to other regions of the state, the Nome Census Area ranks above other similarly rural regions, but below urban areas and resource rich rural regions.

## Average number of employees per business

Annual average headcount for business establishments with employees in 2020.

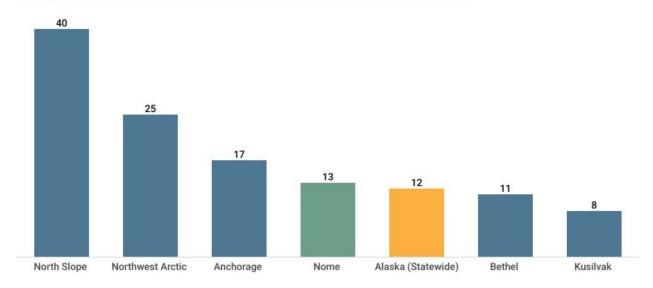


Figure 8: Average number of employees per business Source: County Business Patterns, 2020.

The COVID-19 pandemic saw the closure of many businesses, but also a surge in new business starts. Statewide, approximately 11 businesses per 1,000 residents were started in 2021. In the Bering Strait

region 4.2 businesses were started per 1,000 residents. While that is low compared to the statewide average, it is relatively high compared to other rural regions of the state, including the North Slope and Northwest Arctic Borough.

#### New businesses started in 2021

The number of businesses formed per 1,000 residents.

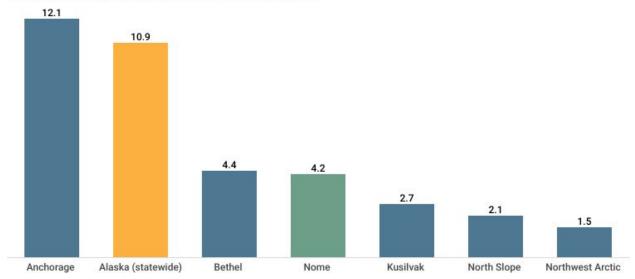


Figure 9: New businesses started in 2021 Source: Business Formation Statistics, 2021.

Following a dip in 2020, there was a sharp increase in 2021 of the number of new businesses started. 2021 had the largest number of new businesses started in the region since 2011. The year 2019 also had a large number of new businesses formed by recent year standards. This may represent a trend of increasing business activity in the region.

#### New businesses each year in the Bering Strait region

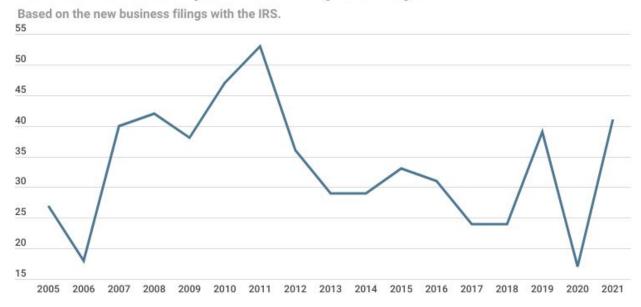


Figure 10: New businesses each year in the Bering Strait region Source: US Census Bureau, Business Formation Statistics.

## Pandemic relief for Bering Straits businesses

#### Fast Facts:

- Overall low participation in pandemic relief programs in rural areas, including in the Bering Strait region
- Businesses in the Bering Strait region received 73 PPP loans, a total value of \$8.4M
- The AK CARES program awarded 32 grants to Bering Strait businesses, a total of \$1.5M in value

In response to the COVID-19 pandemic, the state and federal government rolled out business support programs designed to prevent layoffs and business closures. The Paycheck Protection Program (PPP) and the AK CARES program were two sources of supportive loans and grants which were used by businesses across the state. Other programs were also created for businesses, but consistent data are difficult to obtain.

In the Bering Strait region 11% of businesses received a PPP loan. This is significantly lower than the statewide average of 30%, which is largely driven by program usage in urban areas of the state. Compared to other rural regions, program utilization was relatively high.

#### What share of businesses received a PPP loan?

Number of PPP loans as a percent of the total businesses in selected borough/census areas.

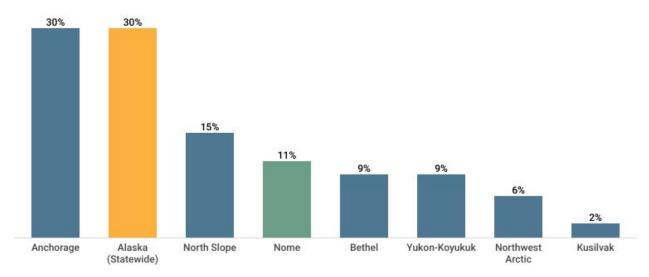


Figure 11: What share of businesses received a PPP loan? Source: SBA, County Business Patterns, Nonemployer Statistics.

At \$22,256, the median PPP loan size in the Nome Census Area was slightly above the statewide median.

#### Median PPP loan size

Median PPP loan size in selected borough/census areas.



Figure 12: Median PPP loan size Source: SBA, County Business Patterns, Nonemployer Statistics.

When comparing loan amounts per capita by region, the Nome Census Area falls behind the statewide level at \$832 per resident of the region. However, this is mostly driven by the high amounts in Anchorage and other urban regions in the state driving the statewide average up. When compared to other regions

of the state, like Bethel Census Area (\$291 per resident) or Kusilvak Census Area (\$89 per resident), PPP attainment in the Bering Strait region performed relatively well.

## PPP amount per capita

Total PPP loan amount per resident of selected borough/census areas.

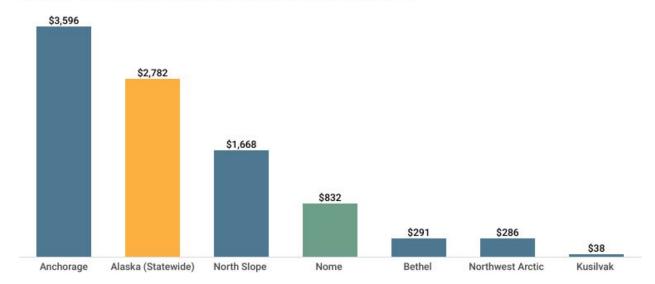


Figure 13: PPP amount per capita Source: SBA, County Business Patterns, Nonemployer Statistics.

Looking at PPP loans by sector, Accommodations and Food Services received the most loans in the region with 13. This is followed by the Health Care and Social Assistance and Retail Trade Sectors with 11 and nine loans respectively.

### Number of PPP loans by sector in Nome

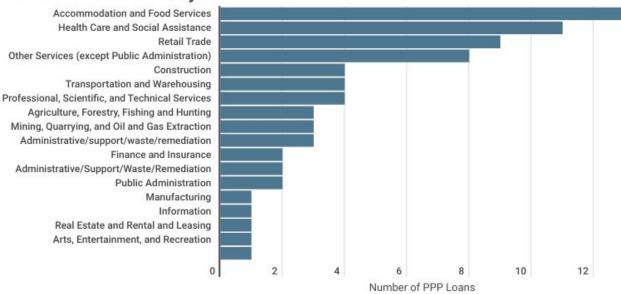


Figure 14: Number of PPP loans by sector in Nome Source: SBA.

However, when looking at PPP loan value by industry, Health Care and Social Assistance and Transportation and Warehousing received the largest amounts of monetary support. This corresponds closely to the primary employer industries in the region. These industries are driven by a small number of large employers that needed larger PPP loans to pay staff and operating expenses.

### Value of PPP loans by sector in Nome

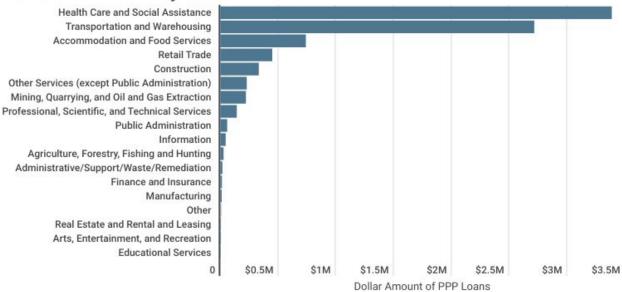


Figure 15: Value of PPP loans by sector in Nome Source: SBA.

#### **Business data conclusions**

Looking at the business data, the Bering Strait region shows higher entrepreneurial activity than other similar rural regions of Alaska. However, the region lags behind more urban areas and regions in Southeast Alaska.

Analyzing PPP loan activity across the state reveals that while the Bering Strait region was not as successful at accessing pandemic relief dollars as urban regions, it did far better than other rural areas.

## III. Survey Results

### Survey of businesses in the Bering Strait region

As part of this project a survey was distributed to businesses in the Bering Strait region. The survey was conducted from July to August 2022 and received 45 complete responses.

The survey included 26 questions covering a range of topics including business environment, challenges, and areas of need.

Businesses responding to the survey came from a cross section of the region's industries. The most common industries of respondents were the Finance, Insurance, and Real Estate sector and Arts, Entertainment, and Recreation sector.

#### Industries in which businesses operate



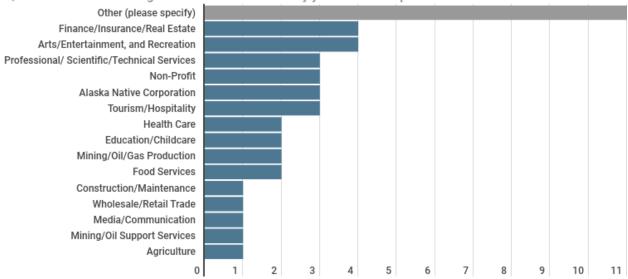


Figure 16: Industries in which businesses operate Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 44 Skipped: 1

The majority of responses came from the owner/operator of the business or CEO. Remaining responses came from individuals who hold senior positions as a manager or board member within the business.

#### Survey respondents' role in their business

Q2: What is your position within the business? Self-Employed owner/Operator CEO or Highest Ranked Manager Other (please specify) Senior Manager **Board Member** 0 2 20 22 26 10 12 16 18 24

Figure 17: Survey respondents' role in their business Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

The majority of businesses responding, 24 respondents, had been in existence for less than 5 years. This may correlate with the recent spikes in the number of new businesses formed.

#### A majority of businesses have existed for less than 5 years

Q3: Approximately how many years has your business been in existence?

5 Years or Less

11-20 Years

More than 20 Years

0 2 4 6 8 10 12 14 16 18 20 22 24

Figure 18: A majority of business have existed for less than 5 years Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Of the businesses that responded to the survey, most employ fewer than five employees (32 respondents). A further 12 respondents employ between 5 and 49 employees.

#### A majority of businesses have fewer than 5 employees

Q4: Approximately how many employees does your organization have across all locations (if more than one)

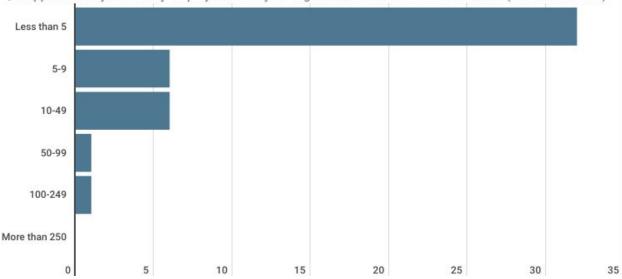


Figure 19: A majority of businesses have fewer than 5 employees Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Approximately 55% of the businesses represented in the survey are owned by Alaska Natives. Of those businesses, 18% are an Alaska Native Corporation or subsidiary and 38% are majority owned by one or more Alaska Native individuals.

### A majority of businesses are owned by Native Alaskans

Alaska Native Corporation or Subsidiary
 Majority-owned by Alaska Native(s) but not an Alaska Native Corporation
 Majority-owned by non-Alaska Native(s)

Figure 20: A majority of businesses are owned by Native Alaskans Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Survey responses came from businesses operating in at least seven of the 16 communities in the Bering Strait region. As the largest community in the region, it is unsurprising that the largest concentration of

business respondents came from Nome. In addition, at least seven businesses serve the entire Norton Sound region.

### The largest concentration of businesses is in the City of Nome

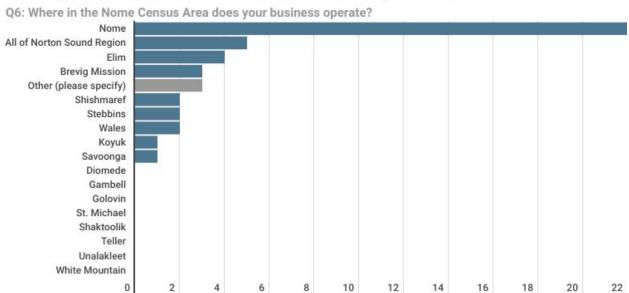


Figure 21: The largest concentration of businesses is in the City of Nome Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Of the 45 survey respondents, 37 of the businesses had their headquarters in the region. All of the remaining businesses responding were headquartered outside of the region but still in Alaska.

#### Most businesses are headquartered in the Nome Census Area

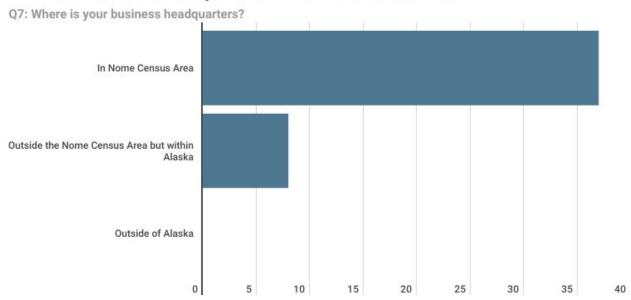


Figure 22: Most businesses are headquartered in the Nome Census Area Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

When asked about their feelings about the Bering Strait region's economic future, on average respondents felt slightly positive.

#### Survey respondents feel slightly positive about the region's economic future

Q8: What is your general feeling about the Bering Strait region's economic future? (Scale from 0-100)

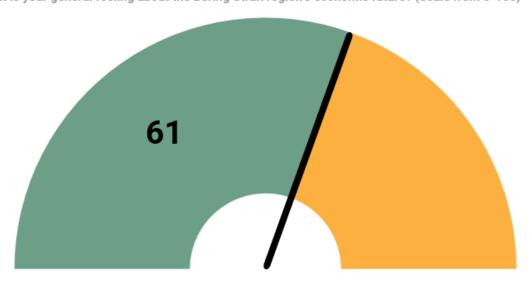


Figure 23: Survey respondents feel slightly positive about the region's economic future Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Overall, survey respondents felt slightly positive about the region's business climate. However, the average survey response is slightly less positive (score of 56) than for the region's economic future (score of 61).

### Survey respondents feel slightly positive about the region's business climate

Q9: How would you rate the overall business climate in the Bering Strait region? (Scale from 0-100)

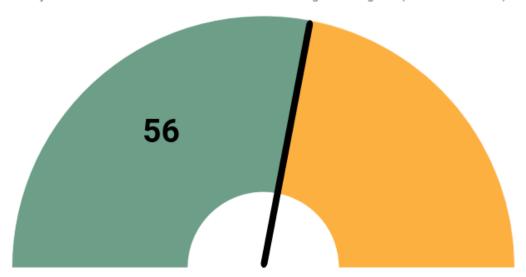


Figure 24: Survey respondents feel slightly positive about the region's business climate Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

In the current economic climate, staffing levels or staffing expectation is an important metric for local economic conditions. Of the businesses responding to the survey, many maintained their staffing levels in the last year.

#### Many businesses maintained their staffing last year

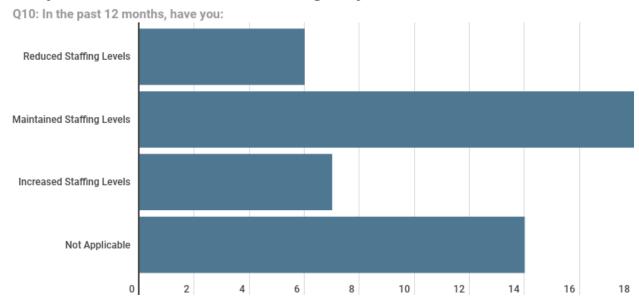


Figure 25: Many businesses maintained their staffing last year Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Over the next year, survey respondents mostly expect more of the status quo, with most expecting to continue to maintain staffing levels. However, a larger percentage of businesses expect to increase staffing levels in the next year, signaling growing confidence in economic conditions.

#### Many businesses plan to maintain their staffing next year

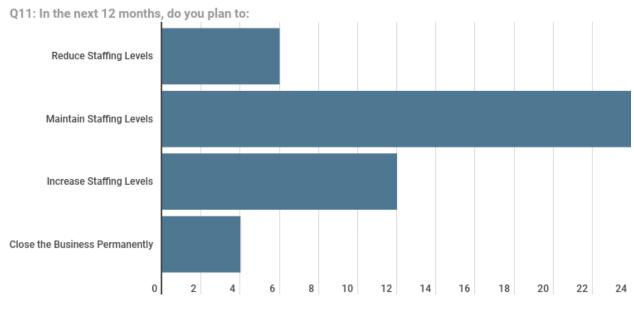


Figure 26: Many businesses plan to maintain their staffing next year Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

However, of the businesses expecting to increase staffing levels in the next year, some may experience hurdles in hiring new staff. When asked about difficulty hiring new staff, many businesses reported finding it very difficult to hire employees

#### Many businesses have difficulty hiring new staff

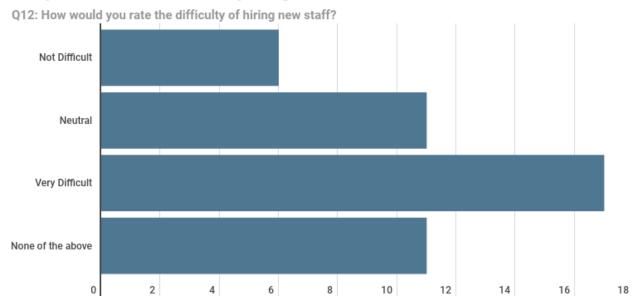


Figure 27: Many businesses have difficulty hiring new staff
Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

In remote regions of Alaska, logistical challenges are relatively common, therefore survey respondents are likely more accustomed to managing difficulties obtaining supplies than urban Alaska businesses. Despite this, the majority of respondents report having some difficulty obtaining inventory or supplies in the last 12 months.

#### Most businesses have difficulty obtaining supplies

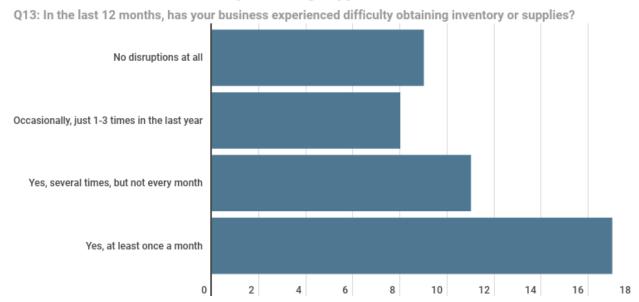


Figure 28: Most businesses have difficulty obtaining supplies Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Access to capital can also be a common challenge in rural regions of Alaska. However, when asked whether they had applied for financing from a bank or other lender in the last 12 months, the majority respondent that they did not apply. Of those that did apply for financing, most received as much as requested.

#### Most businesses did not apply for financing last year

Applied and received as much as requested

Applied but received less than requested

Applied and was declined

Did not apply

0 5 10 15 20 25 30 35

Figure 29: Most businesses did not apply for financing last year Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Of those businesses that did not apply for financing, most did so because they did not need additional capital. However, a handful did not apply because they did not believe the business could afford to repay the loan (nine respondents) or they believed the loan application would be denied (eight respondents).

#### Most businesses did not need additional financing

Q15: If you did not apply for a loan or other financing, why not?

Did not need additional financing

Did not believe the business could afford to repay the loan

Believed the application would be declined

N/A

Other (please specify)

0 2 4 6 8 10 12 14 16 18 20

Figure 30: Most businesses did not need additional financing Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

When asked about COVID-19 pandemic disruptions, survey respondents reported a variety of impacts to business operations. The most common response was a loss in business revenues. Businesses also

reported reductions in staffing levels, temporary closures, reduced operating hours, and needing to offer different goods or services than in normal times.

#### Businesses were significantly disrupted during the pandemic

Q16: At any time during the COVID pandemic (starting in March 2020), did your business (Check all that apply):

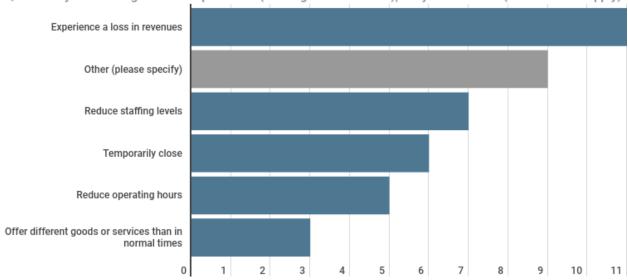


Figure 31: Businesses were significantly disrupted during the pandemic Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 41 Skipped: 4

When asked how businesses coped with the challenges of the pandemic and the more recent economic disruptions many businesses reported that they did not seek advice from an assistance program (16 respondents). Of those that sought advising, the Alaska Small Business Development Center was the most commonly used resource (10 respondents).

#### Many businesses did not seek advice during the pandemic

Q17: Since March 2020, has your business utilized any of the following resources? (Check all that apply.)

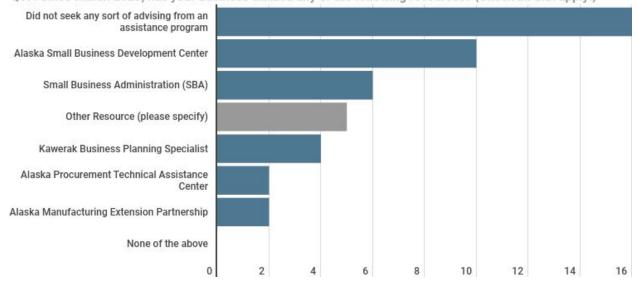


Figure 32: Many businesses did not seek advice during the pandemic Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Of the pandemic funding programs created in response to the economic impacts of COVID-19, many businesses reported not applying for any program. AK CARES and Local/Other Programs were the most utilized programs for those businesses that did apply for funding. Among those that applied for pandemic relief, most received funding.

#### Many businesses did not apply for pandemic relief

Paycheck Protection Program (PPP)

Economic Injury Disaster Loan (EIDL)

AK ARPA

Local/Other Program

0 5 10 15 20 25 30 35

Yes, received Applied, but did not receive Did not apply

Figure 33: Many businesses did not apply for pandemic relief Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 44 Skipped: 1

When asked what single factor, if any, is most limiting businesses' ability to expand their activities, many cited operating costs (12 respondents). However, many respondents also cited customer demand, supplies/inventory, and workforce as constraints.

#### Businesses experienced a variety of constraints on their growth

Q19: What single factor, if any, is most limiting your ability to expand your activities?

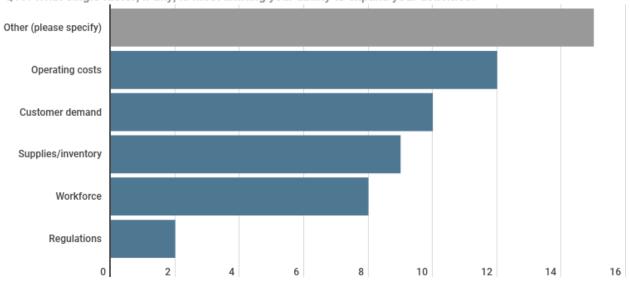


Figure 34: Businesses experienced a variety of constraints on their growth Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Succession planning ensures that businesses continue to run smoothly and without interruption after important people move on to new opportunities, retire, or pass away. Most survey respondents (71%) reported that their business did not have a succession plan.

#### Most businesses do not have a succession plan

Q20: Does your business have a succession plan? Succession planning ensures that businesses continue to run smoothly and without interruption after important people move on to new opportunities, retire, or pass away.

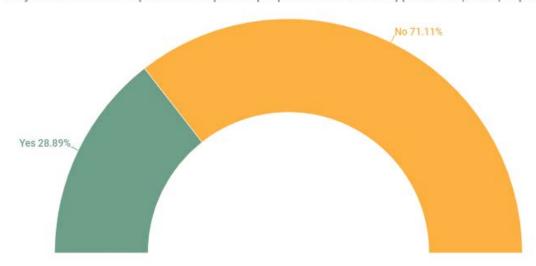


Figure 35: Most businesses do not have a succession plan Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 45 Skipped: 0

Cash reserves can be a critical aspect of business resiliency if revenues experience an interruption for a variety of reasons. Most businesses responding to the survey have three months or less of cash reserves.

#### Many businesses have three months of cash reserves or less

Q21: In the event of another natural disaster, how long would your business remain solvent (i.e.how long before all cash reserves were spent?)

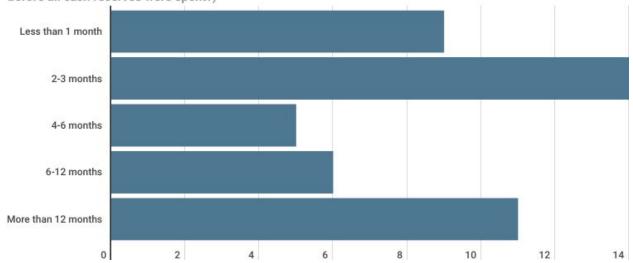


Figure 36: Many businesses have three months of cash reserves or less Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 43 Skipped: 2

When asked about what services would help businesses expand in the Bering Strait region, business cited a wide range of assistance needs. Business planning or advising (18 respondents) was the top service, followed by workforce training (14 respondents), and access to capital (13 respondents).

#### Businesses would benefit from a variety of services

Q23: Which of the following services would help your business expand in the Bering Strait region? (Check all that apply.)

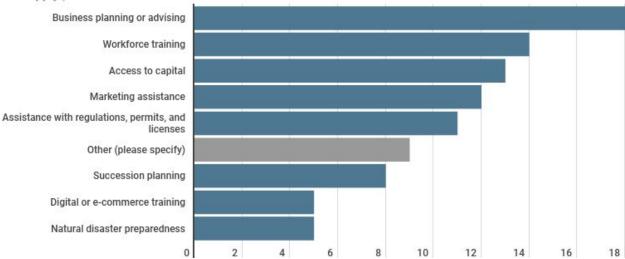


Figure 37: Businesses would benefit from a variety of services Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 44 Skipped: 1

Similar to succession planning, a disaster plan can help businesses ride out disasters, whether they are global pandemics or extreme weather events. Approximately 57% of businesses responding to the survey reported that they did not have a disaster plan.

#### Most businesses do not have a disaster plan

Q24: Do you have an emergency or disaster preparedness plan for disasters or weather events?

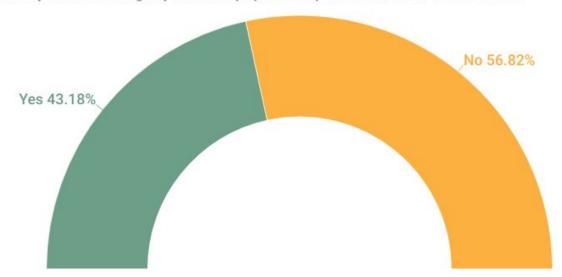


Figure 38: Most businesses do not have a disaster plan Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 44 Skipped: 1

An aspect of this resiliency planning project is developing a Bering Strait Business Directory. Of the businesses responding to this survey, 76% reported that they would like to be included in the directory.

## Most businesses want to appear in the Business Directory

Q26: Would you like your business to be added to the Bering Strait Business Directory (beringstrait.biz)?

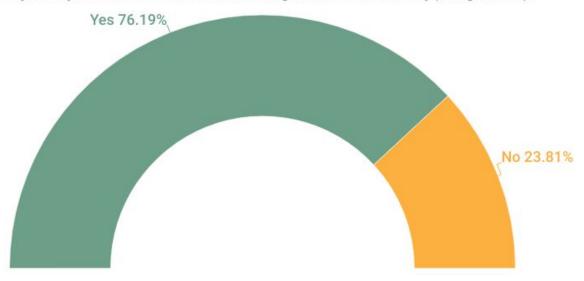


Figure 39: Most businesses want to appear in the Business Directory
Source: Business Resiliency Survey - Bering Strait Region, 2022. Answered: 42 Skipped: 3