The Massachusetts Senate Task Force on Strengthening Local Retail
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Acknowledgements

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- Eileen McAnneny, Massachusetts Taxpayers Foundation
- Jeremy Thompson, Massachusetts Budget and Policy Center
- Michael Kanter, Co-Owner of Cambridge Naturals
- Steve Burn, International Council of Shopping Centers,

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- Lauren Grymek, Executive Director of the Melrose Chamber of Commerce
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- Suzanne Beck, Executive Director of the Greater Northampton Chamber of Commerce
- Kevin Duffy, Strategy and Business Development Officer of the City of Malden
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The staff prepared agendas for the Task Force meetings, compiling data, which was disseminated to Task Force members and made publicly available, and were ultimately responsible for communications of the Task Force. Additionally, the staff drafted this report under the direction of Task Force Co-Chairs. Detailed minutes of the meetings, public agendas, and recordings of votes taken were prepared by Kelsey Brennan.

**Members of the Task Force**

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<tr>
<th>Senator Michael Rodrigues, <em>Chairman</em></th>
<th>Senator Vinny deMacedo, <em>Chairman</em></th>
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<td><em>First Bristol &amp; Plymouth</em></td>
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<td><em>Retail Consultant</em></td>
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<th>Jon Hurst</th>
<th>Jim Carvalho</th>
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<td><em>President of the Retailers Association of Massachusetts</em></td>
<td><em>Political Director of the United Food and Commercial Workers Local 1445</em></td>
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<th>Christopher Connolly</th>
<th>Harris Gruman</th>
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<td><em>President of the Massachusetts State Automobile Dealers Association</em></td>
<td><em>Executive Director of SEIU Massachusetts State Council</em></td>
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<th>Peter Kavanaugh</th>
<th>Barry Rotman</th>
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<td><em>La-Z-Boy Furniture Galleries</em></td>
<td><em>Board Chairman of Rotmans Furniture</em></td>
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<th>Judith Herrell</th>
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<td><em>Owner of Herrell’s Ice Cream</em></td>
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<th>Christopher Carlozzi</th>
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<td><em>Massachusetts State Director of the National Federation of Independent Business</em></td>
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Introduction

The Senate Task Force on Strengthening Massachusetts Local Retail (“Task Force”) was established by Senate Order 2136, which was adopted by the Massachusetts Senate on July 27, 2017. The Task Force was charged with reviewing and reporting on a broad array of key factors and policies, and identifying ways to help strengthen the local retail sector in the Commonwealth. Pursuant to Senate Order 2136, it was so ordered and adopted,

“that, there shall be a special senate taskforce to review and report on efforts to strengthen the local retail sector in the commonwealth. The review shall include, but not be limited to: (i) challenges faced by local retailers in a changing economic environment increasingly dominated by large online sellers; (ii) closures of local retail establishments, affecting local economies and property tax bases; (iii) initiatives taken by local retailers to increase or maintain their market share; and (iv) actions by state and local governments to encourage purchasing from local retailers, consistent with other important policy objectives including adequate revenues. The task force shall consist of 17 members, 7 of whom shall be members of the senate, 5 appointed by the president and 2 by the minority leader, 7 members who represent large and small retailers from geographically diverse regions of the commonwealth, 4 of whom shall be appointed by the president and 3 by the minority leader, 1 member whom shall represent the retailers association of Massachusetts, 1 member representing the Massachusetts AFL-CIO, and 1 member representing the Massachusetts State Council of the Service Employees International Union. The task force may consult with experts in business and economics to facilitate the committee’s work and shall hold at least 1 public hearing. The task force shall file a report of its findings with the clerk of the senate not later than June 1, 2018.”

Co-Chairmen, Senator Michael J. Rodrigues (D-Westport) and Senator Vinny deMacedo (R-Plymouth) led the 17-member Task Force, and held a series of regional public meetings over the course of October 17, 2017 to May 15, 2018. These meetings served to inform the Task Force of the regional and statewide challenges and opportunities facing retailers across the Commonwealth.
Executive Summary

The Task Force assessed the current economic health of the Massachusetts retail sector by examining relevant data and trends provided by retail experts, current policies and mandates on the industry, and testimony from retail employers and employees. Throughout the Task Force’s travel across the state, small business owners and local retailers consistently reported that lower business costs and increased sales are paramount to a thriving retail industry.

With this in mind, the Task Force ultimately voted upon and issued the following set of findings detailing the challenges and opportunities facing the retail industry in the Commonwealth:

1. *E-commerce and the rise of technology, evolving consumer preferences, and demographic factors are changing the Massachusetts retail sector, presenting both new challenges and opportunities for retailers;*

2. *Technical and financial assistance could help support new and existing businesses, and establish retail as a strategic sector for the Massachusetts economy;*

3. *Factors such as the disparate tax treatment of brick-and-mortar retailers versus online retailers, the lack of a sales tax holiday, and the Massachusetts-New Hampshire border are contributing to a competitive sales tax disadvantage for Massachusetts retailers;*

4. *Rising costs of living in Massachusetts, including health care, child care, and housing/property, are burdening employees and employers;*

5. *Existing and future state mandates, including minimum wage, premium pay, and health care assessments, are contributing to rising costs of operation for Massachusetts retailers*
A Changing Market

Charged with analyzing a broad array of key factors, the aim of the Task Force was to better understand the evolving challenges that local retailers face, such as emerging technology and changing markets. The Task Force also aimed to understand the impact of retail on downtowns and local economies, and initiatives undertaken by local retailers and chambers of commerce to encourage consumers to shop with local businesses.

To gain a firm understanding of the Massachusetts retail sector, the Task Force heard testimony concerning the overall economic health and condition of the retail sector in Massachusetts, and engaged in a thoughtful and frank discussion concerning the current challenges facing retailers.

Breakdown of the Massachusetts Retail Sector and Emerging Trends

Illustrated by data analysis prepared and presented by the UMass Dartmouth Public Policy Center and Massachusetts Budget and Policy Center, the Task Force was informed that the retail sector’s share of employment and gross domestic product has been steadily declining both in Massachusetts and in the United States since 2000.
Just over 4% of economic activity in the state came from retail in 2016, excluding food service; retail’s contribution to the Massachusetts state economy has diminished, while other sectors’ contribution continues to grow.¹

However, the retail sector continues to create jobs in Massachusetts. Exceeding its pre-Great Recession peak, retail employment has grown faster in Massachusetts than in New Hampshire. Despite retail’s reduced share of the GDP, the retail sector in Massachusetts remains a substantial contributor to the economy. Direct retail spending by travelers and tourists in Massachusetts totaled $1.7 billion in 2015, generating $220 million in payroll and 7,800 jobs.² In 2016, the restaurant and food service industry accounted for over 330,000 jobs in Massachusetts, and 10% of employment in the state.³

The Task Force acknowledges that Massachusetts has certain competitive advantages, including access to a highly educated workforce, ongoing innovation and research, and the strong presence of higher education institutions. However, while those advantages extend to certain sectors, there are limitations to the extent that the retail sector benefits from them.

The median wage in Massachusetts is 26% higher than the US average, due to factors such as the presence of a highly educated workforce; however, retail wages are only 5% higher than the US median wage.⁴ There is also a significant gap between employment in smaller retail establishments versus larger retailers, which have a larger share of retail employment.⁵

Rise of E-Commerce

The rapid growth in e-commerce has significantly disrupted the retail industry, and disproportionately affected many “main street” brick and mortars, such as electronics, appliances, building material and
supplies retailers. For example, the market capitalization of Amazon is now two-times that of Walmart, the largest brick and mortar retailer in the US.\textsuperscript{vi}

Changing consumer preferences to shop online are creating pressures for retailers, and causing structural changes to the retail economy. Online sales have increased 127\% since 2004, and in 2017, 15\% of all non-food retail items will come from online sellers.\textsuperscript{vii} Massachusetts has also benefited from the rise of e-commerce as online sellers move their headquarters to Massachusetts, such as Wayfair which employs 2,885 workers in the state.\textsuperscript{viii} On the other hand, traditional home goods stores in Massachusetts have not recovered from the recession. It should also be noted that e-commerce has both environmental and infrastructure impacts, due to delivery and packaging requirements. Some of these costs go unaccounted for, but are nonetheless passed through to state and municipal budgets.

\textit{Changing consumers}

Changes in demographics have also impacted the retail industry nationwide. Baby Boomers were in their prime consumption years in 2000, and made up 29\% of the population. Now, Generation X is in its prime consumption years, and make up 19\% of the population. This difference equals a loss of 21 million consumers nationwide.\textsuperscript{ix}

\begin{figure}[h]
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\includegraphics[width=\textwidth]{diagram.png}
\caption{Changes in Demographics}
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Millennials are starting families and buying homes later, and as a result, pushing out their prime consumption years. They are the most educated generation, and have reduced disposable incomes because of student debt, rising health care and living costs, etc. Millennials are technology-driven, socially-aware, and prefer to spend money on experiences rather than goods.

To attract the millennial consumer, retailers must focus on providing a consumer experience. According to MIT Sloan School professor and retail expert Zeynep Ton, retailers must establish emotional connections with consumers, provide them with a compelling reason to shop, and meet basic customer needs with high efficiency. Providing a unique, compelling consumer experience often requires additional investments in both time and resources, including training, physical plant and ancillary point-of-sale items.

Michael Kanter, owner of Cambridge Naturals, also underscored the idea of providing consumers with a purpose to shop at a store versus with an online retailer. He testified to the Task Force that maintaining a business culture that motivates staff is key, as frontline employees are often the difference between a repeat and a lost customer. Retailers must set high standards, and encourage better business practices in order to strengthen consumer spending in retail, thereby reducing turnover and delivering a better client experience.

A Changing Occupation

Retail salespeople are the largest occupation in the United States. 10% of Massachusetts retail workers, and 23% of Massachusetts restaurant and bar workers who are employed full-time, year-round live below 200% of the federal poverty level. The U.S. median age for a fast food worker is 27.

In an effort to minimize costs, retailers may offer less training and lower wages to employees. This in turn can result in lower quality labor, expensive operational problems, and low sales. The Good Jobs Strategy, created by Professor Ton, encourages business owners to invest in employees, and empower workers to make decisions in order to create a better environment for employees and consumers.

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Source: MassBudget Analysis of U.S. Census Bureau, American Community Survey 2016 1-Year Public Use Microdata Sample
The Task Force finds that the retail sector is vital to supporting working families. The industry, whereas previously geared towards entry-level, younger workers, is now an important part of the employment economy. Retail workers must be included in the conversation of how to help the industry thrive for employers and employees.

**Retail: A Strategic Sector**

Retailers consistently noted the importance of statewide coordination to promote the retail industry through buy local initiatives, and access to technical and financial assistance. The Task Force finds that the retail industry is often not seen as a strategic sector for the state, and therefore underrepresented in workforce grants and business initiatives. The Task Force also recognizes that there is a need to increase awareness of local businesses’ contributions and impact on local communities.

**Lack of Data on Massachusetts Retail**

The Task Force finds that there is a need for further state-level data collection on the Massachusetts retail industry. Jeremy Thompson, Massachusetts Budget and Policy Center, and Frank Julian, National Retail Federation, emphasized the importance of data collection in better understanding the challenges and opportunities facing Massachusetts retailers.

Noelle Pina, Executive Director of the Orleans Chamber of Commerce, also expressed the need for further data collection and study. Ms. Pina testified that the Massachusetts Office of Business Development (MOBD) could be a useful resource in studying retail business closures in the Commonwealth, sector by sector, and developing policy to strengthen retail.

**Need for Technical and Financial Assistance**

The need for technical and financial assistance emerged as a common theme among small retailers and new entrepreneurs. Small retail businesses often lack access to resources to grow and support their businesses, as well as capital. Just 3% of the funding from the Workplace Training Grants went to retail establishments; similarly, the YouthWorks grants placed about 3% of its youth participants in summer retail jobs in 2016.\(^{xiv}\)

Providing resources and support to small businesses is critical to grow the retail industry in Massachusetts. Mass Growth Capital Corporation’s (MGCC) Small Business Technical Assistance program provides technical and financial support to small businesses, and women and minority owned businesses to compete in today’s economy. In fiscal year 2018, the program was funded at $750,000, $1.75 million less than the State Senate’s proposed budget for fiscal year 2018.\(^{xv}\) Additionally, Jay Coburn, CEO of the Community Development Partnership (CDP), testified that the CDP’s state funding has been cut by 65% over the past three years.

The Task Force heard directly from small businesses on the importance of investing in programs and services supporting the retail industry. Kate Gordon, a retail business owner and an advocate of small business promotion, testified in Western Mass on the role of educational programs in helping small businesses compete in today’s market. This was underscored by many small and micro-business
owners, who testified that assistance with website development, and increasing optimal search responses though engines such as Bing and Google, would be useful to them. Affordable, online courses designed for small business owners through local community colleges could help retailers grow and adapt to the current market.

Promoting statewide “Buy Local” messaging and initiatives also emerged as an important tool for the retail industry. Retailers testified that re-establishing the Massachusetts Mainstreets Office could help small businesses promote shopping locally, collect data on Massachusetts retail to further strengthen the industry, and secure access to additional information, marketing, and technical assistance through coordination with the National Main Street Center.

**Employee-Ownership Program**

Employee ownership programs strengthen small businesses in the face of recession and increase employees’ investment in the company. Many retailers advocated that the state re-establish the Massachusetts Office for Employee Involvement and Ownership to provide technical assistance for companies that wish to convert to this model.

A food truck owner testified in Western Mass that he would like to convert to an employee-ownership business model in order to increase the earnings of his employees. However, the state has not provided any assistance for business owners looking to adopt this model since 2008. Many other small and micro-businesses expressed the need for state assistance, including business owners who wish to retire, but cannot afford to because of liability. These owners would like to sell their business to employees, but the employees often cannot afford the real estate or find loan assistance.

**Zoning challenges**

Today’s consumers are seeking high quality restaurants, health clinics, and entertainment centers incorporated into shopping centers, but these types of facilities struggle with zoning requirements. It also remains very difficult for new food entrepreneurs to gain access to liquor licenses, especially as the food and beverage industry’s presence in shopping centers grows.

The Task Force finds that many of the most successful retail centers in the Commonwealth are dense village and town centers composed of a variety of shops, restaurants, banks, etc. Many of these centers were built decades ago, and could not be built under current zoning laws, where 1-2 acre zoning and sprawl is often the focus. In many cases, the centers cannot expand given restrictive zoning. Retailers testified that easing zoning requirements could help drive consumers to shopping centers and downtowns, and allow for more livable, walkable communities.

Retailers noted that mixed-use development not only supports local economies, but also addresses the affordable housing crisis, and creates more livable communities. Beth Marcus, owner of Cape Cod Beer, testified that 25% of her employees live in Plymouth or New Bedford due to a lack of affordable housing options on the Cape. Changes to zoning requirements would especially be useful for seasonal communities, which rely on vibrant downtowns to support their economies during off-season.
**Competitive Disadvantages**

The Task Force finds that there are a number of competitive disadvantages facing Massachusetts retailers. In addition to challenges presented by the sales tax, retailers struggle with added mandates and rising costs of operation. Rising costs of living are also a burden facing retail employers and employees.

**Massachusetts Sales Tax Disadvantage**

Massachusetts retailers consistently stated that they are at a competitive sales tax disadvantage. The economy, whereas historically driven by goods consumption, has shifted drastically to service consumption. In 2009, the service share of the economy nationwide was 67%, and continues to grow. However, as fewer goods are consumed, less sales tax is collected in Massachusetts.

![Goods v. Services as a Share of Personal Outlays, 1959 - 2009](chart)

At the same time, sales tax as a share of tax revenue has increased. Since 1990, the sales tax rate has increased, while income tax rates have decreased as a result of the ballot initiative in 2000. This means that the challenges retailers are facing also have a direct impact on state revenue.\(^{xvi}\)

Massachusetts has the 13th highest sales tax in the country, but 35th once local sales taxes are included.\(^{xvii}\) Retailers testified that while the Quill Decision\(^1\) stands, there will be a disparate tax treatment of brick-and-mortar retailers versus online retailers.\(^2\) Communities on the Massachusetts-New Hampshire border especially experience a competitive disadvantage due to a lack of sales tax in New Hampshire. Per capita retail sales are $6,000 higher in New Hampshire than they are in Massachusetts, and two of the top seven malls in the U.S. are located in Southern New Hampshire.\(^{xviii}\)

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\(^1\) The Supreme Court’s 1992 Quill v. North Dakota ruled that states could force retailers to collect and remit taxes only if the company had a “physical presence” in the state. The Supreme Court also cited the dormant commerce clause, which prevents states from interfering in interstate commerce unless approved by Congress. The decision is currently be reviewed by the Court. Source: Stohr, G. (2018, January 12). *U.S. Supreme Court to Review Bid to Collect Internet Sales Tax*, Bloomberg.

\(^2\) As of July 2017, online retailers based outside of Massachusetts are required to collect and remit state sales tax if they have over 100 sales in Massachusetts, totaling over $500,000. Source: *Massachusetts Department of Revenue (2017, April 3)*, *Directive 17-1*. 

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\(^{xvi}\) Source: Massachusetts Taxpayers Foundation


\(^{xviii}\) Source: *Massachusetts Department of Revenue (2017, April 3)*, *Directive 17-1*. 
Sales Tax Holiday

Many retailers testified that the state’s Sales Tax Holiday is an important promotional tool, and years in which it was not adopted negatively impacted their sales. A Chamber Executive testified in Western Mass that the uncertainty surrounding the Sales Tax Holiday harms small businesses. Retailers need adequate time to properly budget and plan their promotional campaigns for the holiday. They also must order extra inventory far in advance for the holiday, and often get saddled with excess supplies if it is not adopted. Providing more clarity and certainty surrounding the Sales Tax Holiday could be helpful in avoiding this.

In a case study of Massachusetts’s August 2015 Sales Tax Holiday, the Federal Reserve concluded that daily spending over the tax-holiday weekend was 40% higher than it would have been without the holiday, but could not conclude whether the holiday had a net effect on spending, or instead shifted the timing of purchases. Retailers across the state echoed the importance of the holiday, and stated that it generates significant spending for the month, including days before and after the holiday.

Rising Cost of Living

Rising costs of living, including housing, child care, health care, energy, and transportation, are creating hardships for employers and employees. Growing costs, particularly in health care, are reducing individuals’ disposable incomes. Employers and employees testified that they struggle to afford health care for themselves and their families. As a result, many individuals seek a second job in retail to manage these rising costs.

Many employees in the retail industry are second-wage earners, and only 57% of retail employees are full time. These second-wage earners are typically single-parents, students, or individuals looking to supplement a primary income, and often work in the restaurant industry. This can make it difficult for employers to find full-time employees.
Seasonal workforce communities are particularly impacted by these costs, and struggle to both recruit a summer workforce and to find housing for those employed through a federal J-1 visa or H2B visa. Cyndi Williams, Executive Director of the Harwich Chamber of Commerce, noted that $180 million is spent annually in retail establishments on Cape Cod and the Islands, generating significant tax revenue for the region, and the state. Despite this, these employers struggle to find employees, often due to a lack of affordable housing.

Seasonal workforce housing programs could help alleviate this burden. Retailers also testified that smart-growth legislation encouraging young people to move into the downtowns is an important step in creating more affordable housing for retail employees.

**Infrastructure**

Infrastructure remains a large barrier to promoting business growth across the state. This was particularly prevalent in Cape Cod, which has a number of infrastructure needs, including waste water mandates, transportation, last mile broadband, canal bridges, and housing. Small business owner Tom McNell described challenges facing Cape Cod retailers, including the need for good sewer systems. Cape Cod tourism depends on beach maintenance, clear water, and clear air.

The Task Force also found this to be true in Western Mass, which is home to five gateway cities, the most of any region in the Commonwealth. Greater Holyoke Chamber President Kathleen Anderson affirmed that the region faces challenges with infrastructure and renovating old spaces. The community needs more shovel-ready properties in order to attract retailers and small businesses, but costs of renovation are high, and present a barrier to new businesses.

**Payroll Challenges**

Retailers consistently expressed concern over existing and future payroll mandates, which are contributing to the rising costs of operation. These included minimum wage increases, Sunday premium pay, and healthcare. In addition to the mandates themselves, retailers testified on the cost to employers administering and complying with new mandates and programs, often with little state assistance. As costs rise, retailers reported that sales were stagnant or decreasing. Retailers, above all, need sales growth to exceed costs in order to overcome barriers facing the industry.

**Minimum Wage**

With a possible increase in the minimum wage forthcoming, retailers advocated for a training wage to allow them to train employees without over-burdening payroll. The Task Force notes that Massachusetts is 1 of 11 states without a sub-minimum wage, and 1 of 29 states with a minimum wage above the federal minimum wage. Rising wages and the lack of a training wage may be a barrier to first time job seekers, as employers may be hesitant to spend the money to train new workers.

The Task Force also notes that overall teen employment has decreased. In 2000, 53.5% of teens were employed in Massachusetts; in 2014, teen employment dropped to 31.2%. These rates also mirror...
national teen employment, which was 27.3% in 2014.xxv While this could be due to a lack of employers willing to hire young people, studies also suggest it marks a cultural shift where higher emphasis is placed on academics and college preparation than working during teenage years; however teens who are seeking employment face higher levels of competition for the jobs that teens historically have held, such as sales or food preparation.xxvi

The Task Force notes that low teen employment rates particularly impact low-income families. In Massachusetts, the wages of teen workers from low-income families accounted for 17.7% of their families’ shared income.xxvii

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<th>Wages from Teen Workers Account For a Significant Share of Their Total Family Income</th>
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<td>Average teen wage income as a share of their total family income in the lowest 20th percentile (incomes below $47,000) and for all families, Massachusetts, 2011-2015</td>
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<th>Low-Income Families</th>
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Many retailers across the state expressed the difference in challenges facing larger big-box retailers versus sole proprietors; this is particularly evident with increasing wages, which can result in hardship for small businesses. Chuck Callahan, a florist, testified in Western Mass that increases in the minimum wage have affected how many employees he can hire, and whether or not he hires young workers due to the costs associated with training.

The restaurant industry faces unique challenges with rising wages, due to a combination of tipped employees and minimum wage earners. Mr. Bob Luz, President of the Massachusetts Restaurant Association, noted that tipped employees have experienced a 42.5% increase in starting wages since the recession, and are the highest paid employees at any full service restaurant. As a result, restaurant owners struggle to increase the wages of true hourly employees.

**Premium Pay**

Sunday and holiday premium pay was also a top concern amongst retailers. Two states, Massachusetts and Rhode Island, currently require premium pay for retailers operating on Sundays or holidays. The retail sector is the only industry subject to these requirements.

In today’s environment, retailers stated that these Blue Laws impose a significant burden on Massachusetts businesses and provide another competitive advantage to remote sellers, which are exempt from premium pay requirements. Retailers testified that they would have to limit employees’ hours on Sundays and holidays, or close on those days altogether to afford both a $15 minimum wage and premium pay wages.
**Added Mandates**

A new health care fee assessed on businesses with 6 or more employees, known as the Employer Medical Assistance Contribution (EMAC), is an additional burden on the growing costs for Massachusetts retailers. The program establishes an employer-paid fee for employees that receive assistance from MassHealth, regardless of whether or not the employer offers health insurance. In addition to the added cost, retailers testified that the unpredictability of the assessment creates barriers for small businesses. After receiving the assessment, businesses must pay the assessment in a short window of time and manage cash flows, which can be particularly challenging.

Retailers noted that these mandates are especially burdensome when businesses are faced with implementing multiple mandates in the same year, often with little support from the state. A Cape Cod retailer described the difficulty of implementing a paid sick leave tracking and accounting system, which the Commonwealth did not provide assistance for.

The food and restaurant industry is especially impacted by added mandates. Mr. Bob Luz, President of the Massachusetts Restaurant Association, testified that the restaurant industry is unique, in that labor and food costs account for at least 70% of every dollar spent in a restaurant. Food and restaurant retailers noted that these added costs are ultimately reflected in their products, in a market in which consumers are extremely price-sensitive.
Conclusion

The Task Force was charged with reviewing (i) challenges faced by local retailers in a changing economic environment increasingly dominated by large online sellers; (ii) closures of local retail establishments, affecting local economies and property tax bases; (iii) initiatives taken by local retailers to increase or maintain their market share; and (iv) actions by state and local governments to encourage purchasing from local retailers.

The Task Force finds that Massachusetts retail remains an important sector of the state’s economy, and one of the top employers. Retailers, in addition to facing other industry barriers, struggle with increasing costs, and decreasing sales. Statewide coordination, promotion, and support are needed to continue to strengthen the retail sector. The Task Force recognizes that Massachusetts retailers are facing profound challenges and opportunities, and the members look forward to continuing to work with employers and employees to further strengthen the industry.
Goodman, M.D. (2017, November). Testimony to the Senate Task Force on Strengthening Massachusetts Local Retailers. Powerpoint presented to the Massachusetts Senate Task Force on Strengthening Local Retail, Boston, MA.

Thompson, J. (2017, November). Understanding and strengthening the retail sector in Massachusetts. Powerpoint presented to the Massachusetts Senate Task Force on Strengthening Local Retail, Boston, MA.


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Wineman, S. (2017, November). ICSC update to the Massachusetts Senate Task Force on the Retail Sector. Powerpoint presented to the Massachusetts Senate Task Force on Strengthening Local Retail, Boston, MA.

McAnney, E. (2017, November). Presentation to the Special Senate Taskforce to Strengthen the Retail Sector in the Commonwealth. Powerpoint presented to the Massachusetts Senate Task Force on Strengthening Local Retail, Boston, MA.

Thompson, J. (2017, November). Understanding and strengthening the retail sector in Massachusetts. Powerpoint presented to the Massachusetts Senate Task Force on Strengthening Local Retail, Boston, MA.


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Thompson, J. (2017, November). *Understanding and strengthening the retail sector in Massachusetts.* Powerpoint presented to the Massachusetts Senate Task Force on Strengthening Local Retail, Boston, MA.

Retailers Association of Massachusetts (2017, September 18). *Testimony of the Retailers Association of Massachusetts, Jon B. Hurst, President.* Presented to the Massachusetts Joint Committee on Labor and Workforce Development, Boston, MA.


